



May 15, 2020

Ms. Jessica Altman
Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #: 95109 / 72052
Market: Small Group
Exchange: Off-Exchange
Effective Date: 01/01/2021
Avg rate change requested: 9.7%
Range of rate change requested: 9.7% - 9.7%
Products: HMO, POS
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels: Silver
Current # covered lives: 168
Current # policyholders: 168
Number of plans offered vs 2020: 1 in 2020; 1 in 2021
2020 Avg rate change: 7.8%
HIOS Issuer ID / Binder #: 64844 / AETN-PA21-125097569 & AETN-PA21-125097569
Rate Filing Tracking Number: AETN-132308679 & AETN-132308749
Policy Form(s): HI HGrpAg 06 & HO HGrpPol 05
HI SG HCOC-2021 05 & HI SG-SOB-HMO 05 &
HO SG HCOC-2021 05 & HO SG-SOB-POS-14045197 05
Form Filing Tracking Number: AETN-132320764 & AETN-132330423

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2021 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2021.



All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,



, FSA, MAAA
Aetna

Attachment I

Rate Change Summary

Aetna Health Inc. (a PA corp.) – Small Group Plans

Rate request filing ID #AETN-132308679 & AETN-132308749 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	6.1% ¹
Revised requested average rate change:	N/A
Range of requested rate change:	6.1% - 6.1%
Effective date:	1/1/2021
Mapped Members:	168
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$2.7 M
Claims	\$2.4 M
Administrative expenses	\$2.5 M
Taxes & fees	\$0.1 M
Company made (after taxes)	-\$2.3 M

How it plans to spend your premium

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

Claims:	84.3%
Administrative:	8.9%
Taxes & fees:	4.8%
Profit:	2.0%

The company expects its annual medical costs to increase **11.9%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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

2021 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group Off-Exchange
Effective Date:	01/01/2021
Avg rate change requested:	6.1%
Range of rate change requested:	6.1% - 6.1%
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	168
Current # policyholders:	170
Number of plans offered:	2
HIOS Issuer ID / Binder #:	64844
Rate Filing Tracking Number:	AETN-132308679 & AETN-132308749
Policy Form(s):	HI HGrpAg 06 & HO HGrpPol 05
Form Filing Tracking Number:	AETN-132320764 & AETN-132330423

B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
 - Introduction of ACA
 - AETN-129037950 & AETN-129037955
- July 1, 2014
 - Lowered previously filed 3Q14-4Q14 rates by 17%
 - AETN-129418257 & AETN-129418258
- January 1, 2015
 - Filed a 4% increase
 - AETN-129621063 & AETN-129621158
- July 1, 2015
 - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
 - AETN-129920222 & AETN-129920216
- January 1, 2016
 - Filed a 5% rate increase
 - AETN-130046864 & AETN-130046890
- April 1, 2016
 - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
 - AETN-130242320 & AETN-130242341
- October 1, 2016
 - Increased previously filed 4Q16 rates by 10.8%
 - AETN-130565130 & AETN-130565135

- January 1, 2017
 - Filed a 26.5% rate increase
 - AETN-130533489 & AETN-130533478
- January 1, 2018
 - Filed a 5.6% rate increase
 - AETN-131033648 & AETN-131033632
- January 1, 2019
 - Filed a 11.6% rate increase
 - AETN-131455854 & AETN-131455863
- January 1, 2020
 - Filed a 7.8% rate increase
 - AETN-131899868 & AETN-131899740

C. Average Rate Change

The average rate change, as noted in cell AZ15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 6.1%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 6.2%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$8,150 to \$8,550. The HIOS IDs are as follows:

2020 HIOS Plan ID	2020 Plan Name	2021 HIOS Plan ID	2021 Plan Name
64844PA0070142	PA Silver HMO 6000 80%	64844PA0070142	PA Silver HMO 6000 80%
64844PA0060126	PA Silver QPOS 6000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2019 through December 31, 2019 and paid through February 29, 2020, for AHI-AHIC.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim

inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2020 (for 2019 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2021.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2019 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 89.7%.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2019 and paid through February 29, 2020 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	2.8%
Facility Outpatient	3.4%	6.8%
Physician	1.9%	6.3%
Capitation	0.0%	-0.7%
Medical	3.7%	5.0%
Pharmacy	8.9%	1.9%
Total (Med + Rx)	4.7%	4.4%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2021	1.000
2Q 2021	1.030
3Q 2021	1.060
4Q 2021	1.092
Total	1.048

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2021.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

2. Rate Development & Change

Please refer to the file titled *PA_SG_64844_Off_1Q2021_Exhibits_v3.xlsx* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2021. The annual trend for this filing, applied quarterly, is 12.4%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2019 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2021. The factor used is 1.029, which represents two years of morbidity change, from the 2019 experience period to the 2021 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of

the impact of demographic mix shifts. The change in demographic factor is 1.000. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 87.1%. Paid to allowed ratios are based on 2018 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We trended 2018 actual Risk Adjustment payments and 2019 Risk Adjustment accruals forward three and two years respectively. Resulting payment amounts were combined to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2021 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2018-2019 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2020.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2021 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including

competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.19 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2020 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2021 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 6.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 5.4%
- The change in allowable plan adjusted level components is worth 3.5%
- The change in retention components is worth -2.6%

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_64844_AV Certification_OFF_1Q21_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2020 and 2021 are shown in Columns Z and AA. The 2021 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2021 rates while the rates in Column AA are average 2021 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2021 CPAIR is 1.490. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2020.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2021 CPAIR is 1.007. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2020.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are identical to the current approved factors.

C. Network Factors

All plans use the same network. The difference in the network factors is due to whether or not there is an out-of-network benefit offered on the plan.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2020 rate filing.

E. Composite Rating

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

[REDACTED]

[REDACTED], FSA, MAAA

Aetna

07/16/2020

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaHealthInc		
Product(s):	HMO and QPOS		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2021	to	12/31/2021
Base Period Start Date:	1/1/2019	to	12/31/2019
Date of Most Recent Membership:	2/1/2020		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	47.0	47.0	45.0
Total	3,234	168	2,040
<18	511	28	366
18-24	226	14	163
25-29	207	5	178
30-34	325	15	185
35-39	370	20	191
40-44	199	12	170
45-49	233	11	200
50-54	301	11	198
55-59	428	27	211
60-63	306	16	128
64+	128	9	49

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 2,174,932.96	\$ 2,022,097.50	\$ 2,492,909.37	3,234	\$ 575,237.46	\$ 3,119,770.04	\$	\$ (71,756.02)	\$ 25,214.45	\$	\$ 553,231.00	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 950.29
Loss Ratio											89.67%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.50%	-0.70%	7.51%	33.63%
Outpatient Hospital	3.41%	7.50%	-0.70%	10.39%	19.45%
Professional	1.86%	7.00%	-0.70%	8.23%	9.97%
Other Medical	3.41%	7.50%	-0.70%	10.39%	17.68%
Capitation					0.82%
Prescription Drugs	8.93%	2.63%	-0.70%	11.02%	18.45%
Total Annual Trend				9.29%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.194	

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

** Should equal URRY Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16		\$ 10,027,940.05	0.9543	\$ 10,507,913.46	36,133	\$ 290.81		\$ (344,278.59)	\$ 13,435,268.56	\$ 371.83
Feb-16		\$ 9,972,261.25	0.9452	\$ 10,550,164.65	35,680	\$ 295.69		\$ (353,067.38)	\$ 13,474,869.13	\$ 377.66
Mar-16		\$ 10,724,484.28	0.9193	\$ 11,666,270.89	35,302	\$ 330.47		\$ (327,315.79)	\$ 14,635,169.21	\$ 414.57
Apr-16		\$ 9,106,190.08	0.9252	\$ 9,842,582.92	34,834	\$ 282.56		\$ (291,638.28)	\$ 12,327,628.00	\$ 353.90
May-16		\$ 8,086,679.32	0.9417	\$ 8,589,481.32	34,511	\$ 248.88		\$ (286,500.18)	\$ 10,965,204.20	\$ 317.71
Jun-16		\$ 8,306,118.87	0.9266	\$ 8,963,909.97	34,381	\$ 260.72		\$ (428,340.78)	\$ 11,404,705.27	\$ 331.72
Jul-16		\$ 9,560,265.46	0.9114	\$ 10,489,993.37	34,061	\$ 307.96		\$ (309,551.09)	\$ 12,755,187.77	\$ 374.46
Aug-16		\$ 9,603,078.82	0.8876	\$ 10,819,465.66	33,830	\$ 319.82		\$ (301,942.80)	\$ 13,170,929.88	\$ 389.59
Sep-16		\$ 8,218,145.14	0.8999	\$ 9,682,617.40	32,969	\$ 293.84		\$ (498,218.41)	\$ 12,258,721.83	\$ 371.83
Oct-16		\$ 7,698,504.62	0.8971	\$ 8,581,963.48	32,196	\$ 266.55		\$ (289,304.61)	\$ 10,747,526.03	\$ 333.82
Nov-16		\$ 7,547,520.03	0.9174	\$ 8,226,876.21	31,345	\$ 262.46		\$ (317,491.76)	\$ 10,569,704.47	\$ 337.21
Dec-16	\$ 165,478,426.92	\$ 7,121,140.67	0.9414	\$ 7,564,017.04	28,187	\$ 268.35	\$ 25,999,137.61	\$ (256,340.93)	\$ 9,739,620.23	\$ 345.54
Jan-17		\$ 9,005,131.21	0.9982	\$ 9,021,779.54	28,668	\$ 314.70		\$ (227,203.73)	\$ 11,364,500.30	\$ 396.42
Feb-17		\$ 7,702,708.26	0.9981	\$ 7,717,495.51	28,281	\$ 272.89		\$ (205,998.11)	\$ 9,721,591.85	\$ 343.56
Mar-17		\$ 8,888,548.61	0.9979	\$ 8,906,914.82	27,512	\$ 323.75		\$ (388,197.60)	\$ 11,007,243.67	\$ 400.00
Apr-17		\$ 8,152,168.20	0.9993	\$ 8,158,137.74	26,884	\$ 303.46		\$ (202,880.78)	\$ 10,004,319.92	\$ 372.13
May-17		\$ 8,870,384.42	0.9967	\$ 8,899,592.97	26,486	\$ 336.01		\$ (216,480.60)	\$ 10,770,470.89	\$ 406.65
Jun-17		\$ 7,719,421.10	0.9972	\$ 7,741,185.02	26,095	\$ 296.65		\$ (458,633.09)	\$ 9,314,388.85	\$ 364.61
Jul-17		\$ 7,236,731.02	0.9969	\$ 7,259,134.82	25,761	\$ 281.79		\$ (394,591.63)	\$ 8,827,056.54	\$ 342.65
Aug-17		\$ 8,533,523.41	0.9972	\$ 8,557,705.00	25,629	\$ 333.91		\$ (235,841.89)	\$ 10,368,509.21	\$ 404.56
Sep-17		\$ 6,544,462.81	0.9966	\$ 6,566,859.17	24,331	\$ 269.87		\$ (286,461.42)	\$ 8,012,824.23	\$ 329.30
Oct-17		\$ 7,671,251.47	0.9962	\$ 7,700,340.54	24,029	\$ 320.46		\$ (227,572.67)	\$ 9,374,216.16	\$ 390.12
Nov-17		\$ 7,412,312.54	0.9996	\$ 7,445,203.11	23,576	\$ 315.80		\$ (280,372.05)	\$ 8,012,151.15	\$ 383.32
Dec-17	\$ 133,185,731.37	\$ 6,689,266.90	0.9951	\$ 6,722,012.70	21,426	\$ 313.73	\$ 21,700,750.53	\$ (209,563.79)	\$ 8,388,838.69	\$ 391.33
Jan-18		\$ 408,699.73	0.9973	\$ 409,815.30	1,170	\$ 350.27		\$ (15,544.26)	\$ 524,067.88	\$ 447.92
Feb-18		\$ 294,667.23	0.9981	\$ 295,239.30	1,071	\$ 275.67		\$ (17,798.91)	\$ 361,810.00	\$ 339.69
Mar-18		\$ 350,969.68	0.9980	\$ 351,672.50	972	\$ 361.80		\$ (12,792.92)	\$ 434,747.64	\$ 447.27
Apr-18		\$ 436,387.47	0.9983	\$ 437,149.60	874	\$ 500.17		\$ (9,475.57)	\$ 601,704.60	\$ 689.59
May-18		\$ 269,197.64	0.9962	\$ 270,237.43	837	\$ 322.86		\$ (18,087.17)	\$ 342,386.51	\$ 409.06
Jun-18		\$ 295,446.49	0.9955	\$ 296,796.90	750	\$ 395.73		\$ (27,270.75)	\$ 412,527.26	\$ 550.04
Jul-18		\$ 224,081.58	0.9964	\$ 224,888.01	634	\$ 354.71		\$ (17,768.86)	\$ 305,210.13	\$ 481.40
Aug-18		\$ 247,788.73	0.9961	\$ 248,752.17	617	\$ 403.16		\$ (8,468.16)	\$ 300,052.65	\$ 486.31
Sep-18		\$ 252,388.68	0.9957	\$ 253,479.04	575	\$ 460.83		\$ (18,188.44)	\$ 308,810.28	\$ 533.58
Oct-18		\$ 272,359.70	0.9964	\$ 273,336.08	549	\$ 497.88		\$ (8,074.95)	\$ 318,781.47	\$ 580.66
Nov-18		\$ 248,962.48	0.9967	\$ 249,775.52	542	\$ 460.84		\$ (8,656.29)	\$ 308,030.42	\$ 568.32
Dec-18	\$ 5,148,371.83	\$ 117,180.22	0.9972	\$ 117,503.72	441	\$ 266.45	\$ 959,060.92	\$ (5,776.98)	\$ 168,477.69	\$ 382.26
Jan-19		\$ 172,052.47	0.9921	\$ 173,244.53	400	\$ 430.96		\$ (8,332.41)	\$ 266,178.11	\$ 662.13
Feb-19		\$ 459,141.16	0.9932	\$ 462,281.87	375	\$ 1,232.75		\$ (6,759.84)	\$ 582,620.55	\$ 1,553.65
Mar-19		\$ 154,483.38	0.9935	\$ 155,493.80	343	\$ 453.33		\$ (7,935.64)	\$ 230,975.71	\$ 673.40
Apr-19		\$ 265,179.12	0.5483	\$ 483,674.19	290	\$ 1,667.84		\$ (6,618.77)	\$ 636,336.16	\$ 2,194.26
May-19		\$ 192,182.27	0.9915	\$ 194,030.57	287	\$ 678.06		\$ (13,443.84)	\$ 295,647.84	\$ 1,030.11
Jun-19		\$ 96,473.97	0.3119	\$ 309,271.96	284	\$ 1,088.99		\$ (1,201.61)	\$ 435,542.48	\$ 1,533.60
Jul-19		\$ 123,381.26	0.9920	\$ 124,259.41	260	\$ 477.92		\$ (8,705.38)	\$ 161,488.11	\$ 628.80
Aug-19		\$ 179,095.02	0.9866	\$ 181,535.97	221	\$ 821.43		\$ (8,172.80)	\$ 221,849.39	\$ 1,003.84
Sep-19		\$ 81,328.45	0.9928	\$ 81,914.16	212	\$ 386.39		\$ 5,708.90	\$ 106,159.46	\$ 500.75
Oct-19		\$ 111,034.44	0.9861	\$ 112,625.92	193	\$ 584.61		\$ 5,893.20	\$ 160,201.34	\$ 830.08
Nov-19		\$ 92,130.15	0.9710	\$ 94,881.38	185	\$ 512.87		\$ (4,531.48)	\$ 142,075.40	\$ 767.98
Dec-19	\$ 2,174,932.96	\$ 95,415.81	0.9770	\$ 97,662.11	182	\$ 536.61	\$ 575,237.46	\$ 4,130.06	\$ 124,514.14	\$ 684.14

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: AetnaHealthInc
Product(s): HMO and QPOS
Market Segment: Small Group
Rate Effective Date: 1/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recovery
\$ 23,456,608.42	\$ 21,116,942.15	\$ 21,883,572.85	36,598	\$ 4,439,290.33	\$ 27,354,646.96	\$ -	\$ (1,130,044.88)	\$ 88,261.09	\$ -	\$ 1,518,078.10	\$ 719.24
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 83.42%
Loss Ratio											\$ 83.42%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.50%	-0.62%	7.70%	21.87%
Outpatient Hospital	3.41%	7.50%	-0.62%	10.48%	14.47%
Professional	1.86%	7.00%	-0.62%	8.31%	14.57%
Other Medical	3.41%	7.50%	-0.62%	10.48%	17.40%
Capitation					0.34%
Prescription Drugs	8.93%	2.63%	-0.62%	11.10%	31.36%
Total Annual Trend				9.73%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.304	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16	\$ 89,624,888.33	\$ 5,761,998.89	1.0287	\$ 5,601,409.46	15,991	\$ 350.29	\$ 15,657,382.79	\$ (175,110.14)	\$ 7,084,534.55	\$ 443.03
Feb-16		\$ 5,183,951.66	1.0241	\$ 5,061,995.22	15,630	\$ 323.86		\$ (201,840.61)	\$ 6,513,538.39	\$ 416.73
Mar-16		\$ 5,846,691.15	0.9388	\$ 6,227,613.47	15,598	\$ 399.26		\$ (216,478.24)	\$ 7,823,240.46	\$ 501.56
Apr-16		\$ 5,001,054.95	0.9527	\$ 5,289,273.86	16,638	\$ 315.50		\$ (185,857.94)	\$ 6,679,555.41	\$ 401.46
May-16		\$ 5,983,616.46	0.9898	\$ 6,045,511.94	16,772	\$ 360.45		\$ (241,987.94)	\$ 7,556,324.43	\$ 450.53
Jun-16		\$ 5,246,655.04	0.9538	\$ 5,501,063.21	17,358	\$ 316.92		\$ (298,178.77)	\$ 7,129,104.13	\$ 410.71
Jul-16		\$ 6,064,969.81	0.9346	\$ 6,489,706.59	18,192	\$ 356.73		\$ (254,655.07)	\$ 8,064,045.01	\$ 443.27
Aug-16		\$ 6,386,965.48	0.9464	\$ 6,748,699.30	18,277	\$ 369.25		\$ (270,681.87)	\$ 8,316,165.05	\$ 455.02
Sep-16		\$ 6,017,314.65	0.8937	\$ 6,733,104.38	18,501	\$ 363.93		\$ (201,216.73)	\$ 8,338,427.38	\$ 450.70
Oct-16		\$ 5,684,575.82	0.8796	\$ 6,462,501.47	18,356	\$ 352.06		\$ (294,000.29)	\$ 8,049,415.15	\$ 438.52
Nov-16		\$ 6,199,953.18	0.8860	\$ 6,997,675.61	17,981	\$ 389.17		\$ (237,079.65)	\$ 8,579,699.97	\$ 477.15
Dec-16		\$ 5,833,241.61	0.9051	\$ 6,444,031.91	16,610	\$ 387.96		\$ (200,903.87)	\$ 7,883,892.47	\$ 473.44
Jan-17	\$ 62,828,753.29	\$ 7,437,013.44	0.9991	\$ 7,423,833.01	16,495	\$ 452.53	\$ 10,479,926.84	\$ (239,266.53)	\$ 8,848,578.03	\$ 539.38
Feb-17		\$ 6,415,385.39	0.9990	\$ 6,421,762.32	15,770	\$ 407.21		\$ (218,629.96)	\$ 7,748,392.89	\$ 491.34
Mar-17		\$ 6,555,921.38	0.9989	\$ 6,563,439.87	15,003	\$ 437.48		\$ (173,301.22)	\$ 7,882,998.85	\$ 525.43
Apr-17		\$ 4,867,776.23	0.9994	\$ 4,870,468.98	13,100	\$ 371.79		\$ (199,356.65)	\$ 5,835,071.60	\$ 445.43
May-17		\$ 5,405,944.05	0.9988	\$ 5,412,377.67	11,924	\$ 453.91		\$ (200,044.30)	\$ 6,402,723.73	\$ 536.97
Jun-17		\$ 5,141,494.05	0.9986	\$ 5,148,724.09	10,846	\$ 474.71		\$ (185,937.09)	\$ 5,962,211.71	\$ 549.72
Jul-17		\$ 4,455,547.17	0.9986	\$ 4,461,835.27	9,387	\$ 475.32		\$ (134,955.80)	\$ 5,216,145.18	\$ 555.68
Aug-17		\$ 4,819,475.29	0.9979	\$ 4,829,445.78	8,709	\$ 554.54		\$ (165,471.34)	\$ 5,538,482.25	\$ 635.95
Sep-17		\$ 3,701,120.07	0.9800	\$ 3,776,549.87	7,117	\$ 514.73		\$ (89,936.39)	\$ 4,532,062.21	\$ 617.20
Oct-17		\$ 3,981,959.66	0.9970	\$ 3,993,813.48	6,752	\$ 591.50		\$ (100,888.67)	\$ 4,543,338.98	\$ 672.89
Nov-17		\$ 3,685,500.43	0.9975	\$ 3,694,781.82	6,429	\$ 574.71		\$ (130,402.45)	\$ 4,197,746.20	\$ 652.94
Dec-17		\$ 2,356,968.23	0.9971	\$ 2,363,806.87	4,630	\$ 510.54		\$ (84,157.23)	\$ 2,732,966.24	\$ 590.27
Jan-18	\$ 16,717,653.50	\$ 1,961,028.69	0.9991	\$ 1,962,795.73	3,686	\$ 532.50	\$ (2,791,525.63)	\$ (92,093.19)	\$ 2,304,622.52	\$ 625.24
Feb-18		\$ 1,526,227.90	0.9991	\$ 1,527,233.72	3,451	\$ 455.75		\$ (116,539.04)	\$ 1,781,477.31	\$ 531.77
Mar-18		\$ 2,139,582.17	0.9994	\$ 2,140,773.96	3,009	\$ 706.76		\$ 43,642.05	\$ 2,347,190.51	\$ 744.91
Apr-18		\$ 1,795,560.75	0.9992	\$ 1,797,028.41	2,733	\$ 657.53		\$ (69,120.84)	\$ 2,187,613.41	\$ 800.44
May-18		\$ 1,725,774.55	0.9990	\$ 1,727,774.55	2,620	\$ 659.46		\$ (98,014.50)	\$ 1,951,202.74	\$ 744.73
Jun-18		\$ 1,104,230.11	0.9984	\$ 1,105,972.23	2,383	\$ 464.11		\$ 30,891.95	\$ 1,360,974.02	\$ 571.12
Jul-18		\$ 745,442.18	0.9986	\$ 745,469.52	2,152	\$ 346.87		\$ (48,230.34)	\$ 1,017,534.01	\$ 472.83
Aug-18		\$ 785,898.30	0.9983	\$ 787,238.11	2,087	\$ 377.20		\$ (29,207.16)	\$ 977,972.35	\$ 468.60
Sep-18		\$ 859,716.11	0.9977	\$ 861,710.91	1,746	\$ 493.53		\$ (37,173.16)	\$ 1,017,434.98	\$ 582.72
Oct-18		\$ 892,137.50	0.9985	\$ 893,440.23	1,698	\$ 526.17		\$ (27,625.00)	\$ 1,036,895.49	\$ 610.66
Nov-18		\$ 596,602.95	0.9979	\$ 597,885.61	1,588	\$ 376.50		\$ (24,233.65)	\$ 754,284.01	\$ 474.99
Dec-18		\$ 348,261.92	0.9974	\$ 349,174.21	1,205	\$ 289.77		\$ (24,921.52)	\$ 551,305.46	\$ 457.51
Jan-19	\$ 5,526,223.47	\$ 503,276.44	0.9999	\$ 503,330.91	1,010	\$ 498.35	\$ (1,024,420.68)	\$ (18,794.68)	\$ 624,565.41	\$ 618.38
Feb-19		\$ 761,154.31	0.9964	\$ 763,924.36	960	\$ 795.75		\$ (10,689.30)	\$ 872,352.19	\$ 908.70
Mar-19		\$ 425,568.85	1.0000	\$ 425,565.03	902	\$ 471.80		\$ (14,818.03)	\$ 556,500.72	\$ 616.96
Apr-19		\$ 554,055.05	0.7172	\$ 723,568.99	783	\$ 986.68		\$ (15,578.83)	\$ 915,233.19	\$ 1,168.88
May-19		\$ 457,435.71	0.9968	\$ 458,888.36	739	\$ 620.96		\$ (20,949.65)	\$ 580,216.56	\$ 785.14
Jun-19		\$ 432,060.07	0.6705	\$ 644,343.46	728	\$ 885.09		\$ (6,698.11)	\$ 743,106.19	\$ 1,020.75
Jul-19		\$ 421,915.05	1.0006	\$ 421,676.89	683	\$ 617.39		\$ (14,794.14)	\$ 469,394.85	\$ 687.25
Aug-19		\$ 382,761.06	0.9939	\$ 385,095.32	586	\$ 657.16		\$ (17,951.94)	\$ 468,186.62	\$ 798.95
Sep-19		\$ 312,368.12	0.9923	\$ 314,820.60	535	\$ 588.45		\$ 1,590.94	\$ 329,313.23	\$ 615.54
Oct-19		\$ 328,882.60	0.9902	\$ 332,140.94	490	\$ 677.84		\$ (13,249.00)	\$ 392,129.69	\$ 800.26
Nov-19		\$ 214,950.29	0.9842	\$ 218,441.82	470	\$ 464.77		\$ (23,539.92)	\$ 261,250.83	\$ 555.85
Dec-19		\$ 163,682.21	0.9758	\$ 167,775.20	434	\$ 386.58		\$ 4,502.10	\$ 220,743.09	\$ 508.62

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II

Rate Development and Change

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

AetnaHealthinc
HMO and QPOS
Small Group
1/1/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 950.29	\$ 719.24	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.194	1.204	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,134.96	\$ 865.97	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.029	1.029	<- See URRT Instructions
Total Non-Morbidity Changes	0.931	0.863	
Change in Demographics	0.923	1.000	<- See URRT Instructions
Change in Network	1.001	0.975	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.008	0.886	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,087.63	\$ 769.07	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 769.07	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 769.07		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.871		
Projected Incurred EHB Claims PMPM	\$ 669.63		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$43.43		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 626.21		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 719.20		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 626.21		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 719.20		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.92%	\$66.09
General and Claims	6.03%	\$44.64
Agent/Broker Fees and Commissions	2.10%	\$15.52
Quality Improvement Initiatives	0.80%	\$5.92
Taxes and Fees	4.51%	\$33.42
Risk Adjustment User Fee	0.03%	\$0.25
PCORI Fee	0.03%	\$0.22
PA Premium & Other Taxes (if applicable)	3.92%	\$29.01
Federal Income Tax	0.53%	\$3.94
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$14.81
Total Retention	15.44%	\$114.32
Projected Required Revenue PMPM	\$ 740.52	

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 464.78	\$ 493.57	\$ 28.79	6.2%
B. Base period allowed claims before normalization	\$ 611.40	\$ 719.24	\$ 107.84	23.2%
C. Normalization factor component of change	\$ (194.74)	\$ (239.91)	\$ (45.17)	-9.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 416.66	\$ 479.33	\$ 62.67	13.5%
D2. URRT Trend	\$ 88.42	\$ 97.78	\$ 9.37	2.0%
D3. URRT Morbidity	\$ 40.31	\$ 16.49	\$ (23.82)	-5.1%
D4. URRT Other	\$ (92.29)	\$ (81.06)	\$ 11.22	2.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 1.12	\$ (33.24)	\$ (34.36)	-7.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 454.22	\$ 479.30	\$ 25.08	5.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.00)	\$ 0.06	\$ 0.06	0.0%
E2. Pricing AV	\$ (78.13)	\$ (61.98)	\$ 16.15	3.5%
E3. Benefit Richness	\$ -	\$ 0.00	\$ 0.00	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (78.13)	\$ (61.92)	\$ 16.21	3.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 44.40	\$ 44.05	\$ (0.35)	-0.1%
F2. Taxes and Fees	\$ 34.66	\$ 22.27	\$ (12.38)	-2.7%
F3. Profit and/or Contingency	\$ 9.30	\$ 9.87	\$ 0.58	0.1%
F4. Subtotal - Sum(F1:F3)	\$ 88.35	\$ 76.19	\$ (12.15)	-2.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 464.43	\$ 493.57	\$ 29.14	6.3%

ice Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 719.24	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 23,466,668.42	
Blended Loss Ratio	83.42%	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	134	52	71	145	402
Adjusted Projected Allowed EHB Claims PMPM	\$ 769.07	\$ 769.07	\$ 769.07	\$ 769.07	\$ 769.07
Months of Trend	3	6	9		
Annual Trend	12.41%	12.41%	12.41%	12.41%	
Single Risk Pool Projected Allowed Claims	\$ 769.07	\$ 791.90	\$ 815.41	\$ 839.61	\$ 805.65
Quarterly Trend Factor	1.000	1.030	1.060	1.092	1.048

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.457	1.490
Average Geographic Factor	1.007	1.007
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 697.58	\$ 719.20
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 475.38	\$ 479.30

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

	2020	2021	
Paid-to-Allowed	0.828	0.871	
URRT Trend (Total Applied Trend Factor)	1.212	1.204	<- URRT W1, S2
URRT Morbidity	1.080	1.029	<- URRT W1, S2
URRT "Other"	0.831	0.863	<- URRT W1, S2
Risk Adjustment	\$ 1.36	\$ (43.43)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.828	0.871	<- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.55%	8.92%	
Taxes and Fees	7.46%	4.51%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	AetnaHealthInc
Product(s):	HMO and QPOS
Market Segment:	Small Group
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	\$ 719.20

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (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 (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier
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Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A
Plan 1	64844PA0070142	HMO	Aetna Silver HMO 6000 80%	M	64844PA0070142	Silver
Plan 2	64844PA0060126	POS	Aetna Silver QPOS 6000 80/50	M	64844PA0060126	Silver
Plan 3						
Plan 4						

45 CFR Part 156.8 (d) (2) Allowable Factors									
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
0.710			0.871	1.000	1.000	1.000	1.000	1.000	\$ 626.29
0.710			0.871	1.000	1.000	1.000	1.000	1.000	\$ 626.29
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.7101	Approach 2	Off	0.871	1.000	1.000	0.988	1.000	1.000	618.3787423
0.7101	Approach 2	Off	0.871	1.000	1.000	1.008	1.000	1.000	\$631.40
									\$0.00
									\$0.00

Calibration	
Age Calibration Factor	1.490
Geographic Calibration Factor	1.007
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.501

Total Covered Lives @ 02-01-2020
168

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
8.9%	4.5%	2.0%
8.9%	4.5%	2.0%
N/A	N/A	N/A
8.9%	4.5%	2.0%
8.9%	4.5%	2.0%

Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
168	168
-	
66	66
102	102
-	
-	

2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months
\$ 464.78	\$ 493.57	6.2%
N/A	N/A	N/A
\$ 458.92	\$ 487.34	6.2%
\$ 468.58	\$ 497.61	6.2%
	\$ -	0.0%
	\$ -	0.0%

% of Total
Covered Lives

N/A
39.3%
60.7%
0.0%
0.0%

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	
-	-	6	-	-	19	14	110	19	168	
									-	0
-	-	1	-	-	4	6	51	4	66	1
-	-	5	-	-	15	8	59	15	102	1
									-	0
									-	0

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

Carrier Name: AetnaHealthinc
 Product(s): HMO and QPOS
 Market Segment: Small Group
 Rate Effective Date: 1/1/2021

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 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	64844PA0070142	etna Silver HMO 6000 80/	M	64844PA0070142	Silver	Off
Plan 2	64844PA0060126	etna Silver QPOS 6000 80/	M	64844PA0060126	Silver	Off
Plan 3	0	0	0	0	0	0

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 476.31	\$ -	\$ -	\$ 480.54	\$ 501.59	\$ 464.10	\$ 438.23	\$ 466.59

\$ 357.37	\$ 375.93	\$ 468.09	\$ -	\$ 384.09	\$ 472.68	\$ 495.63	\$ 458.92	\$ 431.07	\$ 461.54
\$ 364.89	\$ 383.84	\$ 477.95	\$ -	\$ 392.18	\$ 482.63	\$ 506.06	\$ 468.58	\$ 440.14	\$ 469.86
									\$ -

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 505.81	\$ -	\$ -	\$ 510.31	\$ 532.66	\$ 492.85	\$ 465.38	\$ 495.50
\$ 379.51	\$ 399.21	\$ 497.09	\$ 416.46	\$ 407.88	\$ 501.96	\$ 526.33	\$ 487.34	\$ 457.77	\$ 490.13
\$ 387.50	\$ 407.62	\$ 507.56	\$ 425.23	\$ 416.48	\$ 512.54	\$ 537.42	\$ 497.61	\$ 467.41	\$ 498.97
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	6.2%	0.0%	0.0%	6.2%	6.2%	6.2%	6.2%	6.2%
6.2%	6.2%	6.2%		6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
6.2%	6.2%	6.2%		6.2%	6.2%	6.2%	6.2%	6.2%	6.2%

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 520.83	\$ -	\$ -	\$ 525.46	\$ 548.48	\$ 507.48	\$ 479.20	\$ 510.21
\$ 390.77	\$ 411.06	\$ 511.84	\$ 428.82	\$ 419.99	\$ 516.86	\$ 541.95	\$ 501.81	\$ 471.36	\$ 504.68
\$ 399.00	\$ 419.72	\$ 522.63	\$ 437.85	\$ 428.84	\$ 527.75	\$ 553.37	\$ 512.38	\$ 481.29	\$ 513.78
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 536.29	\$ -	\$ -	\$ 541.05	\$ 564.76	\$ 522.54	\$ 493.42	\$ 525.35
\$ 402.37	\$ 423.26	\$ 527.04	\$ 441.55	\$ 432.46	\$ 532.20	\$ 558.04	\$ 516.70	\$ 485.35	\$ 519.66
\$ 410.84	\$ 432.18	\$ 538.14	\$ 450.85	\$ 441.57	\$ 543.41	\$ 569.79	\$ 527.59	\$ 495.57	\$ 529.03
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 552.21	\$ -	\$ -	\$ 557.11	\$ 581.52	\$ 538.05	\$ 508.06	\$ 540.94
\$ 414.31	\$ 435.83	\$ 542.68	\$ 454.65	\$ 445.29	\$ 548.00	\$ 574.60	\$ 532.04	\$ 499.75	\$ 535.08
\$ 423.04	\$ 445.01	\$ 554.11	\$ 464.23	\$ 454.67	\$ 559.54	\$ 586.71	\$ 543.25	\$ 510.28	\$ 544.74
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	AetnaHealthInc
Product(s):	HMO and QPOS
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors				
Area	Counties	Current Factor	Proposed Factor	
Rating Area 1	Clarion, Forest, McKean, Venango, Warren	0.779	0.779	
Rating Area 2	Cameron, Elk, Potter	0.819	0.819	
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020	
Rating Area 4		0.855	0.855	
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837	
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030	
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080	
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000	
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939	

Table 14. Network Factors

[illegible]

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver QPOS 6000 80/50	2
Aetna Silver HMO 6000 80%	3

Aetna Health Inc. (a PA corp.)
HIOS Issuer ID: 64844
Exhibit A-2

Pennsylvania

Aetna Silver QPOS 6000 80/50

Silver

Summary of Features	In Network	Out of Network
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Deductible		
Individual	\$6,000	\$18,000
Family	\$12,000	\$36,000
Coinsurance		
<i>(Member Responsibility)</i>	20%	50%
	\$0 once out-of-pocket max. is satisfied	
Out-of-Pocket Maximum		
Individual	\$8,550	Unlimited
Family	\$17,100	Unlimited
	All cost sharing accumulates to the Out of Pocket Maximum above	
Primary Care Visit to Treat an Injury or Illness	\$30 per visit	50% after deductible
<i>(excludes Preventative and X-rays)</i>		
Specialist Visit	\$75 per visit	50% after deductible
All Inpatient Hospital Services		
<i>(includes Mental/Behavioral Health and Substance Abuse)</i>	20% after deductible	50% after deductible
Emergency Room Services	\$250+20% after deductible	Paid as In-Network
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	0%	50% after deductible
Imaging (CT/PET Scans, MRIs)	20% after deductible	50% after deductible
Rehabilitative Speech Therapy	20% after deductible	50% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible	50% after deductible
Preventive Care/Screening/Immunization	0%	50% after deductible
Laboratory Outpatient and Professional Services	20% after deductible	50% after deductible
X-rays and Diagnostic Imaging	20% after deductible	50% after deductible
Skilled Nursing Facility	20% after deductible	50% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible	50% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible	50% after deductible

Pharmacy	In-Network	Out-of-Network
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Pharmacy Deductible		
Individual	\$0	N/A
Generics	\$12	Not Covered
Preferred Brand Drugs	\$55	Not Covered
Non-Preferred Brand Drugs	\$95	Not Covered
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to \$500 / 50% up to \$750	Not Covered / Not Covered

Pennsylvania Aetna Silver HMO 6000 80% Silver	
Summary of Features	
In Network	
Deductible	
Individual	\$6,000
Family	\$12,000
Coinsurance	20%
(Member Responsibility)	
	\$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum	
Individual	\$8,550
Family	\$17,100
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness	\$30 per visit
(excludes Preventative and X-rays)	
Specialist Visit	\$75 per visit
All Inpatient Hospital Services	
(includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
Emergency Room Services	\$250+20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	0%
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible
Pharmacy	
In-Network	
Pharmacy Deductible	
Individual	\$0
Generics	\$12
Preferred Brand Drugs	\$55
Non-Preferred Brand Drugs	\$95
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to \$500 / 50% up to \$750

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Unified Rate Review v5.1

Company Legal Name: Aetna Health Inc. (a PA corp.)

HIOS Issuer ID: 64844

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

State: PA

Market: Small Group

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

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

To validate, select the Validate button or Ctrl + Shift + 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: 1/1/2019 to 12/31/2019

	Total	PMPM
Allowed Claims	\$3,073,228.47	\$950.29
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$2,492,909.37	\$770.84
Risk Adjustment	\$553,231.00	\$171.07
Experience Period Premium	\$2,174,932.96	\$672.52
Experience Period Member Months	3,234	

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	\$319.54	1.047	1.028	1.047	1.028	\$370.17
Outpatient Hospital	\$184.83	1.034	1.068	1.034	1.068	\$225.40
Professional	\$94.76	1.019	1.063	1.019	1.063	\$111.18
Other Medical	\$167.99	1.034	1.068	1.034	1.068	\$204.86
Capitation	\$7.80	1.000	0.993	1.000	0.993	\$7.69
Prescription Drug	\$175.36	1.089	1.019	1.089	1.019	\$215.94
Total	\$950.28					\$1,135.25

Morbidity Adjustment	1.029
Demographic Shift	0.923
Plan Design Changes	1.000
Other	1.009
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2021	\$1,087.93

Manual EHB Allowed Claims PMPM	\$769.07
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2021	\$769.07	\$1,568,902.80
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$49.87	\$101,734.80
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$719.20	\$1,467,168.00

Projected Member Months	2,040
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Proprietary

1 of 3

Product-Plan Data Collection

Company Legal Name: Aetna Health Inc. (a PA corp.)
HIOS Issuer ID: 64844
Effective Date of Rate Change(s): 1/1/2021

State: PA
Market: Small Group

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name		HMO	POS
1.2 Product ID		64844PA007	64844PA006
1.3 Plan Name		Aetna Silver	Aetna Silver
1.4 Plan ID (Standard Component ID)		64844PA0070142	64844PA0060126
1.5 Metal		Silver	Silver
1.6 AV Metal Value		0.702	0.702
1.7 Plan Category		Renewing	Renewing
1.8 Plan Type		HMO	POS
1.9 Exchange Plan?		No	No
1.10 Effective Date of Proposed Rates		1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)		6.22%	6.22%
1.12 Product Rate Increase %		6.22%	6.22%
1.13 Submission Level Rate Increase %		6.22%	

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
2.2 Allowed Claims	\$3,073,228	\$777,456	\$2,295,772
2.3 Reinsurance	\$0	\$0	\$0
2.4 Member Cost Sharing	\$580,320	\$226,076	\$354,244
2.5 Cost Sharing Reduction	\$0	\$0	\$0
2.6 Incurred Claims	\$2,492,908	\$551,380	\$1,941,528
2.7 Risk Adjustment Transfer Amount	\$553,231	-\$123,733	\$676,964
2.8 Premium	\$2,174,933	\$951,705	\$1,223,228
2.9 Experience Period Member Months	3,234	1,502	1,732
2.10 Current Enrollment	168	66	102
2.11 Current Premium PMPM	\$839.42	\$830.24	\$845.36
2.12 Loss Ratio	91.38%	66.59%	102.18%
Per Member Per Month			
2.13 Allowed Claims	\$950.29	\$517.61	\$1,325.50
2.14 Reinsurance	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$179.44	\$150.52	\$204.53
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$770.84	\$367.10	\$1,120.97
2.18 Risk Adjustment Transfer Amount	\$171.07	-\$82.38	\$390.86
2.19 Premium	\$672.52	\$633.63	\$706.25

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		64844PA0070142	64844PA0060126
3.2 Market Adjusted Index Rate		\$719.20	
3.3 AV and Cost Sharing Design of Plan		0.8707	0.8707
3.4 Provider Network Adjustment		0.9875	1.0083
3.5 Benefits in Addition to EHB		1.0000	1.0000
Administrative Costs			
3.6 Administrative Expense		8.92%	8.92%
3.7 Taxes and Fees		4.51%	4.51%
3.8 Profit & Risk Load		2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$731.20	\$746.61

3.11 Age Calibration Factor	0.6713	0.6713	
3.12 Geographic Calibration Factor	0.9927	0.9927	
3.13 Tobacco Calibration Factor	1.0000	1.0000	
3.14 Calibrated Plan Adjusted Index Rate		\$487.27	\$497.54

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
4.2 Allowed Claims	\$1,568,910	\$619,736	\$949,174
4.3 Reinsurance	\$0	\$0	\$0
4.4 Member Cost Sharing	\$202,838	\$80,123	\$122,715
4.5 Cost Sharing Reduction	\$0	\$0	\$0
4.6 Incurred Claims	\$1,366,072	\$539,613	\$826,459
4.7 Risk Adjustment Transfer Amount			
4.8 Premium	\$1,510,693	\$596,740	\$913,954
4.9 Projected Member Months	2,040	816	1,224
4.10 Loss Ratio	85.42%	85.36%	85.46%
Per Member Per Month			
4.11 Allowed Claims	\$769.07	\$759.48	\$775.47
4.12 Reinsurance	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$99.43	\$98.19	\$100.26
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$669.64	\$661.29	\$675.21
4.16 Risk Adjustment Transfer Amount			
4.17 Premium	\$740.54	\$731.30	\$746.69

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	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Health, Inc. & Aetna Health Ins. Co.
Pennsylvania Small Group
HMO, POS Products

Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2021. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2020</u>	<u>Range of Increases</u>
PA Silver HMO 6000 80%	66	6.1% - 6.1%
PA Silver QPOS 6000 80/50	102	6.1% - 6.1%

Why We Need to Increase Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.9% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 10.2%.
- The cost of pharmacy prescription has increased 13.5%.

What Else Affects Our Request to Increase Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

Will Premiums for All Small Groups Increase 6.1%?

No, increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
State:	PA
HIOS Issuer ID:	64844
Market:	Small Group
Effective Date:	01/01/2021
Rate Filing Tracking Number:	AETN-132308679 & AETN-132308749
Policy Form(s):	HI HGrpAg 06 & HO HGrpPol 05
Form Filing Tracking Number:	AETN-132320764 & AETN-132330423

Company Contact Information:

Name:
Telephone Number:
Email Address:



1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2021. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2021 through December 31, 2021.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through AHI-AHIC. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

4. Experience and Current Period Premium, Claims, and Enrollment

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2019 through December 31, 2019 and paid through February 29, 2020.

B. Current Date: The current enrollment and premium is reported as of February 29, 2020.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2020. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

6. Projection Factors

A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2019

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2021.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2021 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2019 and paid through February 2020 for Aetna community-rated policies in the Pennsylvania Small Group market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8. The 2018 experience was also adjusted for trend and population risk to get to 2019; the factors used to normalize the data were from the approved 2020 filing.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2021.

8. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2021.

10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2019 transfer estimates provided by the Bureau. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period

We trended 2018 actual Risk Adjustment payments and 2019 Risk Adjustment accruals forward three and two years respectively. Resulting payment amounts were combined to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2021 Notice of Benefit and Payment Parameters. The 2021 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2018-2019 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED].

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2021 membership.

B. Distribution and Administrative Costs:

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk'

section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2021 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2021 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2020 plans.

D. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

E. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2019 for the experience period.

15. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2020 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2021 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column F of Exhibit C-1.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Tobacco Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

17. Projected Loss Ratio

The expected 2021 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2021 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2020, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2019 to 2021. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2020 and 2021.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2020 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

As of December 31, 2019, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. (Pennsylvania) was approximately \$1.2 billion. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2019. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

[REDACTED]

07/16/2020

[REDACTED], FSA, MAAA
Aetna Health, Inc. & Aetna Health Ins. Co.

Date

2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) 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*	64844				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	3/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber elig ble for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	296.45	296.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	322.80	322.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	332.87	332.87
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	342.95	342.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	353.80	353.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	364.65	364.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	375.89	375.89
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	387.51	387.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	387.51	387.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	387.51	387.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	387.51	387.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	389.06	389.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	396.81	396.81
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	406.11	406.11
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	421.23	421.23
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	433.63	433.63
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	439.83	439.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	449.13	449.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	458.43	458.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	464.24	464.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	470.44	470.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	473.54	473.54
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	476.64	476.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	479.74	479.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	482.84	482.84
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	489.04	489.04
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	495.24	495.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	504.54	504.54
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	513.45	513.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	525.85	525.85

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	541.36	541.36
	Rating Area 1	Tobacco User/Non-Tobacco User	45	559.57	559.57
	Rating Area 1	Tobacco User/Non-Tobacco User	46	581.27	581.27
	Rating Area 1	Tobacco User/Non-Tobacco User	47	605.68	605.68
	Rating Area 1	Tobacco User/Non-Tobacco User	48	633.58	633.58
	Rating Area 1	Tobacco User/Non-Tobacco User	49	661.10	661.10
	Rating Area 1	Tobacco User/Non-Tobacco User	50	692.10	692.10
	Rating Area 1	Tobacco User/Non-Tobacco User	51	722.71	722.71
	Rating Area 1	Tobacco User/Non-Tobacco User	52	756.42	756.42
	Rating Area 1	Tobacco User/Non-Tobacco User	53	790.53	790.53
	Rating Area 1	Tobacco User/Non-Tobacco User	54	827.34	827.34
	Rating Area 1	Tobacco User/Non-Tobacco User	55	864.15	864.15
	Rating Area 1	Tobacco User/Non-Tobacco User	56	904.07	904.07
	Rating Area 1	Tobacco User/Non-Tobacco User	57	944.37	944.37
	Rating Area 1	Tobacco User/Non-Tobacco User	58	987.38	987.38
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1008.70	1008.70
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1051.71	1051.71
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1088.91	1088.91
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1113.32	1113.32
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1143.94	1143.94
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1162.15	1162.15
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	311.84	311.84
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	339.56	339.56
	Rating Area 2	Tobacco User/Non-Tobacco User	16	350.16	350.16
	Rating Area 2	Tobacco User/Non-Tobacco User	17	360.76	360.76
	Rating Area 2	Tobacco User/Non-Tobacco User	18	372.17	372.17
	Rating Area 2	Tobacco User/Non-Tobacco User	19	383.59	383.59
	Rating Area 2	Tobacco User/Non-Tobacco User	20	395.41	395.41
	Rating Area 2	Tobacco User/Non-Tobacco User	21	407.64	407.64
	Rating Area 2	Tobacco User/Non-Tobacco User	22	407.64	407.64
	Rating Area 2	Tobacco User/Non-Tobacco User	23	407.64	407.64
	Rating Area 2	Tobacco User/Non-Tobacco User	24	407.64	407.64
	Rating Area 2	Tobacco User/Non-Tobacco User	25	409.27	409.27
	Rating Area 2	Tobacco User/Non-Tobacco User	26	417.42	417.42
	Rating Area 2	Tobacco User/Non-Tobacco User	27	427.20	427.20
	Rating Area 2	Tobacco User/Non-Tobacco User	28	443.10	443.10
	Rating Area 2	Tobacco User/Non-Tobacco User	29	456.14	456.14
	Rating Area 2	Tobacco User/Non-Tobacco User	30	462.67	462.67
	Rating Area 2	Tobacco User/Non-Tobacco User	31	472.45	472.45
	Rating Area 2	Tobacco User/Non-Tobacco User	32	482.23	482.23
	Rating Area 2	Tobacco User/Non-Tobacco User	33	488.35	488.35
	Rating Area 2	Tobacco User/Non-Tobacco User	34	494.87	494.87
	Rating Area 2	Tobacco User/Non-Tobacco User	35	498.13	498.13
	Rating Area 2	Tobacco User/Non-Tobacco User	36	501.39	501.39
	Rating Area 2	Tobacco User/Non-Tobacco User	37	504.65	504.65
	Rating Area 2	Tobacco User/Non-Tobacco User	38	507.91	507.91
	Rating Area 2	Tobacco User/Non-Tobacco User	39	514.44	514.44
	Rating Area 2	Tobacco User/Non-Tobacco User	40	520.96	520.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	530.74	530.74

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	540.12	540.12
	Rating Area 2	Tobacco User/Non-Tobacco User	43	553.16	553.16
	Rating Area 2	Tobacco User/Non-Tobacco User	44	569.47	569.47
	Rating Area 2	Tobacco User/Non-Tobacco User	45	588.63	588.63
	Rating Area 2	Tobacco User/Non-Tobacco User	46	611.45	611.45
	Rating Area 2	Tobacco User/Non-Tobacco User	47	637.14	637.14
	Rating Area 2	Tobacco User/Non-Tobacco User	48	666.48	666.48
	Rating Area 2	Tobacco User/Non-Tobacco User	49	695.43	695.43
	Rating Area 2	Tobacco User/Non-Tobacco User	50	728.04	728.04
	Rating Area 2	Tobacco User/Non-Tobacco User	51	760.24	760.24
	Rating Area 2	Tobacco User/Non-Tobacco User	52	795.71	795.71
	Rating Area 2	Tobacco User/Non-Tobacco User	53	831.58	831.58
	Rating Area 2	Tobacco User/Non-Tobacco User	54	870.30	870.30
	Rating Area 2	Tobacco User/Non-Tobacco User	55	909.03	909.03
	Rating Area 2	Tobacco User/Non-Tobacco User	56	951.01	951.01
	Rating Area 2	Tobacco User/Non-Tobacco User	57	993.41	993.41
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1038.66	1038.66
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1061.08	1061.08
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1106.32	1106.32
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1145.46	1145.46
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1171.14	1171.14
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1203.34	1203.34
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1222.50	1222.50
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	388.30	388.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	422.81	422.81
	Rating Area 3	Tobacco User/Non-Tobacco User	16	436.01	436.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	449.20	449.20
	Rating Area 3	Tobacco User/Non-Tobacco User	18	463.42	463.42
	Rating Area 3	Tobacco User/Non-Tobacco User	19	477.63	477.63
	Rating Area 3	Tobacco User/Non-Tobacco User	20	492.35	492.35
	Rating Area 3	Tobacco User/Non-Tobacco User	21	507.58	507.58
	Rating Area 3	Tobacco User/Non-Tobacco User	22	507.58	507.58
	Rating Area 3	Tobacco User/Non-Tobacco User	23	507.58	507.58
	Rating Area 3	Tobacco User/Non-Tobacco User	24	507.58	507.58
	Rating Area 3	Tobacco User/Non-Tobacco User	25	509.61	509.61
	Rating Area 3	Tobacco User/Non-Tobacco User	26	519.76	519.76
	Rating Area 3	Tobacco User/Non-Tobacco User	27	531.94	531.94
	Rating Area 3	Tobacco User/Non-Tobacco User	28	551.74	551.74
	Rating Area 3	Tobacco User/Non-Tobacco User	29	567.98	567.98
	Rating Area 3	Tobacco User/Non-Tobacco User	30	576.10	576.10
	Rating Area 3	Tobacco User/Non-Tobacco User	31	588.28	588.28
	Rating Area 3	Tobacco User/Non-Tobacco User	32	600.46	600.46
	Rating Area 3	Tobacco User/Non-Tobacco User	33	608.08	608.08
	Rating Area 3	Tobacco User/Non-Tobacco User	34	616.20	616.20
	Rating Area 3	Tobacco User/Non-Tobacco User	35	620.26	620.26
	Rating Area 3	Tobacco User/Non-Tobacco User	36	624.32	624.32
	Rating Area 3	Tobacco User/Non-Tobacco User	37	628.38	628.38
	Rating Area 3	Tobacco User/Non-Tobacco User	38	632.44	632.44
	Rating Area 3	Tobacco User/Non-Tobacco User	39	640.56	640.56

	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	648.68	648.68
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	660.86	660.86
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	672.54	672.54
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	688.78	688.78
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	709.08	709.08
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	732.94	732.94
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	761.36	761.36
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	793.34	793.34
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	829.89	829.89
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	865.93	865.93
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	906.53	906.53
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	946.63	946.63
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	990.79	990.79
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	1035.46	1035.46
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	1083.68	1083.68
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	1131.90	1131.90
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1184.18	1184.18
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1236.96	1236.96
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1293.30	1293.30
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1321.22	1321.22
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1377.56	1377.56
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1426.29	1426.29
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1458.27	1458.27
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1498.37	1498.37
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1522.22	1522.22
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	318.61	318.61
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	346.94	346.94
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	357.76	357.76
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	368.59	368.59
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	380.26	380.26
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	391.92	391.92
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	403.99	403.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	416.49	416.49
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	416.49	416.49
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	416.49	416.49
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	416.49	416.49
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	418.16	418.16
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	426.49	426.49
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	436.48	436.48
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	452.72	452.72
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	466.05	466.05
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	472.72	472.72
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	482.71	482.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	492.71	492.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	498.95	498.95
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	505.62	505.62
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	508.95	508.95
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	512.28	512.28
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	515.61	515.61

	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	518.95	518.95
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	525.61	525.61
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	532.27	532.27
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	542.27	542.27
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	551.85	551.85
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	565.18	565.18
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	581.84	581.84
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	601.41	601.41
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	624.73	624.73
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	650.97	650.97
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	680.96	680.96
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	710.53	710.53
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	743.85	743.85
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	776.75	776.75
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	812.99	812.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	849.64	849.64
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	889.21	889.21
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	928.77	928.77
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	971.67	971.67
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	1014.99	1014.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1061.22	1061.22
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1084.12	1084.12
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1130.35	1130.35
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1170.34	1170.34
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1196.57	1196.57
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1229.48	1229.48
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1249.05	1249.05
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.10	392.10
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.96	426.96
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	440.28	440.28
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	453.61	453.61
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	467.96	467.96
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	482.31	482.31
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	497.18	497.18
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	512.55	512.55
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	512.55	512.55
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	512.55	512.55
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	512.55	512.55

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	514.60	514.60
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	524.85	524.85
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	537.15	537.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	557.14	557.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	573.55	573.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	581.75	581.75
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	594.05	594.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	606.35	606.35
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	614.04	614.04
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	622.24	622.24
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	626.34	626.34
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	630.44	630.44
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	634.54	634.54
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	638.64	638.64
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	646.84	646.84
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	655.04	655.04
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	667.34	667.34
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	679.13	679.13
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	695.53	695.53
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	716.04	716.04
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	740.13	740.13
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	768.83	768.83
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	801.12	801.12
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	838.02	838.02

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	874.41	874.41
	Rating Area 6	Tobacco User/Non-Tobacco User	50	915.42	915.42
	Rating Area 6	Tobacco User/Non-Tobacco User	51	955.91	955.91
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1000.50	1000.50
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1045.61	1045.61
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1094.30	1094.30
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1142.99	1142.99
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1195.78	1195.78
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1249.09	1249.09
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1305.98	1305.98
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1334.17	1334.17
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1391.07	1391.07
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1440.27	1440.27
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1472.56	1472.56
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1513.05	1513.05
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1537.14	1537.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	411.14	411.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	447.68	447.68
	Rating Area 7	Tobacco User/Non-Tobacco User	16	461.66	461.66
	Rating Area 7	Tobacco User/Non-Tobacco User	17	475.63	475.63
	Rating Area 7	Tobacco User/Non-Tobacco User	18	490.68	490.68
	Rating Area 7	Tobacco User/Non-Tobacco User	19	505.73	505.73
	Rating Area 7	Tobacco User/Non-Tobacco User	20	521.31	521.31
	Rating Area 7	Tobacco User/Non-Tobacco User	21	537.43	537.43

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	22	537.43	537.43
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	23	537.43	537.43
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	24	537.43	537.43
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	25	539.58	539.58
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	26	550.33	550.33
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	563.23	563.23
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	584.19	584.19
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	601.39	601.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	609.99	609.99
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	622.89	622.89
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	635.78	635.78
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	643.85	643.85
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	652.44	652.44
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	656.74	656.74
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	661.04	661.04
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	665.34	665.34
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	669.64	669.64
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	678.24	678.24
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	686.84	686.84
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	699.74	699.74
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	712.10	712.10
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	729.30	729.30
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	750.79	750.79
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	776.05	776.05

64844PA0060126	Rating Area 7		Tobacco User/Non-Tobacco User	46	806.15	806.15
	Rating Area 7		Tobacco User/Non-Tobacco User	47	840.01	840.01
	Rating Area 7		Tobacco User/Non-Tobacco User	48	878.70	878.70
	Rating Area 7		Tobacco User/Non-Tobacco User	49	916.86	916.86
	Rating Area 7		Tobacco User/Non-Tobacco User	50	959.86	959.86
	Rating Area 7		Tobacco User/Non-Tobacco User	51	1002.31	1002.31
	Rating Area 7		Tobacco User/Non-Tobacco User	52	1049.07	1049.07
	Rating Area 7		Tobacco User/Non-Tobacco User	53	1096.36	1096.36
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1147.42	1147.42
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1198.48	1198.48
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1253.83	1253.83
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1309.73	1309.73
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1369.38	1369.38
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1398.94	1398.94
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1458.59	1458.59
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1510.19	1510.19
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1544.05	1544.05
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1586.50	1586.50
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1611.76	1611.76
64844PA0060126	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	380.68	380.68
64844PA0060126	Rating Area 8		Tobacco User/Non-Tobacco User	15	414.52	414.52
	Rating Area 8		Tobacco User/Non-Tobacco User	16	427.46	427.46
	Rating Area 8		Tobacco User/Non-Tobacco User	17	440.40	440.40
	Rating Area 8		Tobacco User/Non-Tobacco User	18	454.33	454.33

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	468.26	468.26
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	482.70	482.70
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	497.62	497.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	497.62	497.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	497.62	497.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	497.62	497.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	499.61	499.61
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	509.57	509.57
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	521.51	521.51
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	540.92	540.92
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	556.84	556.84
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	564.80	564.80
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	576.75	576.75
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	588.69	588.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	596.15	596.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	604.12	604.12
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	608.10	608.10
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	612.08	612.08
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	616.06	616.06
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	620.04	620.04
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	628.00	628.00
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	635.96	635.96
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	647.91	647.91
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	659.35	659.35

64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	43	675.28	675.28
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	44	695.18	695.18
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	45	718.57	718.57
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	46	746.44	746.44
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	47	777.79	777.79
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	48	813.61	813.61
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	49	848.95	848.95
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	50	888.76	888.76
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	51	928.07	928.07
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	52	971.36	971.36
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	53	1015.15	1015.15
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	54	1062.43	1062.43
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	55	1109.70	1109.70
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	56	1160.96	1160.96
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	57	1212.71	1212.71
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	58	1267.95	1267.95
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	59	1295.31	1295.31
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	60	1350.55	1350.55
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	61	1398.32	1398.32
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	62	1429.67	1429.67
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	63	1468.99	1468.99
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1492.37	1492.37
64844PA0060126	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	357.58	357.58
64844PA0060126 Rating Area 9			Tobacco User/Non-Tobacco User	15	389.37	389.37

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	401.52	401.52
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	413.67	413.67
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	426.76	426.76
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	439.85	439.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	453.40	453.40
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	467.43	467.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	467.43	467.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	467.43	467.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	467.43	467.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	469.30	469.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	478.65	478.65
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	489.86	489.86
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	508.09	508.09
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	523.05	523.05
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	530.53	530.53
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	541.75	541.75
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	552.97	552.97
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	559.98	559.98
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	567.46	567.46
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	571.20	571.20
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	574.94	574.94
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	578.67	578.67
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	582.41	582.41
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	589.89	589.89

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	597.37	597.37
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	608.59	608.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	619.34	619.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	634.30	634.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	653.00	653.00
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	674.96	674.96
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	701.14	701.14
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	730.59	730.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	764.24	764.24
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	797.43	797.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	834.82	834.82
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	871.75	871.75
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	912.42	912.42
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	953.55	953.55
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	997.96	997.96
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	1042.36	1042.36
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	1090.51	1090.51
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1139.12	1139.12
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1191.00	1191.00
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1216.71	1216.71
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1268.60	1268.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1313.47	1313.47
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1342.92	1342.92
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1379.84	1379.84

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1401.81	1401.81
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	290.33	290.33
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	316.14	316.14
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	326.01	326.01
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	335.88	335.88
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	346.50	346.50
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	19	357.13	357.13
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	20	368.14	368.14
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	21	379.52	379.52
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	22	379.52	379.52
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	23	379.52	379.52
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	24	379.52	379.52
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	25	381.04	381.04
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	26	388.63	388.63
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	27	397.74	397.74
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	28	412.54	412.54
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	29	424.69	424.69
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	30	430.76	430.76
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	439.87	439.87
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	32	448.98	448.98
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	33	454.67	454.67
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	34	460.74	460.74
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	35	463.78	463.78
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	36	466.81	466.81

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	469.85	469.85
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	472.89	472.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	478.96	478.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	485.03	485.03
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	494.14	494.14
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	502.87	502.87
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	515.01	515.01
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	530.19	530.19
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	548.03	548.03
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	569.28	569.28
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	593.19	593.19
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	620.52	620.52
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	647.47	647.47
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	677.83	677.83
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	707.81	707.81
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	740.83	740.83
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	774.23	774.23
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	810.28	810.28
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	846.34	846.34
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	885.43	885.43
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	924.90	924.90
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	967.02	967.02
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	987.90	987.90
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	1030.02	1030.02

64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	61	1066.46	1066.46
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	62	1090.37	1090.37
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	63	1120.35	1120.35
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	64 and over	1138.19	1138.19
64844PA0070142	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	305.41	305.41
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	15	332.56	332.56
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	16	342.94	342.94
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	17	353.32	353.32
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	18	364.50	364.50
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	19	375.68	375.68
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	20	387.25	387.25
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	21	399.23	399.23
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	22	399.23	399.23
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	23	399.23	399.23
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	24	399.23	399.23
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	25	400.83	400.83
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	26	408.81	408.81
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	27	418.39	418.39
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	28	433.96	433.96
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	29	446.74	446.74
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	30	453.13	453.13
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	31	462.71	462.71
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	32	472.29	472.29
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	33	478.28	478.28

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	484.67	484.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	487.86	487.86
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	491.05	491.05
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	494.25	494.25
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	497.44	497.44
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	503.83	503.83
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	510.22	510.22
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	519.80	519.80
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	528.98	528.98
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	541.76	541.76
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	557.73	557.73
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	576.49	576.49
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	598.85	598.85
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	624.00	624.00
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	652.74	652.74
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	681.09	681.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	713.03	713.03
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	744.57	744.57
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	779.30	779.30
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	814.43	814.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	852.36	852.36
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	890.29	890.29
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	931.41	931.41
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	972.93	972.93

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	1017.24	1017.24
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	1039.20	1039.20
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1083.51	1083.51
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1121.84	1121.84
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1146.99	1146.99
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1178.53	1178.53
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1197.29	1197.29
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	380.29	380.29
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	414.09	414.09
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	427.02	427.02
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	439.94	439.94
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	453.86	453.86
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	467.78	467.78
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	482.20	482.20
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	497.11	497.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	497.11	497.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	497.11	497.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	497.11	497.11
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	499.10	499.10
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	509.04	509.04
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	520.97	520.97
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	540.36	540.36
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	556.27	556.27
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	564.22	564.22

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	576.15	576.15
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	588.08	588.08
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	595.54	595.54
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	603.49	603.49
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	607.47	607.47
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	611.45	611.45
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	615.42	615.42
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	619.40	619.40
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	627.35	627.35
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	635.31	635.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	647.24	647.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	658.67	658.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	674.58	674.58
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	694.46	694.46
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	717.83	717.83
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	745.67	745.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	776.98	776.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	812.78	812.78
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	848.07	848.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	887.84	887.84
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	927.11	927.11
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	970.36	970.36
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	1014.11	1014.11
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1061.33	1061.33

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	55	1108.56	1108.56
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1159.76	1159.76
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1211.46	1211.46
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1266.64	1266.64
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1293.98	1293.98
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1349.16	1349.16
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1396.88	1396.88
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1428.20	1428.20
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1467.47	1467.47
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1490.84	1490.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	312.05	312.05
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	339.78	339.78
	Rating Area 5	Tobacco User/Non-Tobacco User	16	350.39	350.39
	Rating Area 5	Tobacco User/Non-Tobacco User	17	360.99	360.99
	Rating Area 5	Tobacco User/Non-Tobacco User	18	372.41	372.41
	Rating Area 5	Tobacco User/Non-Tobacco User	19	383.84	383.84
	Rating Area 5	Tobacco User/Non-Tobacco User	20	395.67	395.67
	Rating Area 5	Tobacco User/Non-Tobacco User	21	407.90	407.90
	Rating Area 5	Tobacco User/Non-Tobacco User	22	407.90	407.90
	Rating Area 5	Tobacco User/Non-Tobacco User	23	407.90	407.90
	Rating Area 5	Tobacco User/Non-Tobacco User	24	407.90	407.90
	Rating Area 5	Tobacco User/Non-Tobacco User	25	409.53	409.53
	Rating Area 5	Tobacco User/Non-Tobacco User	26	417.69	417.69
	Rating Area 5	Tobacco User/Non-Tobacco User	27	427.48	427.48

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	443.39	443.39
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	456.44	456.44
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	462.97	462.97
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	472.76	472.76
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	482.55	482.55
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	488.67	488.67
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	495.19	495.19
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	498.46	498.46
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	501.72	501.72
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	504.98	504.98
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	508.25	508.25
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	514.77	514.77
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	521.30	521.30
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	531.09	531.09
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	540.47	540.47
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	553.52	553.52
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	569.84	569.84
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	589.01	589.01
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	611.85	611.85
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	637.55	637.55
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	666.92	666.92
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	695.88	695.88
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	728.51	728.51
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	760.74	760.74

64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	52	796.23	796.23
	Rating Area 5		Tobacco User/Non-Tobacco User	53	832.12	832.12
	Rating Area 5		Tobacco User/Non-Tobacco User	54	870.87	870.87
	Rating Area 5		Tobacco User/Non-Tobacco User	55	909.62	909.62
	Rating Area 5		Tobacco User/Non-Tobacco User	56	951.64	951.64
	Rating Area 5		Tobacco User/Non-Tobacco User	57	994.06	994.06
	Rating Area 5		Tobacco User/Non-Tobacco User	58	1039.34	1039.34
	Rating Area 5		Tobacco User/Non-Tobacco User	59	1061.77	1061.77
	Rating Area 5		Tobacco User/Non-Tobacco User	60	1107.05	1107.05
	Rating Area 5		Tobacco User/Non-Tobacco User	61	1146.21	1146.21
	Rating Area 5		Tobacco User/Non-Tobacco User	62	1171.90	1171.90
	Rating Area 5		Tobacco User/Non-Tobacco User	63	1204.13	1204.13
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1223.30	1223.30
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	384.02	384.02
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	15	418.15	418.15
	Rating Area 6		Tobacco User/Non-Tobacco User	16	431.20	431.20
	Rating Area 6		Tobacco User/Non-Tobacco User	17	444.26	444.26
	Rating Area 6		Tobacco User/Non-Tobacco User	18	458.31	458.31
	Rating Area 6		Tobacco User/Non-Tobacco User	19	472.37	472.37
	Rating Area 6		Tobacco User/Non-Tobacco User	20	486.92	486.92
	Rating Area 6		Tobacco User/Non-Tobacco User	21	501.98	501.98
	Rating Area 6		Tobacco User/Non-Tobacco User	22	501.98	501.98
	Rating Area 6		Tobacco User/Non-Tobacco User	23	501.98	501.98
	Rating Area 6		Tobacco User/Non-Tobacco User	24	501.98	501.98

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	503.99	503.99
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	514.03	514.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	526.08	526.08
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	545.66	545.66
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	561.72	561.72
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	569.75	569.75
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	581.80	581.80
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	593.85	593.85
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	601.38	601.38
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	609.41	609.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	613.43	613.43
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	617.44	617.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	621.46	621.46
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	625.47	625.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	633.50	633.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	641.54	641.54
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	653.58	653.58
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	665.13	665.13
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	681.19	681.19
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	701.27	701.27
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	724.87	724.87
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	752.98	752.98
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	784.60	784.60
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	820.74	820.74

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	856.39	856.39
	Rating Area 6	Tobacco User/Non-Tobacco User	50	896.54	896.54
	Rating Area 6	Tobacco User/Non-Tobacco User	51	936.20	936.20
	Rating Area 6	Tobacco User/Non-Tobacco User	52	979.87	979.87
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1024.05	1024.05
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1071.74	1071.74
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1119.43	1119.43
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1171.13	1171.13
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1223.34	1223.34
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1279.06	1279.06
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1306.67	1306.67
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1362.39	1362.39
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1410.58	1410.58
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1442.20	1442.20
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1481.86	1481.86
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1505.45	1505.45
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	402.66	402.66
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	438.45	438.45
	Rating Area 7	Tobacco User/Non-Tobacco User	16	452.14	452.14
	Rating Area 7	Tobacco User/Non-Tobacco User	17	465.82	465.82
	Rating Area 7	Tobacco User/Non-Tobacco User	18	480.56	480.56
	Rating Area 7	Tobacco User/Non-Tobacco User	19	495.30	495.30
	Rating Area 7	Tobacco User/Non-Tobacco User	20	510.56	510.56
	Rating Area 7	Tobacco User/Non-Tobacco User	21	526.35	526.35

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	526.35	526.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	526.35	526.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	526.35	526.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	528.46	528.46
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	538.99	538.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	551.62	551.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	572.15	572.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	588.99	588.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	597.41	597.41
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	610.04	610.04
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	622.68	622.68
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	630.57	630.57
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	638.99	638.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	643.20	643.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	647.41	647.41
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	651.62	651.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	655.84	655.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	664.26	664.26
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	672.68	672.68
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	685.31	685.31
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	697.42	697.42
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	714.26	714.26
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	735.31	735.31
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	760.05	760.05

64844PA0070142	Rating Area 7		Tobacco User/Non-Tobacco User	46	789.53	789.53
	Rating Area 7		Tobacco User/Non-Tobacco User	47	822.69	822.69
	Rating Area 7		Tobacco User/Non-Tobacco User	48	860.59	860.59
	Rating Area 7		Tobacco User/Non-Tobacco User	49	897.96	897.96
	Rating Area 7		Tobacco User/Non-Tobacco User	50	940.07	940.07
	Rating Area 7		Tobacco User/Non-Tobacco User	51	981.65	981.65
	Rating Area 7		Tobacco User/Non-Tobacco User	52	1027.44	1027.44
	Rating Area 7		Tobacco User/Non-Tobacco User	53	1073.76	1073.76
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1123.76	1123.76
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1173.77	1173.77
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1227.98	1227.98
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1282.72	1282.72
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1341.15	1341.15
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1370.10	1370.10
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1428.52	1428.52
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1479.05	1479.05
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1512.21	1512.21
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1553.79	1553.79
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1578.53	1578.53
64844PA0070142	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	372.83	372.83
64844PA0070142	Rating Area 8		Tobacco User/Non-Tobacco User	15	405.97	405.97
	Rating Area 8		Tobacco User/Non-Tobacco User	16	418.65	418.65
	Rating Area 8		Tobacco User/Non-Tobacco User	17	431.32	431.32
	Rating Area 8		Tobacco User/Non-Tobacco User	18	444.96	444.96

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	458.61	458.61
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	472.74	472.74
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	487.36	487.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	487.36	487.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	487.36	487.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	487.36	487.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	489.31	489.31
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	499.06	499.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	510.76	510.76
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	529.76	529.76
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	545.36	545.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	553.16	553.16
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	564.85	564.85
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	576.55	576.55
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	583.86	583.86
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	591.66	591.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	595.56	595.56
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	599.46	599.46
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	603.36	603.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	607.25	607.25
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	615.05	615.05
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	622.85	622.85
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	634.55	634.55
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	645.76	645.76

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	43	661.35	661.35
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	44	680.85	680.85
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	45	703.75	703.75
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	46	731.05	731.05
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	47	761.75	761.75
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	48	796.84	796.84
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	49	831.44	831.44
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	50	870.43	870.43
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	51	908.93	908.93
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	52	951.33	951.33
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	53	994.22	994.22
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	54	1040.52	1040.52
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	55	1086.82	1086.82
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	56	1137.02	1137.02
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	57	1187.70	1187.70
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1241.80	1241.80
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1268.61	1268.61
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1322.70	1322.70
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1369.49	1369.49
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1400.20	1400.20
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1438.70	1438.70
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1461.60	1461.60
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	350.21	350.21
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	381.34	381.34

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	393.24	393.24
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	405.14	405.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	417.96	417.96
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	430.78	430.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	444.06	444.06
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	457.79	457.79
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	457.79	457.79
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	457.79	457.79
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	457.79	457.79
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	459.62	459.62
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	468.78	468.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	479.76	479.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	497.62	497.62
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	512.27	512.27
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	519.59	519.59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	530.58	530.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	541.56	541.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	548.43	548.43
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	555.76	555.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	559.42	559.42
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	563.08	563.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	566.74	566.74
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	570.41	570.41
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	577.73	577.73

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	585.05	585.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	596.04	596.04
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	606.57	606.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	621.22	621.22
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	639.53	639.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	661.05	661.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	686.68	686.68
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	715.52	715.52
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	748.49	748.49
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	780.99	780.99
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	817.61	817.61
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	853.78	853.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	893.60	893.60
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	933.89	933.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	977.38	977.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	1020.87	1020.87
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1068.02	1068.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1115.63	1115.63
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1166.45	1166.45
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1191.63	1191.63
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1242.44	1242.44
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1286.39	1286.39
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1315.23	1315.23
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1351.39	1351.39

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1372.91	1372.91
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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*	64844				
Rate Effective Date*	4/1/2021				
Rate Expiration Date*	6/30/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber elig ble for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	305.25	305.25
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	332.38	332.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	342.75	342.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	353.13	353.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	364.30	364.30
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	375.47	375.47
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	387.04	387.04
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	399.01	399.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	399.01	399.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	399.01	399.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	399.01	399.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	400.61	400.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	408.59	408.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	418.17	418.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	433.73	433.73
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	446.50	446.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	452.88	452.88
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	462.46	462.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	472.03	472.03
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	478.02	478.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	484.40	484.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	487.60	487.60
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	490.79	490.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	493.98	493.98
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	497.17	497.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	503.56	503.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	509.94	509.94
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	519.52	519.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	528.69	528.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	541.46	541.46

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	557.42	557.42
	Rating Area 1	Tobacco User/Non-Tobacco User	45	576.18	576.18
	Rating Area 1	Tobacco User/Non-Tobacco User	46	598.52	598.52
	Rating Area 1	Tobacco User/Non-Tobacco User	47	623.66	623.66
	Rating Area 1	Tobacco User/Non-Tobacco User	48	652.39	652.39
	Rating Area 1	Tobacco User/Non-Tobacco User	49	680.72	680.72
	Rating Area 1	Tobacco User/Non-Tobacco User	50	712.64	712.64
	Rating Area 1	Tobacco User/Non-Tobacco User	51	744.16	744.16
	Rating Area 1	Tobacco User/Non-Tobacco User	52	778.88	778.88
	Rating Area 1	Tobacco User/Non-Tobacco User	53	813.99	813.99
	Rating Area 1	Tobacco User/Non-Tobacco User	54	851.90	851.90
	Rating Area 1	Tobacco User/Non-Tobacco User	55	889.80	889.80
	Rating Area 1	Tobacco User/Non-Tobacco User	56	930.90	930.90
	Rating Area 1	Tobacco User/Non-Tobacco User	57	972.40	972.40
	Rating Area 1	Tobacco User/Non-Tobacco User	58	1016.69	1016.69
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1038.64	1038.64
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1082.93	1082.93
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1121.23	1121.23
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1146.37	1146.37
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1177.89	1177.89
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1196.65	1196.65
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	321.10	321.10
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	349.64	349.64
	Rating Area 2	Tobacco User/Non-Tobacco User	16	360.55	360.55
	Rating Area 2	Tobacco User/Non-Tobacco User	17	371.47	371.47
	Rating Area 2	Tobacco User/Non-Tobacco User	18	383.22	383.22
	Rating Area 2	Tobacco User/Non-Tobacco User	19	394.97	394.97
	Rating Area 2	Tobacco User/Non-Tobacco User	20	407.14	407.14
	Rating Area 2	Tobacco User/Non-Tobacco User	21	419.74	419.74
	Rating Area 2	Tobacco User/Non-Tobacco User	22	419.74	419.74
	Rating Area 2	Tobacco User/Non-Tobacco User	23	419.74	419.74
	Rating Area 2	Tobacco User/Non-Tobacco User	24	419.74	419.74
	Rating Area 2	Tobacco User/Non-Tobacco User	25	421.41	421.41
	Rating Area 2	Tobacco User/Non-Tobacco User	26	429.81	429.81
	Rating Area 2	Tobacco User/Non-Tobacco User	27	439.88	439.88
	Rating Area 2	Tobacco User/Non-Tobacco User	28	456.25	456.25
	Rating Area 2	Tobacco User/Non-Tobacco User	29	469.68	469.68
	Rating Area 2	Tobacco User/Non-Tobacco User	30	476.40	476.40
	Rating Area 2	Tobacco User/Non-Tobacco User	31	486.47	486.47
	Rating Area 2	Tobacco User/Non-Tobacco User	32	496.55	496.55
	Rating Area 2	Tobacco User/Non-Tobacco User	33	502.84	502.84
	Rating Area 2	Tobacco User/Non-Tobacco User	34	509.56	509.56
	Rating Area 2	Tobacco User/Non-Tobacco User	35	512.92	512.92
	Rating Area 2	Tobacco User/Non-Tobacco User	36	516.27	516.27
	Rating Area 2	Tobacco User/Non-Tobacco User	37	519.63	519.63
	Rating Area 2	Tobacco User/Non-Tobacco User	38	522.99	522.99
	Rating Area 2	Tobacco User/Non-Tobacco User	39	529.71	529.71
	Rating Area 2	Tobacco User/Non-Tobacco User	40	536.42	536.42
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	546.50	546.50

	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	556.15	556.15
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	569.58	569.58
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	586.37	586.37
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	606.10	606.10
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	629.60	629.60
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	656.05	656.05
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	686.27	686.27
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	716.07	716.07
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	749.65	749.65
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	782.81	782.81
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	819.32	819.32
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	856.26	856.26
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	896.14	896.14
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	936.01	936.01
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	979.24	979.24
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	1022.90	1022.90
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	1069.49	1069.49
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	1092.57	1092.57
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	1139.16	1139.16
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	1179.46	1179.46
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	1205.90	1205.90
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1239.06	1239.06
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1258.79	1258.79
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	399.82	399.82
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	435.36	435.36
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	448.95	448.95
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	462.54	462.54
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	477.17	477.17
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	491.81	491.81
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	506.96	506.96
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	522.64	522.64
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	522.64	522.64
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	522.64	522.64
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	522.64	522.64
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	524.73	524.73
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	535.19	535.19
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	547.73	547.73
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	568.11	568.11
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	584.84	584.84
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	593.20	593.20
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	605.74	605.74
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	618.29	618.29
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	626.13	626.13
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	634.49	634.49
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	638.67	638.67
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	642.85	642.85
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	647.03	647.03
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	651.21	651.21
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	659.57	659.57

64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	667.94	667.94
	Rating Area 3	Tobacco User/Non-Tobacco User	41	680.48	680.48
	Rating Area 3	Tobacco User/Non-Tobacco User	42	692.50	692.50
	Rating Area 3	Tobacco User/Non-Tobacco User	43	709.23	709.23
	Rating Area 3	Tobacco User/Non-Tobacco User	44	730.13	730.13
	Rating Area 3	Tobacco User/Non-Tobacco User	45	754.70	754.70
	Rating Area 3	Tobacco User/Non-Tobacco User	46	783.96	783.96
	Rating Area 3	Tobacco User/Non-Tobacco User	47	816.89	816.89
	Rating Area 3	Tobacco User/Non-Tobacco User	48	854.52	854.52
	Rating Area 3	Tobacco User/Non-Tobacco User	49	891.63	891.63
	Rating Area 3	Tobacco User/Non-Tobacco User	50	933.44	933.44
	Rating Area 3	Tobacco User/Non-Tobacco User	51	974.73	974.73
	Rating Area 3	Tobacco User/Non-Tobacco User	52	1020.20	1020.20
	Rating Area 3	Tobacco User/Non-Tobacco User	53	1066.19	1066.19
	Rating Area 3	Tobacco User/Non-Tobacco User	54	1115.84	1115.84
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1165.49	1165.49
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1219.32	1219.32
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1273.68	1273.68
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1331.69	1331.69
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1360.44	1360.44
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1418.45	1418.45
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1468.62	1468.62
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1501.55	1501.55
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1542.84	1542.84
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1567.40	1567.40
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	328.07	328.07
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	357.23	357.23
	Rating Area 5	Tobacco User/Non-Tobacco User	16	368.38	368.38
	Rating Area 5	Tobacco User/Non-Tobacco User	17	379.53	379.53
	Rating Area 5	Tobacco User/Non-Tobacco User	18	391.54	391.54
	Rating Area 5	Tobacco User/Non-Tobacco User	19	403.55	403.55
	Rating Area 5	Tobacco User/Non-Tobacco User	20	415.99	415.99
	Rating Area 5	Tobacco User/Non-Tobacco User	21	428.85	428.85
	Rating Area 5	Tobacco User/Non-Tobacco User	22	428.85	428.85
	Rating Area 5	Tobacco User/Non-Tobacco User	23	428.85	428.85
	Rating Area 5	Tobacco User/Non-Tobacco User	24	428.85	428.85
	Rating Area 5	Tobacco User/Non-Tobacco User	25	430.57	430.57
	Rating Area 5	Tobacco User/Non-Tobacco User	26	439.14	439.14
	Rating Area 5	Tobacco User/Non-Tobacco User	27	449.44	449.44
	Rating Area 5	Tobacco User/Non-Tobacco User	28	466.16	466.16
	Rating Area 5	Tobacco User/Non-Tobacco User	29	479.89	479.89
	Rating Area 5	Tobacco User/Non-Tobacco User	30	486.75	486.75
	Rating Area 5	Tobacco User/Non-Tobacco User	31	497.04	497.04
	Rating Area 5	Tobacco User/Non-Tobacco User	32	507.33	507.33
	Rating Area 5	Tobacco User/Non-Tobacco User	33	513.76	513.76
	Rating Area 5	Tobacco User/Non-Tobacco User	34	520.63	520.63
	Rating Area 5	Tobacco User/Non-Tobacco User	35	524.06	524.06
	Rating Area 5	Tobacco User/Non-Tobacco User	36	527.49	527.49
	Rating Area 5	Tobacco User/Non-Tobacco User	37	530.92	530.92

	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	534.35	534.35
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	541.21	541.21
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	548.07	548.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	558.37	558.37
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	568.23	568.23
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	581.95	581.95
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	599.11	599.11
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	619.26	619.26
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	643.28	643.28
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	670.30	670.30
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	701.17	701.17
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	731.62	731.62
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	765.93	765.93
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	799.81	799.81
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	837.12	837.12
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	874.86	874.86
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	915.60	915.60
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	956.34	956.34
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	1000.51	1000.51
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	1045.11	1045.11
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1092.71	1092.71
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1116.30	1116.30
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1163.90	1163.90
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1205.07	1205.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1232.09	1232.09
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1265.97	1265.97
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1286.13	1286.13
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	403.74	403.74
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	439.63	439.63
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	453.35	453.35
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	467.07	467.07
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	481.85	481.85
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	496.63	496.63
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	511.93	511.93
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	527.77	527.77
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	527.77	527.77
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	527.77	527.77
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	527.77	527.77
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User			

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	25	529.88	529.88
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	26	540.43	540.43
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	27	553.10	553.10
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	28	573.68	573.68
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	29	590.57	590.57
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	30	599.01	599.01
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	31	611.68	611.68
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	32	624.35	624.35
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	33	632.26	632.26
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	34	640.71	640.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	35	644.93	644.93
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	36	649.15	649.15
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	37	653.37	653.37
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	38	657.60	657.60
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	39	666.04	666.04
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	40	674.49	674.49
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	41	687.15	687.15
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	42	699.29	699.29
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	43	716.18	716.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	44	737.29	737.29
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	45	762.09	762.09
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	46	791.65	791.65
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	47	824.90	824.90
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	48	862.90	862.90

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	900.37	900.37
	Rating Area 6	Tobacco User/Non-Tobacco User	50	942.59	942.59
	Rating Area 6	Tobacco User/Non-Tobacco User	51	984.28	984.28
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1030.20	1030.20
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1076.64	1076.64
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1126.78	1126.78
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1176.92	1176.92
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1231.28	1231.28
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1286.17	1286.17
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1344.75	1344.75
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1373.78	1373.78
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1432.36	1432.36
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1483.02	1483.02
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1516.27	1516.27
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1557.97	1557.97
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1582.77	1582.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	423.34	423.34
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	460.97	460.97
	Rating Area 7	Tobacco User/Non-Tobacco User	16	475.36	475.36
	Rating Area 7	Tobacco User/Non-Tobacco User	17	489.75	489.75
	Rating Area 7	Tobacco User/Non-Tobacco User	18	505.24	505.24
	Rating Area 7	Tobacco User/Non-Tobacco User	19	520.74	520.74
	Rating Area 7	Tobacco User/Non-Tobacco User	20	536.78	536.78
	Rating Area 7	Tobacco User/Non-Tobacco User	21	553.39	553.39

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	22	553.39	553.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	23	553.39	553.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	24	553.39	553.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	25	555.60	555.60
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	26	566.67	566.67
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	579.95	579.95
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	601.53	601.53
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	619.24	619.24
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	628.09	628.09
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	641.37	641.37
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	654.66	654.66
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	662.96	662.96
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	671.81	671.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	676.24	676.24
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	680.66	680.66
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	685.09	685.09
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	689.52	689.52
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	698.37	698.37
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	707.23	707.23
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	720.51	720.51
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	733.24	733.24
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	750.94	750.94
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	773.08	773.08
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	799.09	799.09

	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	46	830.08	830.08
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	47	864.94	864.94
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	48	904.79	904.79
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	49	944.08	944.08
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	50	988.35	988.35
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	51	1032.06	1032.06
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	52	1080.21	1080.21
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	53	1128.91	1128.91
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	54	1181.48	1181.48
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	55	1234.05	1234.05
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	56	1291.05	1291.05
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	57	1348.60	1348.60
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	58	1410.03	1410.03
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	59	1440.46	1440.46
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	60	1501.89	1501.89
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	61	1555.01	1555.01
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	62	1589.88	1589.88
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	63	1633.59	1633.59
	64844PA0060126 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1659.60	1659.60
	64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	391.98	391.98
	64844PA0060126 Rating Area 8		Tobacco User/Non-Tobacco User	15	426.82	426.82
	64844PA0060126 Rating Area 8		Tobacco User/Non-Tobacco User	16	440.15	440.15
	64844PA0060126 Rating Area 8		Tobacco User/Non-Tobacco User	17	453.47	453.47
	64844PA0060126 Rating Area 8		Tobacco User/Non-Tobacco User	18	467.82	467.82

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	482.16	482.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	497.02	497.02
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	512.39	512.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	512.39	512.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	512.39	512.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	512.39	512.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	514.44	514.44
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	524.69	524.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	536.99	536.99
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	556.97	556.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	573.37	573.37
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	581.57	581.57
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	593.86	593.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	606.16	606.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	613.85	613.85
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	622.05	622.05
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	626.15	626.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	630.24	630.24
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	634.34	634.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	638.44	638.44
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	646.64	646.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	654.84	654.84
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	667.14	667.14
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	678.92	678.92

64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	43	695.32	695.32
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	44	715.81	715.81
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	45	739.90	739.90
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	46	768.59	768.59
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	47	800.87	800.87
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	48	837.76	837.76
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	49	874.14	874.14
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	50	915.14	915.14
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	51	955.62	955.62
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	52	1000.19	1000.19
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	53	1045.28	1045.28
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	54	1093.96	1093.96
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	55	1142.64	1142.64
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	56	1195.42	1195.42
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	57	1248.70	1248.70
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	58	1305.58	1305.58
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	59	1333.76	1333.76
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	60	1390.64	1390.64
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	61	1439.83	1439.83
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	62	1472.11	1472.11
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	63	1512.59	1512.59
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1536.67	1536.67
64844PA0060126	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	368.20	368.20
64844PA0060126 Rating Area 9			Tobacco User/Non-Tobacco User	15	400.92	400.92

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	413.44	413.44
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	425.95	425.95
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	439.43	439.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	452.90	452.90
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	466.86	466.86
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	481.30	481.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	481.30	481.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	481.30	481.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	481.30	481.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	483.23	483.23
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	492.85	492.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	504.40	504.40
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	523.17	523.17
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	538.58	538.58
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	546.28	546.28
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	557.83	557.83
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	569.38	569.38
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	576.60	576.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	584.30	584.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	588.15	588.15
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	592.00	592.00
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	595.85	595.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	599.70	599.70
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	607.40	607.40

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	615.10	615.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	626.65	626.65
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	637.72	637.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	653.13	653.13
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	672.38	672.38
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	695.00	695.00
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	721.95	721.95
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	752.27	752.27
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	786.93	786.93
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	821.10	821.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	859.60	859.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	897.63	897.63
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	939.50	939.50
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	981.85	981.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	1027.58	1027.58
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	1073.30	1073.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	1122.88	1122.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1172.93	1172.93
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1226.36	1226.36
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1252.83	1252.83
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1306.25	1306.25
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1352.46	1352.46
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1382.78	1382.78
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1420.80	1420.80

64844PA0060126 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1443.42	1443.42
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	298.95	298.95
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	325.53	325.53
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	335.69	335.69
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	345.85	345.85
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	356.79	356.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	19	367.73	367.73
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	20	379.06	379.06
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	21	390.79	390.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	22	390.79	390.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	23	390.79	390.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	24	390.79	390.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	25	392.35	392.35
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	26	400.17	400.17
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	27	409.55	409.55
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	28	424.79	424.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	29	437.29	437.29
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	30	443.54	443.54
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	452.92	452.92
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	32	462.30	462.30
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	33	468.16	468.16
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	34	474.42	474.42
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	35	477.54	477.54
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	36	480.67	480.67

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	483.80	483.80
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	486.92	486.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	493.17	493.17
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	499.43	499.43
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	508.81	508.81
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	517.79	517.79
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	530.30	530.30
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	545.93	545.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	564.30	564.30
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	586.18	586.18
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	610.80	610.80
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	638.94	638.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	666.68	666.68
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	697.95	697.95
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	728.82	728.82
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	762.82	762.82
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	797.21	797.21
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	834.33	834.33
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	871.46	871.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	911.71	911.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	952.35	952.35
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	995.73	995.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	1017.22	1017.22
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	1060.60	1060.60

64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	61	1098.11	1098.11
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	62	1122.73	1122.73
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	63	1153.61	1153.61
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	64 and over	1171.97	1171.97
64844PA0070142	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	314.48	314.48
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	15	342.43	342.43
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	16	353.12	353.12
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	17	363.81	363.81
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	18	375.32	375.32
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	19	386.83	386.83
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	20	398.75	398.75
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	21	411.08	411.08
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	22	411.08	411.08
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	23	411.08	411.08
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	24	411.08	411.08
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	25	412.73	412.73
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	26	420.95	420.95
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	27	430.81	430.81
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	28	446.85	446.85
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	29	460.00	460.00
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	30	466.58	466.58
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	31	476.44	476.44
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	32	486.31	486.31
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	33	492.48	492.48

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	499.05	499.05
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	502.34	502.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	505.63	505.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	508.92	508.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	512.21	512.21
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	518.78	518.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	525.36	525.36
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	535.23	535.23
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	544.68	544.68
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	557.84	557.84
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	574.28	574.28
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	593.60	593.60
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	616.62	616.62
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	642.52	642.52
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	672.12	672.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	701.30	701.30
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	734.19	734.19
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	766.67	766.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	802.43	802.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	838.61	838.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	877.66	877.66
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	916.71	916.71
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	959.05	959.05
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	1001.80	1001.80

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	1047.43	1047.43
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	1070.04	1070.04
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1115.67	1115.67
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1155.14	1155.14
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1181.04	1181.04
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1213.51	1213.51
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1232.83	1232.83
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	391.58	391.58
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	426.38	426.38
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	439.69	439.69
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	453.00	453.00
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	467.33	467.33
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	481.67	481.67
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	496.51	496.51
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	511.87	511.87
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	511.87	511.87
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	511.87	511.87
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	511.87	511.87
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	513.91	513.91
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	524.15	524.15
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	536.44	536.44
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	556.40	556.40
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	572.78	572.78
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	580.97	580.97

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	593.25	593.25
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	605.54	605.54
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	613.22	613.22
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	621.41	621.41
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	625.50	625.50
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	629.60	629.60
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	633.69	633.69
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	637.79	637.79
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	645.97	645.97
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	654.16	654.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	666.45	666.45
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	678.22	678.22
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	694.60	694.60
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	715.08	715.08
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	739.13	739.13
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	767.80	767.80
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	800.05	800.05
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	836.90	836.90
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	873.24	873.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	914.19	914.19
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	954.63	954.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	999.16	999.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	1044.21	1044.21
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1092.83	1092.83

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	55	1141.46	1141.46
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1194.18	1194.18
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1247.42	1247.42
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1304.23	1304.23
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1332.39	1332.39
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1389.20	1389.20
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1438.34	1438.34
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1470.59	1470.59
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1511.03	1511.03
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1535.09	1535.09
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	321.31	321.31
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	349.87	349.87
	Rating Area 5	Tobacco User/Non-Tobacco User	16	360.79	360.79
	Rating Area 5	Tobacco User/Non-Tobacco User	17	371.71	371.71
	Rating Area 5	Tobacco User/Non-Tobacco User	18	383.47	383.47
	Rating Area 5	Tobacco User/Non-Tobacco User	19	395.23	395.23
	Rating Area 5	Tobacco User/Non-Tobacco User	20	407.41	407.41
	Rating Area 5	Tobacco User/Non-Tobacco User	21	420.01	420.01
	Rating Area 5	Tobacco User/Non-Tobacco User	22	420.01	420.01
	Rating Area 5	Tobacco User/Non-Tobacco User	23	420.01	420.01
	Rating Area 5	Tobacco User/Non-Tobacco User	24	420.01	420.01
	Rating Area 5	Tobacco User/Non-Tobacco User	25	421.69	421.69
	Rating Area 5	Tobacco User/Non-Tobacco User	26	430.09	430.09
	Rating Area 5	Tobacco User/Non-Tobacco User	27	440.17	440.17

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	456.55	456.55
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	469.99	469.99
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	476.71	476.71
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	486.79	486.79
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	496.87	496.87
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	503.17	503.17
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	509.89	509.89
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	513.25	513.25
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	516.61	516.61
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	519.97	519.97
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	523.33	523.33
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	530.05	530.05
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	536.77	536.77
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	546.85	546.85
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	556.51	556.51
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	569.95	569.95
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	586.75	586.75
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	606.49	606.49
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	630.01	630.01
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	656.48	656.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	686.72	686.72
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	716.54	716.54
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	750.14	750.14
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	783.32	783.32

64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	52	819.86	819.86
	Rating Area 5		Tobacco User/Non-Tobacco User	53	856.82	856.82
	Rating Area 5		Tobacco User/Non-Tobacco User	54	896.72	896.72
	Rating Area 5		Tobacco User/Non-Tobacco User	55	936.62	936.62
	Rating Area 5		Tobacco User/Non-Tobacco User	56	979.88	979.88
	Rating Area 5		Tobacco User/Non-Tobacco User	57	1023.56	1023.56
	Rating Area 5		Tobacco User/Non-Tobacco User	58	1070.18	1070.18
	Rating Area 5		Tobacco User/Non-Tobacco User	59	1093.29	1093.29
	Rating Area 5		Tobacco User/Non-Tobacco User	60	1139.91	1139.91
	Rating Area 5		Tobacco User/Non-Tobacco User	61	1180.23	1180.23
	Rating Area 5		Tobacco User/Non-Tobacco User	62	1206.69	1206.69
	Rating Area 5		Tobacco User/Non-Tobacco User	63	1239.87	1239.87
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1259.61	1259.61
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	395.42	395.42
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	15	430.56	430.56
	Rating Area 6		Tobacco User/Non-Tobacco User	16	444.00	444.00
	Rating Area 6		Tobacco User/Non-Tobacco User	17	457.44	457.44
	Rating Area 6		Tobacco User/Non-Tobacco User	18	471.92	471.92
	Rating Area 6		Tobacco User/Non-Tobacco User	19	486.39	486.39
	Rating Area 6		Tobacco User/Non-Tobacco User	20	501.38	501.38
	Rating Area 6		Tobacco User/Non-Tobacco User	21	516.88	516.88
	Rating Area 6		Tobacco User/Non-Tobacco User	22	516.88	516.88
	Rating Area 6		Tobacco User/Non-Tobacco User	23	516.88	516.88
	Rating Area 6		Tobacco User/Non-Tobacco User	24	516.88	516.88

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	518.95	518.95
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	529.29	529.29
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	541.69	541.69
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	561.85	561.85
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	578.39	578.39
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	586.66	586.66
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	599.07	599.07
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	611.47	611.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	619.23	619.23
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	627.50	627.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	631.63	631.63
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	635.77	635.77
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	639.90	639.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	644.04	644.04
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	652.31	652.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	660.58	660.58
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	672.98	672.98
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	684.87	684.87
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	701.41	701.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	722.09	722.09
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	746.38	746.38
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	775.33	775.33
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	807.89	807.89
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	845.11	845.11

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	881.80	881.80
	Rating Area 6	Tobacco User/Non-Tobacco User	50	923.16	923.16
	Rating Area 6	Tobacco User/Non-Tobacco User	51	963.99	963.99
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1008.96	1008.96
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1054.44	1054.44
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1103.55	1103.55
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1152.65	1152.65
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1205.89	1205.89
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1259.65	1259.65
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1317.02	1317.02
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1345.45	1345.45
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1402.82	1402.82
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1452.45	1452.45
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1485.01	1485.01
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1525.84	1525.84
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1550.14	1550.14
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	414.61	414.61
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	451.47	451.47
	Rating Area 7	Tobacco User/Non-Tobacco User	16	465.56	465.56
	Rating Area 7	Tobacco User/Non-Tobacco User	17	479.65	479.65
	Rating Area 7	Tobacco User/Non-Tobacco User	18	494.82	494.82
	Rating Area 7	Tobacco User/Non-Tobacco User	19	510.00	510.00
	Rating Area 7	Tobacco User/Non-Tobacco User	20	525.72	525.72
	Rating Area 7	Tobacco User/Non-Tobacco User	21	541.98	541.98

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	541.98	541.98
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	541.98	541.98
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	541.98	541.98
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	544.14	544.14
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	554.98	554.98
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	567.99	567.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	589.13	589.13
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	606.47	606.47
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	615.14	615.14
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	628.15	628.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	641.16	641.16
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	649.29	649.29
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	657.96	657.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	662.29	662.29
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	666.63	666.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	670.97	670.97
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	675.30	675.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	683.97	683.97
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	692.65	692.65
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	705.65	705.65
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	718.12	718.12
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	735.46	735.46
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	757.14	757.14
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	782.61	782.61

64844PA0070142	Rating Area 7		Tobacco User/Non-Tobacco User	46	812.96	812.96
	Rating Area 7		Tobacco User/Non-Tobacco User	47	847.11	847.11
	Rating Area 7		Tobacco User/Non-Tobacco User	48	886.13	886.13
	Rating Area 7		Tobacco User/Non-Tobacco User	49	924.61	924.61
	Rating Area 7		Tobacco User/Non-Tobacco User	50	967.97	967.97
	Rating Area 7		Tobacco User/Non-Tobacco User	51	1010.78	1010.78
	Rating Area 7		Tobacco User/Non-Tobacco User	52	1057.94	1057.94
	Rating Area 7		Tobacco User/Non-Tobacco User	53	1105.63	1105.63
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1157.12	1157.12
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1208.61	1208.61
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1264.43	1264.43
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1320.80	1320.80
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1380.95	1380.95
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1410.76	1410.76
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1470.92	1470.92
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1522.95	1522.95
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1557.10	1557.10
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1599.91	1599.91
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1625.39	1625.39
64844PA0070142	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	383.90	383.90
64844PA0070142	Rating Area 8		Tobacco User/Non-Tobacco User	15	418.02	418.02
	Rating Area 8		Tobacco User/Non-Tobacco User	16	431.07	431.07
	Rating Area 8		Tobacco User/Non-Tobacco User	17	444.12	444.12
	Rating Area 8		Tobacco User/Non-Tobacco User	18	458.17	458.17

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	472.22	472.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	486.77	486.77
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	501.83	501.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	501.83	501.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	501.83	501.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	501.83	501.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	503.84	503.84
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	513.87	513.87
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	525.92	525.92
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	545.49	545.49
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	561.55	561.55
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	569.58	569.58
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	581.62	581.62
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	593.66	593.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	601.19	601.19
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	609.22	609.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	613.24	613.24
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	617.25	617.25
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	621.26	621.26
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	625.28	625.28
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	633.31	633.31
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	641.34	641.34
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	653.38	653.38
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	664.92	664.92

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	43	680.98	680.98
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	44	701.06	701.06
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	45	724.64	724.64
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	46	752.74	752.74
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	47	784.36	784.36
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	48	820.49	820.49
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	49	856.12	856.12
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	50	896.27	896.27
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	51	935.91	935.91
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	52	979.57	979.57
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	53	1023.73	1023.73
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	54	1071.41	1071.41
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	55	1119.08	1119.08
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	56	1170.77	1170.77
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	57	1222.96	1222.96
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1278.66	1278.66
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1306.26	1306.26
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1361.97	1361.97
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1410.14	1410.14
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1441.76	1441.76
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1481.40	1481.40
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1504.99	1504.99
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	360.60	360.60
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	392.66	392.66

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	404.91	404.91
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	417.17	417.17
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	430.37	430.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	443.57	443.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	457.24	457.24
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	471.38	471.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	471.38	471.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	471.38	471.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	471.38	471.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	473.26	473.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	482.69	482.69
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	494.00	494.00
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	512.39	512.39
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	527.47	527.47
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	535.01	535.01
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	546.33	546.33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	557.64	557.64
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	564.71	564.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	572.25	572.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	576.02	576.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	579.79	579.79
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	583.57	583.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	587.34	587.34
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	594.88	594.88

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	602.42	602.42
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	613.73	613.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	624.58	624.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	639.66	639.66
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	658.51	658.51
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	680.67	680.67
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	707.07	707.07
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	736.76	736.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	770.70	770.70
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	804.17	804.17
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	841.88	841.88
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	879.12	879.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	920.13	920.13
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	961.61	961.61
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	1006.39	1006.39
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	1051.17	1051.17
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1099.72	1099.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1148.75	1148.75
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1201.07	1201.07
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1227.00	1227.00
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1279.32	1279.32
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1324.57	1324.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1354.27	1354.27
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1391.51	1391.51

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1413.66	1413.66
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2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) 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*	64844				
Rate Effective Date*	7/1/2021				
Rate Expiration Date*	9/30/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber elig ble for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	314.31	314.31
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	342.24	342.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	352.93	352.93
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	363.61	363.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	375.11	375.11
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	386.62	386.62
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	398.53	398.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	410.86	410.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	410.86	410.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	410.86	410.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	410.86	410.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	412.50	412.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	420.72	420.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	430.58	430.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	446.60	446.60
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	459.75	459.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	466.32	466.32
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	476.18	476.18
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	486.05	486.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	492.21	492.21
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	498.78	498.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	502.07	502.07
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	505.36	505.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	508.64	508.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	511.93	511.93
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	518.50	518.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	525.08	525.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	534.94	534.94
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	544.39	544.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	557.53	557.53

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	573.97	573.97
	Rating Area 1	Tobacco User/Non-Tobacco User	45	593.28	593.28
	Rating Area 1	Tobacco User/Non-Tobacco User	46	616.29	616.29
	Rating Area 1	Tobacco User/Non-Tobacco User	47	642.17	642.17
	Rating Area 1	Tobacco User/Non-Tobacco User	48	671.75	671.75
	Rating Area 1	Tobacco User/Non-Tobacco User	49	700.92	700.92
	Rating Area 1	Tobacco User/Non-Tobacco User	50	733.79	733.79
	Rating Area 1	Tobacco User/Non-Tobacco User	51	766.25	766.25
	Rating Area 1	Tobacco User/Non-Tobacco User	52	802.00	802.00
	Rating Area 1	Tobacco User/Non-Tobacco User	53	838.15	838.15
	Rating Area 1	Tobacco User/Non-Tobacco User	54	877.18	877.18
	Rating Area 1	Tobacco User/Non-Tobacco User	55	916.21	916.21
	Rating Area 1	Tobacco User/Non-Tobacco User	56	958.53	958.53
	Rating Area 1	Tobacco User/Non-Tobacco User	57	1001.26	1001.26
	Rating Area 1	Tobacco User/Non-Tobacco User	58	1046.87	1046.87
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1069.46	1069.46
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1115.07	1115.07
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1154.51	1154.51
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1180.40	1180.40
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1212.85	1212.85
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1232.16	1232.16
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	330.63	330.63
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	360.02	360.02
	Rating Area 2	Tobacco User/Non-Tobacco User	16	371.25	371.25
	Rating Area 2	Tobacco User/Non-Tobacco User	17	382.49	382.49
	Rating Area 2	Tobacco User/Non-Tobacco User	18	394.59	394.59
	Rating Area 2	Tobacco User/Non-Tobacco User	19	406.69	406.69
	Rating Area 2	Tobacco User/Non-Tobacco User	20	419.23	419.23
	Rating Area 2	Tobacco User/Non-Tobacco User	21	432.19	432.19
	Rating Area 2	Tobacco User/Non-Tobacco User	22	432.19	432.19
	Rating Area 2	Tobacco User/Non-Tobacco User	23	432.19	432.19
	Rating Area 2	Tobacco User/Non-Tobacco User	24	432.19	432.19
	Rating Area 2	Tobacco User/Non-Tobacco User	25	433.92	433.92
	Rating Area 2	Tobacco User/Non-Tobacco User	26	442.57	442.57
	Rating Area 2	Tobacco User/Non-Tobacco User	27	452.94	452.94
	Rating Area 2	Tobacco User/Non-Tobacco User	28	469.79	469.79
	Rating Area 2	Tobacco User/Non-Tobacco User	29	483.63	483.63
	Rating Area 2	Tobacco User/Non-Tobacco User	30	490.54	490.54
	Rating Area 2	Tobacco User/Non-Tobacco User	31	500.91	500.91
	Rating Area 2	Tobacco User/Non-Tobacco User	32	511.29	511.29
	Rating Area 2	Tobacco User/Non-Tobacco User	33	517.77	517.77
	Rating Area 2	Tobacco User/Non-Tobacco User	34	524.68	524.68
	Rating Area 2	Tobacco User/Non-Tobacco User	35	528.14	528.14
	Rating Area 2	Tobacco User/Non-Tobacco User	36	531.60	531.60
	Rating Area 2	Tobacco User/Non-Tobacco User	37	535.06	535.06
	Rating Area 2	Tobacco User/Non-Tobacco User	38	538.51	538.51
	Rating Area 2	Tobacco User/Non-Tobacco User	39	545.43	545.43
	Rating Area 2	Tobacco User/Non-Tobacco User	40	552.34	552.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	562.72	562.72

	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	572.66	572.66
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	586.49	586.49
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	603.78	603.78
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	624.09	624.09
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	648.29	648.29
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	675.52	675.52
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	706.64	706.64
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	737.32	737.32
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	771.90	771.90
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	806.04	806.04
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	843.64	843.64
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	881.68	881.68
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	922.73	922.73
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	963.79	963.79
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	1008.31	1008.31
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	1053.26	1053.26
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	1101.23	1101.23
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	1125.00	1125.00
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	1172.97	1172.97
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	1214.47	1214.47
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	1241.69	1241.69
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1275.84	1275.84
	64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1296.15	1296.15
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	411.69	411.69
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	448.28	448.28
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	462.28	462.28
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	476.27	476.27
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	491.34	491.34
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	506.40	506.40
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	522.01	522.01
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	538.16	538.16
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	538.16	538.16
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	538.16	538.16
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	538.16	538.16
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	540.31	540.31
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	551.07	551.07
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	563.99	563.99
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	584.97	584.97
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	602.20	602.20
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	610.81	610.81
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	623.72	623.72
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	636.64	636.64
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	644.71	644.71
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	653.32	653.32
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	657.63	657.63
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	661.93	661.93
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	666.24	666.24
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	670.54	670.54
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	679.15	679.15

64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	687.76	687.76
	Rating Area 3	Tobacco User/Non-Tobacco User	41	700.68	700.68
	Rating Area 3	Tobacco User/Non-Tobacco User	42	713.06	713.06
	Rating Area 3	Tobacco User/Non-Tobacco User	43	730.28	730.28
	Rating Area 3	Tobacco User/Non-Tobacco User	44	751.80	751.80
	Rating Area 3	Tobacco User/Non-Tobacco User	45	777.10	777.10
	Rating Area 3	Tobacco User/Non-Tobacco User	46	807.23	807.23
	Rating Area 3	Tobacco User/Non-Tobacco User	47	841.14	841.14
	Rating Area 3	Tobacco User/Non-Tobacco User	48	879.88	879.88
	Rating Area 3	Tobacco User/Non-Tobacco User	49	918.09	918.09
	Rating Area 3	Tobacco User/Non-Tobacco User	50	961.15	961.15
	Rating Area 3	Tobacco User/Non-Tobacco User	51	1003.66	1003.66
	Rating Area 3	Tobacco User/Non-Tobacco User	52	1050.48	1050.48
	Rating Area 3	Tobacco User/Non-Tobacco User	53	1097.84	1097.84
	Rating Area 3	Tobacco User/Non-Tobacco User	54	1148.96	1148.96
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1200.09	1200.09
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1255.52	1255.52
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1311.48	1311.48
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1371.22	1371.22
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1400.82	1400.82
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1460.55	1460.55
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1512.22	1512.22
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1546.12	1546.12
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1588.63	1588.63
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1613.93	1613.93
	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	337.81	337.81
	Rating Area 5	Tobacco User/Non-Tobacco User	15	367.84	367.84
	Rating Area 5	Tobacco User/Non-Tobacco User	16	379.32	379.32
	Rating Area 5	Tobacco User/Non-Tobacco User	17	390.80	390.80
	Rating Area 5	Tobacco User/Non-Tobacco User	18	403.16	403.16
	Rating Area 5	Tobacco User/Non-Tobacco User	19	415.53	415.53
	Rating Area 5	Tobacco User/Non-Tobacco User	20	428.33	428.33
	Rating Area 5	Tobacco User/Non-Tobacco User	21	441.58	441.58
	Rating Area 5	Tobacco User/Non-Tobacco User	22	441.58	441.58
	Rating Area 5	Tobacco User/Non-Tobacco User	23	441.58	441.58
	Rating Area 5	Tobacco User/Non-Tobacco User	24	441.58	441.58
	Rating Area 5	Tobacco User/Non-Tobacco User	25	443.35	443.35
	Rating Area 5	Tobacco User/Non-Tobacco User	26	452.18	452.18
	Rating Area 5	Tobacco User/Non-Tobacco User	27	462.78	462.78
	Rating Area 5	Tobacco User/Non-Tobacco User	28	480.00	480.00
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	494.13	494.13
	Rating Area 5	Tobacco User/Non-Tobacco User	30	501.19	501.19
	Rating Area 5	Tobacco User/Non-Tobacco User	31	511.79	511.79
	Rating Area 5	Tobacco User/Non-Tobacco User	32	522.39	522.39
	Rating Area 5	Tobacco User/Non-Tobacco User	33	529.01	529.01
	Rating Area 5	Tobacco User/Non-Tobacco User	34	536.08	536.08
	Rating Area 5	Tobacco User/Non-Tobacco User	35	539.61	539.61
	Rating Area 5	Tobacco User/Non-Tobacco User	36	543.14	543.14
	Rating Area 5	Tobacco User/Non-Tobacco User	37	546.68	546.68

	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	550.21	550.21
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	557.28	557.28
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	564.34	564.34
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	574.94	574.94
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	585.09	585.09
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	599.23	599.23
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	616.89	616.89
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	637.64	637.64
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	662.37	662.37
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	690.19	690.19
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	721.99	721.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	753.34	753.34
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	788.66	788.66
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	823.55	823.55
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	861.97	861.97
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	900.83	900.83
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	942.78	942.78
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	984.73	984.73
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	1030.21	1030.21
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	1076.13	1076.13
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1125.15	1125.15
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1149.44	1149.44
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1198.45	1198.45
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1240.84	1240.84
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1268.66	1268.66
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1303.55	1303.55
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1324.30	1324.30
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	415.72	415.72
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	452.68	452.68
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	466.81	466.81
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	480.94	480.94
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	496.15	496.15
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	511.37	511.37
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	527.13	527.13
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	543.43	543.43
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	543.43	543.43
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	543.43	543.43
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	543.43	543.43

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	545.60	545.60
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	556.47	556.47
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	569.52	569.52
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	590.71	590.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	608.10	608.10
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	616.79	616.79
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	629.84	629.84
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	642.88	642.88
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	651.03	651.03
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	659.73	659.73
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	664.07	664.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	668.42	668.42
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	672.77	672.77
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	677.12	677.12
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	685.81	685.81
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	694.51	694.51
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	707.55	707.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	720.05	720.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	737.44	737.44
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	759.17	759.17
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	784.71	784.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	815.15	815.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	849.38	849.38
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	888.51	888.51

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	927.09	927.09
	Rating Area 6	Tobacco User/Non-Tobacco User	50	970.57	970.57
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1013.50	1013.50
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1060.78	1060.78
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1108.60	1108.60
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1160.23	1160.23
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1211.85	1211.85
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1267.82	1267.82
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1324.34	1324.34
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1384.66	1384.66
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1414.55	1414.55
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1474.87	1474.87
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1527.04	1527.04
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1561.28	1561.28
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1604.21	1604.21
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1629.75	1629.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	435.91	435.91
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	474.65	474.65
	Rating Area 7	Tobacco User/Non-Tobacco User	16	489.47	489.47
	Rating Area 7	Tobacco User/Non-Tobacco User	17	504.28	504.28
	Rating Area 7	Tobacco User/Non-Tobacco User	18	520.24	520.24
	Rating Area 7	Tobacco User/Non-Tobacco User	19	536.19	536.19
	Rating Area 7	Tobacco User/Non-Tobacco User	20	552.72	552.72
	Rating Area 7	Tobacco User/Non-Tobacco User	21	569.81	569.81

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	22	569.81	569.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	23	569.81	569.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	24	569.81	569.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	25	572.09	572.09
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	26	583.49	583.49
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	597.16	597.16
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	619.38	619.38
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	637.62	637.62
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	646.74	646.74
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	660.41	660.41
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	674.09	674.09
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	682.63	682.63
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	691.75	691.75
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	696.31	696.31
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	700.87	700.87
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	705.43	705.43
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	709.98	709.98
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	719.10	719.10
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	728.22	728.22
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	741.89	741.89
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	755.00	755.00
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	773.23	773.23
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	796.03	796.03
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	822.81	822.81

64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	46	854.72	854.72
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	47	890.62	890.62
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	48	931.64	931.64
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	49	972.10	972.10
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	50	1017.68	1017.68
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	51	1062.70	1062.70
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	52	1112.27	1112.27
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	53	1162.42	1162.42
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	54	1216.55	1216.55
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	55	1270.68	1270.68
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	56	1329.37	1329.37
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	57	1388.63	1388.63
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	58	1451.88	1451.88
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	59	1483.22	1483.22
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	60	1546.47	1546.47
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	61	1601.17	1601.17
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	62	1637.07	1637.07
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	63	1682.08	1682.08
64844PA0060126 Rating Area 7			Tobacco User/Non-Tobacco User	64 and over	1708.86	1708.86
64844PA0060126	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	403.62	403.62
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	15	439.49	439.49
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	16	453.21	453.21
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	17	466.93	466.93
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	18	481.70	481.70

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	496.47	496.47
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	511.78	511.78
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	527.60	527.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	527.60	527.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	527.60	527.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	527.60	527.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	529.71	529.71
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	540.27	540.27
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	552.93	552.93
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	573.50	573.50
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	590.39	590.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	598.83	598.83
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	611.49	611.49
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	624.15	624.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	632.07	632.07
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	640.51	640.51
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	644.73	644.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	648.95	648.95
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	653.17	653.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	657.39	657.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	665.84	665.84
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	674.28	674.28
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	686.94	686.94
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	699.07	699.07

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	43	715.96	715.96
	Rating Area 8	Tobacco User/Non-Tobacco User	44	737.06	737.06
	Rating Area 8	Tobacco User/Non-Tobacco User	45	761.86	761.86
	Rating Area 8	Tobacco User/Non-Tobacco User	46	791.40	791.40
	Rating Area 8	Tobacco User/Non-Tobacco User	47	824.64	824.64
	Rating Area 8	Tobacco User/Non-Tobacco User	48	862.63	862.63
	Rating Area 8	Tobacco User/Non-Tobacco User	49	900.09	900.09
	Rating Area 8	Tobacco User/Non-Tobacco User	50	942.30	942.30
	Rating Area 8	Tobacco User/Non-Tobacco User	51	983.98	983.98
	Rating Area 8	Tobacco User/Non-Tobacco User	52	1029.88	1029.88
	Rating Area 8	Tobacco User/Non-Tobacco User	53	1076.31	1076.31
	Rating Area 8	Tobacco User/Non-Tobacco User	54	1126.43	1126.43
	Rating Area 8	Tobacco User/Non-Tobacco User	55	1176.55	1176.55
	Rating Area 8	Tobacco User/Non-Tobacco User	56	1230.90	1230.90
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1285.77	1285.77
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1344.33	1344.33
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1373.35	1373.35
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1431.91	1431.91
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1482.56	1482.56
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1515.80	1515.80
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1557.48	1557.48
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1582.28	1582.28
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	379.12	379.12
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	412.82	412.82

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	425.71	425.71
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	438.59	438.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	452.47	452.47
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	466.35	466.35
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	480.72	480.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	495.59	495.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	495.59	495.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	495.59	495.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	495.59	495.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	497.57	497.57
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	507.48	507.48
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	519.38	519.38
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	538.70	538.70
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	554.56	554.56
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	562.49	562.49
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	574.39	574.39
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	586.28	586.28
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	593.71	593.71
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	601.64	601.64
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	605.61	605.61
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	609.57	609.57
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	613.54	613.54
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	617.50	617.50
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	625.43	625.43

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	633.36	633.36
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	645.25	645.25
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	656.65	656.65
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	672.51	672.51
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	692.34	692.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	715.63	715.63
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	743.38	743.38
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	774.60	774.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	810.28	810.28
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	845.47	845.47
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	885.12	885.12
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	924.27	924.27
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	967.39	967.39
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	1011.00	1011.00
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	1058.08	1058.08
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	1105.16	1105.16
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	1156.20	1156.20
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1207.75	1207.75
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1262.76	1262.76
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1290.01	1290.01
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1345.02	1345.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1392.60	1392.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1423.82	1423.82
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1462.97	1462.97

64844PA0060126 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1486.27	1486.27
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	307.83	307.83
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	335.19	335.19
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	345.65	345.65
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	356.11	356.11
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	367.38	367.38
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	19	378.65	378.65
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	20	390.32	390.32
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	21	402.39	402.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	22	402.39	402.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	23	402.39	402.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	24	402.39	402.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	25	404.00	404.00
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	26	412.04	412.04
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	27	421.70	421.70
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	28	437.39	437.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	29	450.27	450.27
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	30	456.71	456.71
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	466.37	466.37
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	32	476.02	476.02
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	33	482.06	482.06
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	34	488.50	488.50
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	35	491.72	491.72
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	36	494.94	494.94

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	498.16	498.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	501.37	501.37
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	507.81	507.81
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	514.25	514.25
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	523.91	523.91
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	533.16	533.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	546.04	546.04
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	562.13	562.13
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	581.05	581.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	603.58	603.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	628.93	628.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	657.90	657.90
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	686.47	686.47
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	718.66	718.66
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	750.45	750.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	785.46	785.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	820.87	820.87
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	859.10	859.10
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	897.32	897.32
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	938.77	938.77
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	980.62	980.62
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	1025.28	1025.28
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	1047.41	1047.41
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	1092.08	1092.08

64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	61	1130.71	1130.71
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	62	1156.06	1156.06
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	63	1187.85	1187.85
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	64 and over	1206.76	1206.76
64844PA0070142	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	323.81	323.81
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	15	352.59	352.59
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	16	363.60	363.60
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	17	374.61	374.61
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	18	386.46	386.46
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	19	398.31	398.31
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	20	410.58	410.58
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	21	423.28	423.28
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	22	423.28	423.28
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	23	423.28	423.28
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	24	423.28	423.28
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	25	424.98	424.98
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	26	433.44	433.44
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	27	443.60	443.60
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	28	460.11	460.11
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	29	473.65	473.65
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	30	480.43	480.43
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	31	490.58	490.58
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	32	500.74	500.74
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	33	507.09	507.09

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	513.87	513.87
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	517.25	517.25
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	520.64	520.64
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	524.02	524.02
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	527.41	527.41
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	534.18	534.18
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	540.96	540.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	551.11	551.11
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	560.85	560.85
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	574.39	574.39
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	591.33	591.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	611.22	611.22
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	634.92	634.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	661.59	661.59
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	692.07	692.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	722.12	722.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	755.98	755.98
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	789.42	789.42
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	826.25	826.25
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	863.50	863.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	903.71	903.71
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	943.92	943.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	987.52	987.52
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	1031.54	1031.54

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	1078.52	1078.52
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	1101.81	1101.81
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1148.79	1148.79
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1189.42	1189.42
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1216.09	1216.09
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1249.53	1249.53
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1269.43	1269.43
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	403.20	403.20
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	439.04	439.04
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	452.74	452.74
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	466.45	466.45
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	481.21	481.21
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	495.96	495.96
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	511.25	511.25
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	527.06	527.06
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	527.06	527.06
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	527.06	527.06
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	527.06	527.06
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	529.17	529.17
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	539.71	539.71
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	552.36	552.36
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	572.91	572.91
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	589.78	589.78
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	598.21	598.21

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	610.86	610.86
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	623.51	623.51
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	631.42	631.42
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	639.85	639.85
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	644.07	644.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	648.28	648.28
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	652.50	652.50
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	656.72	656.72
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	665.15	665.15
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	673.58	673.58
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	686.23	686.23
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	698.35	698.35
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	715.22	715.22
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	736.30	736.30
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	761.07	761.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	790.59	790.59
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	823.79	823.79
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	861.74	861.74
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	899.16	899.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	941.33	941.33
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	982.97	982.97
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	1028.82	1028.82
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	1075.20	1075.20
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1125.27	1125.27

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	55	1175.34	1175.34
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1229.63	1229.63
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1284.44	1284.44
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1342.95	1342.95
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1371.94	1371.94
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1430.44	1430.44
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1481.04	1481.04
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1514.24	1514.24
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1555.88	1555.88
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1580.65	1580.65
	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	330.84	330.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	360.25	360.25
	Rating Area 5	Tobacco User/Non-Tobacco User	16	371.50	371.50
	Rating Area 5	Tobacco User/Non-Tobacco User	17	382.74	382.74
	Rating Area 5	Tobacco User/Non-Tobacco User	18	394.85	394.85
	Rating Area 5	Tobacco User/Non-Tobacco User	19	406.96	406.96
	Rating Area 5	Tobacco User/Non-Tobacco User	20	419.50	419.50
	Rating Area 5	Tobacco User/Non-Tobacco User	21	432.48	432.48
	Rating Area 5	Tobacco User/Non-Tobacco User	22	432.48	432.48
	Rating Area 5	Tobacco User/Non-Tobacco User	23	432.48	432.48
	Rating Area 5	Tobacco User/Non-Tobacco User	24	432.48	432.48
	Rating Area 5	Tobacco User/Non-Tobacco User	25	434.21	434.21
	Rating Area 5	Tobacco User/Non-Tobacco User	26	442.86	442.86
	Rating Area 5	Tobacco User/Non-Tobacco User	27	453.24	453.24
	Rating Area 5	Tobacco User/Non-Tobacco User			

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	470.10	470.10
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	483.94	483.94
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	490.86	490.86
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	501.24	501.24
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	511.62	511.62
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	518.11	518.11
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	525.03	525.03
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	528.49	528.49
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	531.95	531.95
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	535.41	535.41
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	538.87	538.87
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	545.79	545.79
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	552.70	552.70
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	563.08	563.08
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	573.03	573.03
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	586.87	586.87
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	604.17	604.17
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	624.50	624.50
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	648.71	648.71
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	675.96	675.96
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	707.10	707.10
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	737.80	737.80
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	772.40	772.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	806.57	806.57

64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	52	844.19	844.19
	Rating Area 5		Tobacco User/Non-Tobacco User	53	882.25	882.25
	Rating Area 5		Tobacco User/Non-Tobacco User	54	923.34	923.34
	Rating Area 5		Tobacco User/Non-Tobacco User	55	964.42	964.42
	Rating Area 5		Tobacco User/Non-Tobacco User	56	1008.97	1008.97
	Rating Area 5		Tobacco User/Non-Tobacco User	57	1053.95	1053.95
	Rating Area 5		Tobacco User/Non-Tobacco User	58	1101.95	1101.95
	Rating Area 5		Tobacco User/Non-Tobacco User	59	1125.74	1125.74
	Rating Area 5		Tobacco User/Non-Tobacco User	60	1173.74	1173.74
	Rating Area 5		Tobacco User/Non-Tobacco User	61	1215.26	1215.26
	Rating Area 5		Tobacco User/Non-Tobacco User	62	1242.50	1242.50
	Rating Area 5		Tobacco User/Non-Tobacco User	63	1276.67	1276.67
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1297.00	1297.00
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	407.15	407.15
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	15	443.34	443.34
	Rating Area 6		Tobacco User/Non-Tobacco User	16	457.18	457.18
	Rating Area 6		Tobacco User/Non-Tobacco User	17	471.02	471.02
	Rating Area 6		Tobacco User/Non-Tobacco User	18	485.92	485.92
	Rating Area 6		Tobacco User/Non-Tobacco User	19	500.83	500.83
	Rating Area 6		Tobacco User/Non-Tobacco User	20	516.26	516.26
	Rating Area 6		Tobacco User/Non-Tobacco User	21	532.23	532.23
	Rating Area 6		Tobacco User/Non-Tobacco User	22	532.23	532.23
	Rating Area 6		Tobacco User/Non-Tobacco User	23	532.23	532.23
	Rating Area 6		Tobacco User/Non-Tobacco User	24	532.23	532.23

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	534.36	534.36
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	545.00	545.00
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	557.77	557.77
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	578.53	578.53
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	595.56	595.56
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	604.08	604.08
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	616.85	616.85
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	629.62	629.62
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	637.61	637.61
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	646.12	646.12
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	650.38	650.38
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	654.64	654.64
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	658.90	658.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	663.15	663.15
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	671.67	671.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	680.19	680.19
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	692.96	692.96
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	705.20	705.20
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	722.23	722.23
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	743.52	743.52
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	768.54	768.54
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	798.34	798.34
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	831.87	831.87
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	870.19	870.19

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	907.98	907.98
	Rating Area 6	Tobacco User/Non-Tobacco User	50	950.56	950.56
	Rating Area 6	Tobacco User/Non-Tobacco User	51	992.60	992.60
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1038.91	1038.91
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1085.74	1085.74
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1136.30	1136.30
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1186.87	1186.87
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1241.68	1241.68
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1297.04	1297.04
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1356.11	1356.11
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1385.39	1385.39
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1444.46	1444.46
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1495.56	1495.56
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1529.09	1529.09
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1571.13	1571.13
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1596.15	1596.15
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	426.92	426.92
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	464.87	464.87
	Rating Area 7	Tobacco User/Non-Tobacco User	16	479.38	479.38
	Rating Area 7	Tobacco User/Non-Tobacco User	17	493.89	493.89
	Rating Area 7	Tobacco User/Non-Tobacco User	18	509.51	509.51
	Rating Area 7	Tobacco User/Non-Tobacco User	19	525.14	525.14
	Rating Area 7	Tobacco User/Non-Tobacco User	20	541.32	541.32
	Rating Area 7	Tobacco User/Non-Tobacco User	21	558.06	558.06

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	558.06	558.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	558.06	558.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	558.06	558.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	560.29	560.29
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	571.46	571.46
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	584.85	584.85
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	606.61	606.61
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	624.47	624.47
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	633.40	633.40
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	646.79	646.79
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	660.19	660.19
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	668.56	668.56
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	677.49	677.49
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	681.95	681.95
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	686.42	686.42
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	690.88	690.88
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	695.35	695.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	704.28	704.28
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	713.20	713.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	726.60	726.60
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	739.43	739.43
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	757.29	757.29
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	779.61	779.61
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	805.84	805.84

64844PA0070142	Rating Area 7		Tobacco User/Non-Tobacco User	46	837.09	837.09
	Rating Area 7		Tobacco User/Non-Tobacco User	47	872.25	872.25
	Rating Area 7		Tobacco User/Non-Tobacco User	48	912.43	912.43
	Rating Area 7		Tobacco User/Non-Tobacco User	49	952.06	952.06
	Rating Area 7		Tobacco User/Non-Tobacco User	50	996.70	996.70
	Rating Area 7		Tobacco User/Non-Tobacco User	51	1040.79	1040.79
	Rating Area 7		Tobacco User/Non-Tobacco User	52	1089.34	1089.34
	Rating Area 7		Tobacco User/Non-Tobacco User	53	1138.45	1138.45
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1191.46	1191.46
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1244.48	1244.48
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1301.96	1301.96
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1360.00	1360.00
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1421.94	1421.94
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1452.64	1452.64
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1514.58	1514.58
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1568.16	1568.16
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1603.31	1603.31
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1647.40	1647.40
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1673.63	1673.63
64844PA0070142	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	395.29	395.29
64844PA0070142	Rating Area 8		Tobacco User/Non-Tobacco User	15	430.43	430.43
	Rating Area 8		Tobacco User/Non-Tobacco User	16	443.87	443.87
	Rating Area 8		Tobacco User/Non-Tobacco User	17	457.30	457.30
	Rating Area 8		Tobacco User/Non-Tobacco User	18	471.77	471.77

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	486.24	486.24
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	501.22	501.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	516.72	516.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	516.72	516.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	516.72	516.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	516.72	516.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	518.79	518.79
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	529.13	529.13
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	541.53	541.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	561.68	561.68
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	578.22	578.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	586.48	586.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	598.88	598.88
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	611.29	611.29
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	619.04	619.04
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	627.30	627.30
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	631.44	631.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	635.57	635.57
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	639.71	639.71
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	643.84	643.84
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	652.11	652.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	660.37	660.37
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	672.78	672.78
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	684.66	684.66

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	43	701.20	701.20
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	44	721.86	721.86
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	45	746.15	746.15
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	46	775.09	775.09
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	47	807.64	807.64
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	48	844.84	844.84
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	49	881.53	881.53
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	50	922.87	922.87
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	51	963.69	963.69
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	52	1008.65	1008.65
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	53	1054.12	1054.12
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	54	1103.21	1103.21
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	55	1152.30	1152.30
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	56	1205.52	1205.52
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	57	1259.26	1259.26
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1316.61	1316.61
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1345.03	1345.03
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1402.39	1402.39
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1452.00	1452.00
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1484.55	1484.55
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1525.37	1525.37
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1549.66	1549.66
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	371.31	371.31
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	404.31	404.31

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	416.93	416.93
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	429.55	429.55
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	443.14	443.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	456.73	456.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	470.81	470.81
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	485.37	485.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	485.37	485.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	485.37	485.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	485.37	485.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	487.31	487.31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	497.02	497.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	508.67	508.67
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	527.60	527.60
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	543.13	543.13
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	550.89	550.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	562.54	562.54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	574.19	574.19
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	581.47	581.47
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	589.24	589.24
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	593.12	593.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	597.00	597.00
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	600.89	600.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	604.77	604.77
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	612.54	612.54

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	620.30	620.30
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	631.95	631.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	643.11	643.11
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	658.65	658.65
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	678.06	678.06
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	700.87	700.87
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	728.05	728.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	758.63	758.63
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	793.58	793.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	828.04	828.04
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	866.87	866.87
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	905.21	905.21
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	947.44	947.44
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	990.15	990.15
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	1036.26	1036.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	1082.37	1082.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1132.37	1132.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1182.84	1182.84
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1236.72	1236.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1263.42	1263.42
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1317.29	1317.29
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1363.89	1363.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1394.46	1394.46
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1432.81	1432.81

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1455.62	1455.62
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2021 Rates Table Template v10.0	All fields with an asterisk (<i>*</i>) 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*	64844				
Rate Effective Date*	10/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber elig ble for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	323.64	323.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	352.40	352.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	363.40	363.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	374.40	374.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	386.25	386.25
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	398.09	398.09
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	410.36	410.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	423.05	423.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	423.05	423.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	423.05	423.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	423.05	423.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	424.75	424.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	433.21	433.21
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	443.36	443.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	459.86	459.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	473.40	473.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	480.17	480.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	490.32	490.32
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	500.47	500.47
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	506.82	506.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	513.59	513.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	516.97	516.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	520.36	520.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	523.74	523.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	527.12	527.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	533.89	533.89
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	540.66	540.66
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	550.82	550.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	560.55	560.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	574.08	574.08

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	591.01	591.01
	Rating Area 1	Tobacco User/Non-Tobacco User	45	610.89	610.89
	Rating Area 1	Tobacco User/Non-Tobacco User	46	634.58	634.58
	Rating Area 1	Tobacco User/Non-Tobacco User	47	661.23	661.23
	Rating Area 1	Tobacco User/Non-Tobacco User	48	691.69	691.69
	Rating Area 1	Tobacco User/Non-Tobacco User	49	721.73	721.73
	Rating Area 1	Tobacco User/Non-Tobacco User	50	755.57	755.57
	Rating Area 1	Tobacco User/Non-Tobacco User	51	788.99	788.99
	Rating Area 1	Tobacco User/Non-Tobacco User	52	825.80	825.80
	Rating Area 1	Tobacco User/Non-Tobacco User	53	863.03	863.03
	Rating Area 1	Tobacco User/Non-Tobacco User	54	903.22	903.22
	Rating Area 1	Tobacco User/Non-Tobacco User	55	943.41	943.41
	Rating Area 1	Tobacco User/Non-Tobacco User	56	986.98	986.98
	Rating Area 1	Tobacco User/Non-Tobacco User	57	1030.98	1030.98
	Rating Area 1	Tobacco User/Non-Tobacco User	58	1077.94	1077.94
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1101.21	1101.21
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1148.17	1148.17
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1188.78	1188.78
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1215.43	1215.43
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1248.85	1248.85
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1268.74	1268.74
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	340.44	340.44
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	370.70	370.70
	Rating Area 2	Tobacco User/Non-Tobacco User	16	382.27	382.27
	Rating Area 2	Tobacco User/Non-Tobacco User	17	393.84	393.84
	Rating Area 2	Tobacco User/Non-Tobacco User	18	406.31	406.31
	Rating Area 2	Tobacco User/Non-Tobacco User	19	418.77	418.77
	Rating Area 2	Tobacco User/Non-Tobacco User	20	431.67	431.67
	Rating Area 2	Tobacco User/Non-Tobacco User	21	445.02	445.02
	Rating Area 2	Tobacco User/Non-Tobacco User	22	445.02	445.02
	Rating Area 2	Tobacco User/Non-Tobacco User	23	445.02	445.02
	Rating Area 2	Tobacco User/Non-Tobacco User	24	445.02	445.02
	Rating Area 2	Tobacco User/Non-Tobacco User	25	446.80	446.80
	Rating Area 2	Tobacco User/Non-Tobacco User	26	455.70	455.70
	Rating Area 2	Tobacco User/Non-Tobacco User	27	466.38	466.38
	Rating Area 2	Tobacco User/Non-Tobacco User	28	483.74	483.74
	Rating Area 2	Tobacco User/Non-Tobacco User	29	497.98	497.98
	Rating Area 2	Tobacco User/Non-Tobacco User	30	505.10	505.10
	Rating Area 2	Tobacco User/Non-Tobacco User	31	515.78	515.78
	Rating Area 2	Tobacco User/Non-Tobacco User	32	526.46	526.46
	Rating Area 2	Tobacco User/Non-Tobacco User	33	533.14	533.14
	Rating Area 2	Tobacco User/Non-Tobacco User	34	540.26	540.26
	Rating Area 2	Tobacco User/Non-Tobacco User	35	543.82	543.82
	Rating Area 2	Tobacco User/Non-Tobacco User	36	547.38	547.38
	Rating Area 2	Tobacco User/Non-Tobacco User	37	550.94	550.94
	Rating Area 2	Tobacco User/Non-Tobacco User	38	554.50	554.50
	Rating Area 2	Tobacco User/Non-Tobacco User	39	561.62	561.62
	Rating Area 2	Tobacco User/Non-Tobacco User	40	568.74	568.74
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	579.42	579.42

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	589.65	589.65
	Rating Area 2	Tobacco User/Non-Tobacco User	43	603.90	603.90
	Rating Area 2	Tobacco User/Non-Tobacco User	44	621.70	621.70
	Rating Area 2	Tobacco User/Non-Tobacco User	45	642.61	642.61
	Rating Area 2	Tobacco User/Non-Tobacco User	46	667.53	667.53
	Rating Area 2	Tobacco User/Non-Tobacco User	47	695.57	695.57
	Rating Area 2	Tobacco User/Non-Tobacco User	48	727.61	727.61
	Rating Area 2	Tobacco User/Non-Tobacco User	49	759.21	759.21
	Rating Area 2	Tobacco User/Non-Tobacco User	50	794.81	794.81
	Rating Area 2	Tobacco User/Non-Tobacco User	51	829.97	829.97
	Rating Area 2	Tobacco User/Non-Tobacco User	52	868.68	868.68
	Rating Area 2	Tobacco User/Non-Tobacco User	53	907.85	907.85
	Rating Area 2	Tobacco User/Non-Tobacco User	54	950.12	950.12
	Rating Area 2	Tobacco User/Non-Tobacco User	55	992.40	992.40
	Rating Area 2	Tobacco User/Non-Tobacco User	56	1038.24	1038.24
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1084.52	1084.52
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1133.92	1133.92
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1158.39	1158.39
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1207.79	1207.79
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1250.51	1250.51
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1278.55	1278.55
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1313.71	1313.71
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1334.62	1334.62
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	423.91	423.91
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	461.59	461.59
	Rating Area 3	Tobacco User/Non-Tobacco User	16	476.00	476.00
	Rating Area 3	Tobacco User/Non-Tobacco User	17	490.40	490.40
	Rating Area 3	Tobacco User/Non-Tobacco User	18	505.92	505.92
	Rating Area 3	Tobacco User/Non-Tobacco User	19	521.44	521.44
	Rating Area 3	Tobacco User/Non-Tobacco User	20	537.50	537.50
	Rating Area 3	Tobacco User/Non-Tobacco User	21	554.13	554.13
	Rating Area 3	Tobacco User/Non-Tobacco User	22	554.13	554.13
	Rating Area 3	Tobacco User/Non-Tobacco User	23	554.13	554.13
	Rating Area 3	Tobacco User/Non-Tobacco User	24	554.13	554.13
	Rating Area 3	Tobacco User/Non-Tobacco User	25	556.35	556.35
	Rating Area 3	Tobacco User/Non-Tobacco User	26	567.43	567.43
	Rating Area 3	Tobacco User/Non-Tobacco User	27	580.73	580.73
	Rating Area 3	Tobacco User/Non-Tobacco User	28	602.34	602.34
	Rating Area 3	Tobacco User/Non-Tobacco User	29	620.07	620.07
	Rating Area 3	Tobacco User/Non-Tobacco User	30	628.94	628.94
	Rating Area 3	Tobacco User/Non-Tobacco User	31	642.24	642.24
	Rating Area 3	Tobacco User/Non-Tobacco User	32	655.53	655.53
	Rating Area 3	Tobacco User/Non-Tobacco User	33	663.85	663.85
	Rating Area 3	Tobacco User/Non-Tobacco User	34	672.71	672.71
	Rating Area 3	Tobacco User/Non-Tobacco User	35	677.15	677.15
	Rating Area 3	Tobacco User/Non-Tobacco User	36	681.58	681.58
	Rating Area 3	Tobacco User/Non-Tobacco User	37	686.01	686.01
	Rating Area 3	Tobacco User/Non-Tobacco User	38	690.44	690.44
	Rating Area 3	Tobacco User/Non-Tobacco User	39	699.31	699.31

	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	708.18	708.18
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	721.48	721.48
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	734.22	734.22
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	751.95	751.95
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	774.12	774.12
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	800.16	800.16
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	831.19	831.19
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	866.10	866.10
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	906.00	906.00
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	945.34	945.34
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	989.67	989.67
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	1033.45	1033.45
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	1081.66	1081.66
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	1130.42	1130.42
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	1183.06	1183.06
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	1235.71	1235.71
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1292.78	1292.78
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1350.41	1350.41
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1411.92	1411.92
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1442.40	1442.40
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1503.90	1503.90
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1557.10	1557.10
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1592.01	1592.01
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1635.79	1635.79
	64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1661.83	1661.83
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	347.84	347.84
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	378.76	378.76
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	390.58	390.58
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	402.40	402.40
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	415.13	415.13
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	427.86	427.86
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	441.05	441.05
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	454.69	454.69
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	454.69	454.69
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	454.69	454.69
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	454.69	454.69
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	456.51	456.51
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	465.60	465.60
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	476.51	476.51
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	494.25	494.25
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	508.80	508.80
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	516.07	516.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	526.98	526.98
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	537.90	537.90
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	544.72	544.72
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	551.99	551.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	555.63	555.63
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	559.27	559.27
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	562.90	562.90

	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	566.54	566.54
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	573.82	573.82
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	581.09	581.09
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	592.00	592.00
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	602.46	602.46
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	617.01	617.01
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	635.20	635.20
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	656.57	656.57
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	682.03	682.03
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	710.68	710.68
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	743.41	743.41
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	775.70	775.70
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	812.07	812.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	847.99	847.99
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	887.55	887.55
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	927.56	927.56
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	970.76	970.76
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	1013.95	1013.95
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	1060.79	1060.79
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	1108.07	1108.07
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1158.55	1158.55
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1183.55	1183.55
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1234.02	1234.02
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1277.67	1277.67
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1306.32	1306.32
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1342.24	1342.24
	64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1363.61	1363.61
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	428.06	428.06
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	466.11	466.11
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	480.66	480.66
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	495.21	495.21
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	510.88	510.88
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	526.55	526.55
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	542.77	542.77
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	559.56	559.56
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	559.56	559.56
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	559.56	559.56
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	559.56	559.56
	64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User			

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	561.80	561.80
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	572.99	572.99
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	586.42	586.42
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	608.24	608.24
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	626.15	626.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	635.10	635.10
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	648.53	648.53
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	661.96	661.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	670.35	670.35
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	679.31	679.31
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	683.78	683.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	688.26	688.26
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	692.74	692.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	697.21	697.21
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	706.17	706.17
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	715.12	715.12
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	728.55	728.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	741.42	741.42
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	759.32	759.32
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	781.71	781.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	808.01	808.01
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	839.34	839.34
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	874.59	874.59
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	914.88	914.88

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	954.61	954.61
	Rating Area 6	Tobacco User/Non-Tobacco User	50	999.38	999.38
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1043.58	1043.58
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1092.26	1092.26
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1141.50	1141.50
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1194.66	1194.66
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1247.82	1247.82
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1305.46	1305.46
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1363.65	1363.65
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1425.76	1425.76
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1456.54	1456.54
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1518.65	1518.65
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1572.37	1572.37
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1607.62	1607.62
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1651.82	1651.82
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1678.12	1678.12
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	448.84	448.84
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	488.74	488.74
	Rating Area 7	Tobacco User/Non-Tobacco User	16	504.00	504.00
	Rating Area 7	Tobacco User/Non-Tobacco User	17	519.25	519.25
	Rating Area 7	Tobacco User/Non-Tobacco User	18	535.68	535.68
	Rating Area 7	Tobacco User/Non-Tobacco User	19	552.11	552.11
	Rating Area 7	Tobacco User/Non-Tobacco User	20	569.12	569.12
	Rating Area 7	Tobacco User/Non-Tobacco User	21	586.72	586.72

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	22	586.72	586.72
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	23	586.72	586.72
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	24	586.72	586.72
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	25	589.07	589.07
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	26	600.81	600.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	614.89	614.89
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	637.77	637.77
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	656.54	656.54
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	665.93	665.93
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	680.01	680.01
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	694.09	694.09
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	702.90	702.90
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	712.28	712.28
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	716.98	716.98
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	721.67	721.67
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	726.36	726.36
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	731.06	731.06
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	740.45	740.45
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	749.83	749.83
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	763.92	763.92
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	777.41	777.41
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	796.18	796.18
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	819.65	819.65
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	847.23	847.23

64844PA0060126	Rating Area 7		Tobacco User/Non-Tobacco User	46	880.09	880.09
	Rating Area 7		Tobacco User/Non-Tobacco User	47	917.05	917.05
	Rating Area 7		Tobacco User/Non-Tobacco User	48	959.29	959.29
	Rating Area 7		Tobacco User/Non-Tobacco User	49	1000.95	1000.95
	Rating Area 7		Tobacco User/Non-Tobacco User	50	1047.89	1047.89
	Rating Area 7		Tobacco User/Non-Tobacco User	51	1094.24	1094.24
	Rating Area 7		Tobacco User/Non-Tobacco User	52	1145.29	1145.29
	Rating Area 7		Tobacco User/Non-Tobacco User	53	1196.92	1196.92
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1252.66	1252.66
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1308.40	1308.40
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1368.83	1368.83
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1429.85	1429.85
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1494.97	1494.97
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1527.24	1527.24
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1592.37	1592.37
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1648.70	1648.70
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1685.66	1685.66
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1732.01	1732.01
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1759.59	1759.59
64844PA0060126	Rating Area 8		Tobacco User/Non-Tobacco User	0-14	415.60	415.60
64844PA0060126	Rating Area 8		Tobacco User/Non-Tobacco User	15	452.54	452.54
	Rating Area 8		Tobacco User/Non-Tobacco User	16	466.66	466.66
	Rating Area 8		Tobacco User/Non-Tobacco User	17	480.79	480.79
	Rating Area 8		Tobacco User/Non-Tobacco User	18	496.00	496.00

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	511.21	511.21
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	526.97	526.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	543.26	543.26
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	543.26	543.26
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	543.26	543.26
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	543.26	543.26
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	545.44	545.44
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	556.30	556.30
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	569.34	569.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	590.53	590.53
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	607.91	607.91
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	616.60	616.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	629.64	629.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	642.68	642.68
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	650.83	650.83
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	659.52	659.52
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	663.87	663.87
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	668.21	668.21
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	672.56	672.56
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	676.91	676.91
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	685.60	685.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	694.29	694.29
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	707.33	707.33
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	719.82	719.82

64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	43	737.21	737.21
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	44	758.94	758.94
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	45	784.47	784.47
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	46	814.89	814.89
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	47	849.12	849.12
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	48	888.24	888.24
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	49	926.81	926.81
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	50	970.27	970.27
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	51	1013.19	1013.19
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	52	1060.45	1060.45
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	53	1108.26	1108.26
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	54	1159.87	1159.87
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	55	1211.48	1211.48
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	56	1267.43	1267.43
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	57	1323.93	1323.93
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	58	1384.23	1384.23
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	59	1414.11	1414.11
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	60	1474.42	1474.42
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	61	1526.57	1526.57
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	62	1560.80	1560.80
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	63	1603.71	1603.71
64844PA0060126 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1629.25	1629.25
64844PA0060126	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	390.38	390.38
64844PA0060126 Rating Area 9			Tobacco User/Non-Tobacco User	15	425.08	425.08

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	438.35	438.35
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	451.61	451.61
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	465.90	465.90
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	480.19	480.19
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	494.99	494.99
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	510.30	510.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	510.30	510.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	510.30	510.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	510.30	510.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	512.34	512.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	522.54	522.54
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	534.79	534.79
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	554.69	554.69
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	571.02	571.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	579.19	579.19
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	591.43	591.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	603.68	603.68
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	611.34	611.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	619.50	619.50
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	623.58	623.58
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	627.67	627.67
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	631.75	631.75
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	635.83	635.83
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	643.99	643.99

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	652.16	652.16
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	664.41	664.41
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	676.14	676.14
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	692.47	692.47
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	712.88	712.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	736.87	736.87
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	765.45	765.45
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	797.59	797.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	834.34	834.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	870.57	870.57
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	911.39	911.39
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	951.70	951.70
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	996.10	996.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	1041.01	1041.01
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	1089.48	1089.48
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	1137.96	1137.96
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	1190.52	1190.52
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1243.59	1243.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1300.24	1300.24
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1328.30	1328.30
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1384.95	1384.95
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1433.93	1433.93
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1466.08	1466.08
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1506.40	1506.40

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1530.38	1530.38
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	316.96	316.96
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	345.14	345.14
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	355.91	355.91
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	366.68	366.68
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	378.28	378.28
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	19	389.89	389.89
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	20	401.90	401.90
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	21	414.33	414.33
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	22	414.33	414.33
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	23	414.33	414.33
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	24	414.33	414.33
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	25	415.99	415.99
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	26	424.27	424.27
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	27	434.22	434.22
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	28	450.38	450.38
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	29	463.64	463.64
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	30	470.27	470.27
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	480.21	480.21
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	32	490.15	490.15
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	33	496.37	496.37
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	34	503.00	503.00
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	35	506.31	506.31
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	36	509.63	509.63

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	512.94	512.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	516.26	516.26
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	522.89	522.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	529.51	529.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	539.46	539.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	548.99	548.99
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	562.25	562.25
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	578.82	578.82
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	598.29	598.29
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	621.50	621.50
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	647.60	647.60
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	677.43	677.43
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	706.85	706.85
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	739.99	739.99
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	772.73	772.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	808.77	808.77
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	845.23	845.23
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	884.60	884.60
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	923.96	923.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	966.63	966.63
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	1009.72	1009.72
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	1055.71	1055.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	1078.50	1078.50
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	1124.49	1124.49

64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	61	1164.27	1164.27
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	62	1190.37	1190.37
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	63	1223.10	1223.10
64844PA0070142 Rating Area 1			Tobacco User/Non-Tobacco User	64 and over	1242.58	1242.58
64844PA0070142	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	333.42	333.42
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	15	363.06	363.06
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	16	374.39	374.39
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	17	385.72	385.72
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	18	397.93	397.93
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	19	410.13	410.13
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	20	422.77	422.77
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	21	435.85	435.85
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	22	435.85	435.85
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	23	435.85	435.85
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	24	435.85	435.85
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	25	437.59	437.59
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	26	446.31	446.31
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	27	456.77	456.77
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	28	473.77	473.77
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	29	487.71	487.71
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	30	494.69	494.69
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	31	505.15	505.15
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	32	515.61	515.61
64844PA0070142 Rating Area 2			Tobacco User/Non-Tobacco User	33	522.14	522.14

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	529.12	529.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	532.60	532.60
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	536.09	536.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	539.58	539.58
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	543.06	543.06
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	550.04	550.04
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	557.01	557.01
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	567.47	567.47
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	577.50	577.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	591.44	591.44
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	608.88	608.88
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	629.36	629.36
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	653.77	653.77
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	681.23	681.23
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	712.61	712.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	743.55	743.55
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	778.42	778.42
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	812.85	812.85
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	850.77	850.77
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	889.13	889.13
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	930.53	930.53
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	971.94	971.94
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	1016.83	1016.83
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	1062.16	1062.16

	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	1110.54	1110.54
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	1134.51	1134.51
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1182.89	1182.89
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1224.73	1224.73
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1252.19	1252.19
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1286.62	1286.62
	64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1307.10	1307.10
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	415.17	415.17
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	452.07	452.07
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	466.18	466.18
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	480.29	480.29
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	495.49	495.49
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	510.68	510.68
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	526.42	526.42
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	542.70	542.70
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	542.70	542.70
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	542.70	542.70
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	542.70	542.70
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	544.87	544.87
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	555.73	555.73
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	568.75	568.75
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	589.92	589.92
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	607.29	607.29
	64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	615.97	615.97

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	628.99	628.99
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	642.02	642.02
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	650.16	650.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	658.84	658.84
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	663.18	663.18
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	667.53	667.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	671.87	671.87
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	676.21	676.21
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	684.89	684.89
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	693.57	693.57
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	706.60	706.60
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	719.08	719.08
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	736.45	736.45
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	758.16	758.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	783.66	783.66
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	814.06	814.06
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	848.25	848.25
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	887.32	887.32
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	925.85	925.85
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	969.27	969.27
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	1012.14	1012.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	1059.36	1059.36
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	1107.11	1107.11
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1158.67	1158.67

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	55	1210.23	1210.23
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1266.13	1266.13
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1322.57	1322.57
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1382.81	1382.81
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1412.66	1412.66
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1472.90	1472.90
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1525.00	1525.00
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1559.19	1559.19
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1602.06	1602.06
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1627.57	1627.57
	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	340.66	340.66
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	370.95	370.95
	Rating Area 5	Tobacco User/Non-Tobacco User	16	382.52	382.52
	Rating Area 5	Tobacco User/Non-Tobacco User	17	394.10	394.10
	Rating Area 5	Tobacco User/Non-Tobacco User	18	406.57	406.57
	Rating Area 5	Tobacco User/Non-Tobacco User	19	419.04	419.04
	Rating Area 5	Tobacco User/Non-Tobacco User	20	431.95	431.95
	Rating Area 5	Tobacco User/Non-Tobacco User	21	445.31	445.31
	Rating Area 5	Tobacco User/Non-Tobacco User	22	445.31	445.31
	Rating Area 5	Tobacco User/Non-Tobacco User	23	445.31	445.31
	Rating Area 5	Tobacco User/Non-Tobacco User	24	445.31	445.31
	Rating Area 5	Tobacco User/Non-Tobacco User	25	447.09	447.09
	Rating Area 5	Tobacco User/Non-Tobacco User	26	456.00	456.00
	Rating Area 5	Tobacco User/Non-Tobacco User	27	466.69	466.69
	Rating Area 5	Tobacco User/Non-Tobacco User			

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	484.06	484.06
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	498.31	498.31
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	505.43	505.43
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	516.12	516.12
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	526.81	526.81
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	533.49	533.49
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	540.61	540.61
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	544.17	544.17
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	547.74	547.74
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	551.30	551.30
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	554.86	554.86
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	561.99	561.99
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	569.11	569.11
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	579.80	579.80
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	590.04	590.04
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	604.29	604.29
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	622.10	622.10
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	643.03	643.03
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	667.97	667.97
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	696.02	696.02
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	728.09	728.09
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	759.70	759.70
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	795.33	795.33
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	830.51	830.51

64844PA0070142	Rating Area 5		Tobacco User/Non-Tobacco User	52	869.25	869.25
	Rating Area 5		Tobacco User/Non-Tobacco User	53	908.44	908.44
	Rating Area 5		Tobacco User/Non-Tobacco User	54	950.74	950.74
	Rating Area 5		Tobacco User/Non-Tobacco User	55	993.05	993.05
	Rating Area 5		Tobacco User/Non-Tobacco User	56	1038.92	1038.92
	Rating Area 5		Tobacco User/Non-Tobacco User	57	1085.23	1085.23
	Rating Area 5		Tobacco User/Non-Tobacco User	58	1134.66	1134.66
	Rating Area 5		Tobacco User/Non-Tobacco User	59	1159.15	1159.15
	Rating Area 5		Tobacco User/Non-Tobacco User	60	1208.58	1208.58
	Rating Area 5		Tobacco User/Non-Tobacco User	61	1251.33	1251.33
	Rating Area 5		Tobacco User/Non-Tobacco User	62	1279.38	1279.38
	Rating Area 5		Tobacco User/Non-Tobacco User	63	1314.56	1314.56
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1335.49	1335.49
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	419.24	419.24
64844PA0070142	Rating Area 6		Tobacco User/Non-Tobacco User	15	456.50	456.50
	Rating Area 6		Tobacco User/Non-Tobacco User	16	470.75	470.75
	Rating Area 6		Tobacco User/Non-Tobacco User	17	485.00	485.00
	Rating Area 6		Tobacco User/Non-Tobacco User	18	500.35	500.35
	Rating Area 6		Tobacco User/Non-Tobacco User	19	515.69	515.69
	Rating Area 6		Tobacco User/Non-Tobacco User	20	531.58	531.58
	Rating Area 6		Tobacco User/Non-Tobacco User	21	548.02	548.02
	Rating Area 6		Tobacco User/Non-Tobacco User	22	548.02	548.02
	Rating Area 6		Tobacco User/Non-Tobacco User	23	548.02	548.02
	Rating Area 6		Tobacco User/Non-Tobacco User	24	548.02	548.02

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	550.22	550.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	561.18	561.18
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	574.33	574.33
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	595.70	595.70
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	613.24	613.24
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	622.01	622.01
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	635.16	635.16
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	648.31	648.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	656.53	656.53
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	665.30	665.30
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	669.69	669.69
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	674.07	674.07
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	678.45	678.45
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	682.84	682.84
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	691.61	691.61
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	700.37	700.37
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	713.53	713.53
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	726.13	726.13
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	743.67	743.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	765.59	765.59
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	791.35	791.35
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	822.04	822.04
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	856.56	856.56
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	896.02	896.02

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	934.93	934.93
	Rating Area 6	Tobacco User/Non-Tobacco User	50	978.77	978.77
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1022.06	1022.06
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1069.74	1069.74
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1117.97	1117.97
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1170.03	1170.03
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1222.09	1222.09
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1278.54	1278.54
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1335.53	1335.53
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1396.37	1396.37
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1426.51	1426.51
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1487.34	1487.34
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1539.95	1539.95
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1574.47	1574.47
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1617.77	1617.77
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1643.52	1643.52
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	439.59	439.59
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	478.66	478.66
	Rating Area 7	Tobacco User/Non-Tobacco User	16	493.60	493.60
	Rating Area 7	Tobacco User/Non-Tobacco User	17	508.54	508.54
	Rating Area 7	Tobacco User/Non-Tobacco User	18	524.63	524.63
	Rating Area 7	Tobacco User/Non-Tobacco User	19	540.72	540.72
	Rating Area 7	Tobacco User/Non-Tobacco User	20	557.39	557.39
	Rating Area 7	Tobacco User/Non-Tobacco User	21	574.63	574.63

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	574.63	574.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	574.63	574.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	574.63	574.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	576.93	576.93
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	588.42	588.42
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	602.21	602.21
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	624.62	624.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	643.01	643.01
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	652.20	652.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	665.99	665.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	679.78	679.78
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	688.40	688.40
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	697.60	697.60
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	702.19	702.19
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	706.79	706.79
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	711.39	711.39
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	715.99	715.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	725.18	725.18
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	734.37	734.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	748.16	748.16
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	761.38	761.38
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	779.77	779.77
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	802.75	802.75
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	829.76	829.76

	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	46	861.94	861.94
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	47	898.14	898.14
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	48	939.52	939.52
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	49	980.31	980.31
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	50	1026.28	1026.28
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	51	1071.68	1071.68
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	52	1121.67	1121.67
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	53	1172.24	1172.24
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	54	1226.83	1226.83
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	55	1281.42	1281.42
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	56	1340.60	1340.60
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	57	1400.37	1400.37
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	58	1464.15	1464.15
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	59	1495.75	1495.75
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	60	1559.54	1559.54
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	61	1614.70	1614.70
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	62	1650.90	1650.90
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	63	1696.30	1696.30
	64844PA0070142 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1723.31	1723.31
	64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	407.03	407.03
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	15	443.21	443.21
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	16	457.04	457.04
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	17	470.87	470.87
	64844PA0070142 Rating Area 8		Tobacco User/Non-Tobacco User	18	485.77	485.77

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	500.67	500.67
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	516.10	516.10
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	532.06	532.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	532.06	532.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	532.06	532.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	532.06	532.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	534.19	534.19
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	544.83	544.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	557.60	557.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	578.35	578.35
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	595.38	595.38
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	603.89	603.89
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	616.66	616.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	629.43	629.43
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	637.41	637.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	645.92	645.92
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	650.18	650.18
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	654.44	654.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	658.69	658.69
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	662.95	662.95
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	671.46	671.46
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	679.98	679.98
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	692.74	692.74
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	704.98	704.98

64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	43	722.01	722.01
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	44	743.29	743.29
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	45	768.30	768.30
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	46	798.09	798.09
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	47	831.61	831.61
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	48	869.92	869.92
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	49	907.70	907.70
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	50	950.26	950.26
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	51	992.30	992.30
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	52	1038.59	1038.59
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	53	1085.41	1085.41
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	54	1135.95	1135.95
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	55	1186.50	1186.50
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	56	1241.30	1241.30
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	57	1296.64	1296.64
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	58	1355.69	1355.69
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	59	1384.96	1384.96
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	60	1444.02	1444.02
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	61	1495.09	1495.09
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	62	1528.61	1528.61
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	63	1570.65	1570.65
64844PA0070142 Rating Area 8			Tobacco User/Non-Tobacco User	64 and over	1595.65	1595.65
64844PA0070142	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	382.33	382.33
64844PA0070142 Rating Area 9			Tobacco User/Non-Tobacco User	15	416.31	416.31

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	429.31	429.31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	442.30	442.30
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	456.30	456.30
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	470.29	470.29
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	484.78	484.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	499.78	499.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	499.78	499.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	499.78	499.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	499.78	499.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	501.77	501.77
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	511.77	511.77
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	523.76	523.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	543.26	543.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	559.25	559.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	567.25	567.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	579.24	579.24
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	591.23	591.23
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	598.73	598.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	606.73	606.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	610.73	610.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	614.72	614.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	618.72	618.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	622.72	622.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	630.72	630.72

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	638.71	638.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	650.71	650.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	662.20	662.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	678.20	678.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	698.19	698.19
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	721.68	721.68
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	749.66	749.66
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	781.15	781.15
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	817.13	817.13
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	852.62	852.62
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	892.60	892.60
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	932.08	932.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	975.56	975.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	1019.54	1019.54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	1067.02	1067.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	1114.50	1114.50
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1165.98	1165.98
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1217.95	1217.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1273.43	1273.43
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1300.92	1300.92
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1356.39	1356.39
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1404.37	1404.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1435.86	1435.86
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1475.34	1475.34

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1498.83	1498.83
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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	64844PA0070142	816	\$766.08	1.490	\$766.08	1.007	\$766.08	1.000	\$766.08	\$510.54
<u>Silver Plan</u>	<u>64844PA0060126</u>	<u>1,224</u>	<u>\$782.21</u>	<u>1.490</u>	<u>\$782.21</u>	<u>1.007</u>	<u>\$782.21</u>	<u>1.000</u>	<u>\$782.21</u>	<u>\$521.29</u>
All Plans Aggregate	Calibration Factors:			Age 1.490 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1.007 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1.000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

Notes:

- (A) Plan Level Average Age Factor, See Exhibit C-2 for Example
(B) Premium Paying Members, See Exhibit C-2 for Example
C) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) /Age Calibration Factor
Total Premium = $\Sigma (D) \times (C)$
(D) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
(E) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor
Total Premium = $\Sigma (F) \times (C)$
(F) Average Tobacco Factor, See Exhibit C-2 for Example
(G) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Faction
(H) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
Total Premium = $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Average Age Factor - Silver Plan 64844PA0070142		
Age	% by Age	Age Factor
0-20	0.1%	-
1-14	14.5%	0.765
15	1.1%	0.833
16	1.3%	0.859
17	1.0%	0.885
18	1.2%	0.913
19	1.0%	0.941
20	1.2%	0.970
21	1.1%	1.000
22	1.1%	1.000
23	1.2%	1.000
24	1.1%	1.000
25	1.1%	1.004
26	1.7%	1.024
27	2.1%	1.048
28	2.0%	1.087
29	1.8%	1.119
30	1.8%	1.135
31	1.9%	1.159
32	2.0%	1.183
33	1.8%	1.198
34	1.5%	1.214
35	1.9%	1.222
36	1.8%	1.230
37	1.8%	1.238
38	1.9%	1.246
39	1.9%	1.262
40	1.9%	1.278
41	1.4%	1.302
42	1.6%	1.325
43	1.8%	1.357
44	1.6%	1.397
45	1.7%	1.444
46	1.9%	1.500
47	2.1%	1.563
48	2.1%	1.635
49	2.0%	1.706
50	2.0%	1.786
51	2.0%	1.865
52	1.9%	1.952
53	1.8%	2.040
54	2.0%	2.135
55	2.0%	2.230
56	2.0%	2.333
57	2.3%	2.437
58	2.2%	2.548
59	1.9%	2.603
60	1.4%	2.714
61	1.5%	2.810
62	1.9%	2.873
63	1.4%	2.952
64	1.2%	3.000
65+	1.2%	3.000
Total	100.0%	1.490

Average Tobacco User Factor - Silver Plan 64844PA0070142			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.1%	0.0%	1.000	1.000
14.5%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.3%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.1%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.3%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.3%	0.1%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
2.0%	0.2%	1.000	1.000
2.0%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.3%	0.1%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.2%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.1%	0.1%	1.000	1.000
92.1%	7.9%	1.000	

Average Rating Area Factor - Silver Plan 64844PA0070142			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.6%	0.819
3	NEPA	3.7%	1.020
4	Pittsburgh	0.0%	
5	Altoona	1.3%	0.837
6	Mid Central plus Lehigh Valley	5.5%	1.030
7	York/Lancaster	18.4%	1.080
8	Greater Philadelphia	59.8%	1.000
9	Harrisburg	10.7%	0.939
Total	-	100.0%	1.007

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.617	0.615	0.622	1.008	1.010
Induced Utilization	1.014	1.012	1.000	0.986	0.988

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Exhibit 5
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.12%	0.46%	1.117	1.114	0.46%	0.52%	1.117	1.114
1	0.43%	0.53%	1.117	1.114	0.31%	0.43%	1.117	1.114
2	0.34%	0.53%	0.511	0.511	0.36%	0.44%	0.511	0.511
3	0.00%	0.22%	0.511	0.511	0.24%	0.40%	0.511	0.511
4	0.09%	0.31%	0.511	0.511	0.55%	0.24%	0.511	0.511
5	0.15%	0.06%	0.379	0.379	0.49%	0.42%	0.379	0.379
6	0.43%	0.19%	0.379	0.379	0.39%	0.40%	0.379	0.379
7	0.46%	0.59%	0.379	0.379	0.35%	0.41%	0.379	0.379
8	0.15%	0.87%	0.379	0.379	0.39%	0.34%	0.379	0.379
9	0.22%	0.43%	0.379	0.379	0.54%	0.41%	0.379	0.379
10	1.33%	0.71%	0.412	0.380	0.64%	0.68%	0.412	0.380
11	0.31%	0.96%	0.412	0.380	0.58%	0.58%	0.412	0.380
12	0.77%	0.40%	0.412	0.380	0.64%	0.65%	0.412	0.380
13	0.90%	0.37%	0.412	0.380	0.81%	0.62%	0.412	0.380
14	0.37%	0.15%	0.412	0.380	0.65%	0.62%	0.412	0.380
1	0.49%	0.22%	0.532	0.591	0.63%	0.50%	0.532	0.591
16	0.43%	0.71%	0.532	0.591	0.66%	0.61%	0.532	0.591
17	0.37%	0.71%	0.532	0.591	0.56%	0.42%	0.532	0.591
18	0.19%	0.62%	0.532	0.591	0.56%	0.65%	0.532	0.591
19	0.46%	0.43%	0.532	0.591	0.51%	0.53%	0.532	0.591
20	0.34%	0.40%	0.479	0.787	0.62%	0.64%	0.479	0.787
21	0.43%	0.83%	0.479	0.787	0.70%	0.40%	0.479	0.787
22	0.74%	0.28%	0.479	0.787	0.53%	0.56%	0.479	0.787
23	0.62%	0.53%	0.479	0.787	0.57%	0.64%	0.479	0.787
24	0.87%	0.25%	0.479	0.787	0.68%	0.43%	0.479	0.787
25	0.19%	0.09%	0.489	1.176	0.59%	0.55%	0.489	1.176
26	0.96%	0.31%	0.489	1.176	0.88%	0.81%	0.489	1.176
27	0.65%	1.02%	0.489	1.176	1.07%	1.06%	0.489	1.176
28	0.83%	0.90%	0.489	1.176	1.16%	0.81%	0.489	1.176
29	0.68%	0.77%	0.489	1.176	0.98%	0.84%	0.489	1.176
30	0.19%	1.11%	0.552	1.393	0.94%	0.88%	0.552	1.393
31	1.45%	1.11%	0.552	1.393	1.15%	0.79%	0.552	1.393
32	1.14%	0.83%	0.552	1.393	0.99%	0.99%	0.552	1.393
33	1.02%	1.52%	0.552	1.393	0.95%	0.89%	0.552	1.393
34	1.42%	0.25%	0.552	1.393	0.71%	0.78%	0.552	1.393
35	0.90%	0.83%	0.670	1.303	0.93%	0.97%	0.670	1.303
36	1.36%	0.68%	0.670	1.303	0.93%	0.89%	0.670	1.303
37	0.93%	0.77%	0.670	1.303	1.01%	0.76%	0.670	1.303
38	1.92%	1.52%	0.670	1.303	1.03%	0.88%	0.670	1.303
39	1.86%	0.68%	0.670	1.303	1.05%	0.89%	0.670	1.303
40	0.43%	1.18%	0.839	1.224	0.97%	0.94%	0.839	1.224
41	0.37%	0.43%	0.839	1.224	0.65%	0.79%	0.839	1.224
42	0.40%	0.83%	0.839	1.224	0.79%	0.84%	0.839	1.224
43	0.59%	0.77%	0.839	1.224	0.91%	0.86%	0.839	1.224
44	0.46%	0.68%	0.839	1.224	0.82%	0.74%	0.839	1.224
45	0.80%	0.09%	1.063	1.314	0.93%	0.77%	1.063	1.314
46	0.93%	1.02%	1.063	1.314	0.97%	0.93%	1.063	1.314
47	0.31%	1.52%	1.063	1.314	1.13%	1.02%	1.063	1.314
48	0.56%	0.46%	1.063	1.314	0.98%	1.08%	1.063	1.314
49	0.37%	1.14%	1.063	1.314	0.92%	1.06%	1.063	1.314
50	0.83%	1.33%	1.456	1.565	1.10%	0.90%	1.456	1.565
51	1.30%	0.28%	1.456	1.565	1.03%	0.95%	1.456	1.565
52	0.49%	0.83%	1.456	1.565	1.10%	0.79%	1.456	1.565
53	1.21%	1.27%	1.456	1.565	1.01%	0.83%	1.456	1.565
54	0.59%	1.18%	1.456	1.565	1.01%	0.99%	1.456	1.565
55	1.08%	0.53%	1.868	1.810	1.10%	0.87%	1.868	1.810
56	1.30%	0.96%	1.868	1.810	1.04%	0.91%	1.868	1.810
57	1.18%	0.53%	1.868	1.810	1.32%	0.95%	1.868	1.810
58	2.23%	1.92%	1.868	1.810	1.23%	1.00%	1.868	1.810
59	1.24%	2.29%	1.868	1.810	0.98%	0.94%	1.868	1.810
60	0.25%	1.95%	2.358	2.227	0.68%	0.74%	2.358	2.227
61	0.93%	1.21%	2.358	2.227	0.70%	0.84%	2.358	2.227
62	1.36%	1.33%	2.358	2.227	0.96%	0.99%	2.358	2.227
63	1.45%	0.99%	2.358	2.227	0.71%	0.65%	2.358	2.227
64	0.90%	0.59%	2.358	2.227	0.63%	0.54%	2.358	2.227
65+	1.73%	0.74%	2.358	2.227	0.71%	0.54%	2.358	2.227

Experience Period Demographic Factor	1.2214
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Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1251
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Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	0.9211
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Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	1%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	1%	1.020	1%	1.020
3	Lycoming	0%	1.020	1%	1.020
3	Monroe	2%	1.020	1%	1.020
3	Pike	1%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	1%	1.020	0%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	1%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	3%	1.030	3%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	5%	1.030	2%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	1%	1.080
7	Berks	3%	1.080	3%	1.080
7	Lancaster	5%	1.080	12%	1.080
7	York	1%	1.080	3%	1.080
8	Bucks	8%	1.000	9%	1.000
8	Chester	14%	1.000	10%	1.000
8	Delaware	3%	1.000	12%	1.000
8	Montgomery	25%	1.000	14%	1.000
8	Philadelphia	16%	1.000	15%	1.000
9	Cumberland	6%	0.939	4%	0.939
9	Dauphin	0%	0.939	3%	0.939
9	Franklin	0%	0.939	1%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	3%	0.939	1%	0.939
9	Lebanon	1%	0.939	3%	0.939
9	Perry	0%	0.939	0%	0.939

Average Experience Period Area Factor	1.0048
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Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership

Average Projected Area Factor	1.0073
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Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0025
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Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due

Area Factor Change	1.0000
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Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor

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Exhibit 7
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
HMO	46%	0.950
QPOS	54%	0.970

Projection Network Name	Projected Membership	Projected Network Factor
HMO	40%	0.950
QPOS	60%	0.970

Average Experience Period Network Factor	0.9607
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Average Projected Network Factor	0.9620
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Network Shift Factor	1.0013
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	2.8%
Facility Outpatient	3.4%	6.8%
Physician	1.9%	6.3%
Capitation	0.0%	-0.7%
Medical	3.7%	5.0%
Pharmacy	8.9%	1.9%
Total (Med + Rx)	4.7%	4.4%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	8.92%	\$66.09
Profit & Risk Load	2.00%	\$14.81
Premium Tax	3.92%	\$29.01
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.06%	\$0.47
Federal Income Tax	0.53%	\$3.94
Total Taxes and Fees	4.51%	\$33.42

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	\$740.54	
(b)	Medical Cost (pmpm)	\$626.22	
(c)	Medical Benefit Ratio (MBR)	84.6%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.92	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$33.42	
(f)	Adjusted Premium (pmpm)	\$707.12	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$632.14	= (b) + (d)
	Medical Loss Ratio (MLR)	89.4%	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2021 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2021	33.3%	1.000	\$769.07
2Q 2021	12.9%	1.030	\$791.90
3Q 2021	17.7%	1.060	\$815.41
4Q 2021	36.1%	1.092	\$839.61
Total	100.0%	1.048	\$805.65

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Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample sma
The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 1/1/2021
Rating Area: Rating Area 9
Plan: PA Silver HMO 6000 80%

<u>Group Census</u>	<u>Employee</u> <u>Age</u>	<u>Spouse</u> <u>Age</u>	<u>Child 1</u> <u>Age</u>	<u>Child 2</u> <u>Age</u>	<u>Child 3</u> <u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco

Factors

	<u>Age Factors</u>				
	<u>Employee</u>	<u>Spouse</u>	<u>Child 1</u>	<u>Child 2</u>	<u>Child 3</u>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$566.80
x Rating Area Factor (Rating Area 9)	0.9393
x Plan Factor	0.8599
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$457.79

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$559.42	\$563.08	\$350.21	\$350.21		\$1,822.92
Employee 2	\$1,068.02	\$893.60				\$1,961.62
Employee 3	\$457.79	\$457.79				\$915.58
Employee 4	\$893.60	\$780.99	\$430.78	\$405.14	\$393.24	\$2,903.75
Employee 5	\$1,373.37	\$1,373.37	\$459.62			\$3,206.36
Employee 6	\$1,166.45	\$1,242.44	\$457.79			\$2,866.68
Employee 7	\$1,068.02	\$853.78				\$1,921.80
Employee 8	\$606.57	\$596.04				\$1,202.61
Employee 9	\$548.43	\$555.76	\$350.21	\$350.21	\$350.21	\$2,154.82
Employee 10	\$459.62	\$497.62	\$350.21	\$350.21		\$1,657.66
Group Total Monthly Premium:						\$20,613.80

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
64844PA0070142	HMO	PA Silver HMO 6000 80%	Silver	70.17%	No	40.00%
64844PA0060126	QPOS	PA Silver QPOS 6000 80/50	Silver	70.17%	No	60.00%

Company Name: AetnaHealthInc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: January 1, 2021

Ending date of Rates: March 31, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$290.33	\$290.33	\$305.41	\$305.41	\$380.29	\$380.29	\$312.05	\$312.05	\$384.02	\$384.02	\$402.66	\$402.66	\$372.83	\$372.83	\$350.21	\$350.21
15	\$316.14	\$316.14	\$332.56	\$332.56	\$414.09	\$414.09	\$339.78	\$339.78	\$418.15	\$418.15	\$438.45	\$438.45	\$405.97	\$405.97	\$381.34	\$381.34
16	\$326.01	\$326.01	\$342.94	\$342.94	\$427.02	\$427.02	\$350.39	\$350.39	\$431.20	\$431.20	\$452.14	\$452.14	\$418.65	\$418.65	\$393.24	\$393.24
17	\$335.88	\$335.88	\$353.32	\$353.32	\$439.94	\$439.94	\$360.99	\$360.99	\$444.26	\$444.26	\$465.82	\$465.82	\$431.32	\$431.32	\$405.14	\$405.14
18	\$346.50	\$346.50	\$364.50	\$364.50	\$453.86	\$453.86	\$372.41	\$372.41	\$458.31	\$458.31	\$480.56	\$480.56	\$444.96	\$444.96	\$417.96	\$417.96
19	\$357.13	\$357.13	\$375.68	\$375.68	\$467.78	\$467.78	\$383.84	\$383.84	\$472.37	\$472.37	\$495.30	\$495.30	\$458.61	\$458.61	\$430.78	\$430.78
20	\$368.14	\$368.14	\$387.25	\$387.25	\$482.20	\$482.20	\$395.67	\$395.67	\$486.92	\$486.92	\$510.56	\$510.56	\$472.74	\$472.74	\$444.06	\$444.06
21	\$379.52	\$379.52	\$399.23	\$399.23	\$497.11	\$497.11	\$407.90	\$407.90	\$501.98	\$501.98	\$526.35	\$526.35	\$487.36	\$487.36	\$457.79	\$457.79
22	\$379.52	\$379.52	\$399.23	\$399.23	\$497.11	\$497.11	\$407.90	\$407.90	\$501.98	\$501.98	\$526.35	\$526.35	\$487.36	\$487.36	\$457.79	\$457.79
23	\$379.52	\$379.52	\$399.23	\$399.23	\$497.11	\$497.11	\$407.90	\$407.90	\$501.98	\$501.98	\$526.35	\$526.35	\$487.36	\$487.36	\$457.79	\$457.79
24	\$379.52	\$379.52	\$399.23	\$399.23	\$497.11	\$497.11	\$407.90	\$407.90	\$501.98	\$501.98	\$526.35	\$526.35	\$487.36	\$487.36	\$457.79	\$457.79
25	\$381.04	\$381.04	\$400.83	\$400.83	\$499.10	\$499.10	\$409.53	\$409.53	\$503.99	\$503.99	\$528.46	\$528.46	\$489.31	\$489.31	\$459.62	\$459.62
26	\$388.63	\$388.63	\$408.81	\$408.81	\$509.04	\$509.04	\$417.69	\$417.69	\$514.03	\$514.03	\$538.99	\$538.99	\$499.06	\$499.06	\$468.78	\$468.78
27	\$397.74	\$397.74	\$418.39	\$418.39	\$520.97	\$520.97	\$427.48	\$427.48	\$526.08	\$526.08	\$551.62	\$551.62	\$510.76	\$510.76	\$479.76	\$479.76
28	\$412.54	\$412.54	\$433.96	\$433.96	\$540.36	\$540.36	\$443.39	\$443.39	\$545.66	\$545.66	\$572.15	\$572.15	\$529.76	\$529.76	\$497.62	\$497.62
29	\$424.69	\$424.69	\$446.74	\$446.74	\$556.27	\$556.27	\$456.44	\$456.44	\$561.72	\$561.72	\$588.99	\$588.99	\$545.36	\$545.36	\$512.27	\$512.27
30	\$430.76	\$430.76	\$453.13	\$453.13	\$564.22	\$564.22	\$462.97	\$462.97	\$569.75	\$569.75	\$597.41	\$597.41	\$553.16	\$553.16	\$519.59	\$519.59
31	\$439.87	\$439.87	\$462.71	\$462.71	\$576.15	\$576.15	\$472.76	\$472.76	\$581.80	\$581.80	\$610.04	\$610.04	\$564.85	\$564.85	\$530.58	\$530.58
32	\$448.98	\$448.98	\$472.29	\$472.29	\$588.08	\$588.08	\$482.55	\$482.55	\$593.85	\$593.85	\$622.68	\$622.68	\$576.55	\$576.55	\$541.56	\$541.56
33	\$454.67	\$454.67	\$478.28	\$478.28	\$595.54	\$595.54	\$488.67	\$488.67	\$601.38	\$601.38	\$630.57	\$630.57	\$583.86	\$583.86	\$548.43	\$548.43
34	\$460.74	\$460.74	\$484.67	\$484.67	\$603.49	\$603.49	\$495.19	\$495.19	\$609.41	\$609.41	\$638.99	\$638.99	\$591.66	\$591.66	\$555.76	\$555.76
35	\$463.78	\$463.78	\$487.86	\$487.86	\$607.47	\$607.47	\$498.46	\$498.46	\$613.43	\$613.43	\$643.20	\$643.20	\$595.56	\$595.56	\$559.42	\$559.42
36	\$466.81	\$466.81	\$491.05	\$491.05	\$611.45	\$611.45	\$501.72	\$501.72	\$617.44	\$617.44	\$647.41	\$647.41	\$599.46	\$599.46	\$563.08	\$563.08
37	\$469.85	\$469.85	\$494.25	\$494.25	\$615.42	\$615.42	\$504.98	\$504.98	\$621.46	\$621.46	\$651.62	\$651.62	\$603.36	\$603.36	\$566.74	\$566.74
38	\$472.89	\$472.89	\$497.44	\$497.44	\$619.40	\$619.40	\$508.25	\$508.25	\$625.47	\$625.47	\$655.84	\$655.84	\$607.25	\$607.25	\$570.41	\$570.41
39	\$478.96	\$478.96	\$503.83	\$503.83	\$627.35	\$627.35	\$514.77	\$514.77	\$633.50	\$633.50	\$664.26	\$664.26	\$615.05	\$615.05	\$577.73	\$577.73
40	\$485.03	\$485.03	\$510.22	\$510.22	\$635.31	\$635.31	\$521.30	\$521.30	\$641.54	\$641.54	\$672.68	\$672.68	\$622.85	\$622.85	\$585.05	\$585.05
41	\$494.14	\$494.14	\$519.80	\$519.80	\$647.24	\$647.24	\$531.09	\$531.09	\$653.58	\$653.58	\$685.31	\$685.31	\$634.55	\$634.55	\$596.04	\$596.04
42	\$502.87	\$502.87	\$528.98	\$528.98	\$658.67	\$658.67	\$540.47	\$540.47	\$665.13	\$665.13	\$697.42	\$697.42	\$645.76	\$645.76	\$606.57	\$606.57
43	\$515.01	\$515.01	\$541.76	\$541.76	\$674.58	\$674.58	\$553.52	\$553.52	\$681.19	\$681.19	\$714.26	\$714.26	\$661.35	\$661.35	\$621.22	\$621.22
44	\$530.19	\$530.19	\$557.73	\$557.73	\$694.46	\$694.46	\$569.84	\$569.84	\$701.27	\$701.27	\$735.31	\$735.31	\$680.85	\$680.85	\$639.53	\$639.53
45	\$548.03	\$548.03	\$576.49	\$576.49	\$717.83	\$717.83	\$589.01	\$589.01	\$724.87	\$724.87	\$760.05	\$760.05	\$703.75	\$703.75	\$661.05	\$661.05
46	\$569.28	\$569.28	\$598.85	\$598.85	\$745.67	\$745.67	\$611.85	\$611.85	\$752.98	\$752.98	\$789.53	\$789.53	\$731.05	\$731.05	\$686.68	\$686.68
47	\$593.19	\$593.19	\$624.00	\$624.00	\$776.98	\$776.98	\$637.55	\$637.55	\$784.60	\$784.60	\$822.69	\$822.69	\$761.75	\$761.75	\$715.52	\$715.52
48	\$620.52	\$620.52	\$652.74	\$652.74	\$812.78	\$812.78	\$666.92	\$666.92	\$820.74	\$820.74	\$860.59	\$860.59	\$796.84	\$796.84	\$748.49	\$748.49
49	\$647.47	\$647.47	\$681.09	\$681.09	\$848.07	\$848.07	\$695.88	\$695.88	\$856.39	\$856.39	\$897.96	\$897.96	\$831.44	\$831.44	\$780.99	\$780.99
50	\$677.83	\$677.83	\$713.03	\$713.03	\$887.84	\$887.84	\$728.51	\$728.51	\$896.54	\$896.54	\$940.07	\$940.07	\$870.43	\$870.43	\$817.61	\$817.61
51	\$707.81	\$707.81	\$744.57	\$744.57	\$927.11	\$927.11	\$760.74	\$760.74	\$936.20	\$936.20	\$981.65	\$981.65	\$908.93	\$908.93	\$853.78	\$853.78
52	\$740.83	\$740.83	\$779.30	\$779.30	\$970.36	\$970.36	\$796.23	\$796.23	\$979.87	\$979.87	\$1,027.44	\$1,027.44	\$951.33	\$951.33	\$893.60	\$893.60
53	\$774.23	\$774.23	\$814.43	\$814.43	\$1,014.11	\$1,014.11	\$832.12	\$832.12	\$1,024.05	\$1,024.05	\$1,073.76	\$1,073.76	\$994.22	\$994.22	\$933.89	\$933.89
54	\$810.28	\$810.28	\$852.36	\$852.36	\$1,061.33	\$1,061.33	\$870.87	\$870.87	\$1,071.74	\$1,071.74	\$1,123.76	\$1,123.76	\$1,040.52	\$1,040.52	\$977.38	\$977.38
55	\$846.34	\$846.34	\$890.29	\$890.29	\$1,108.56	\$1,108.56	\$909.62	\$909.62	\$1,119.43	\$1,119.43	\$1,173.77	\$1,173.77	\$1,086.82	\$1,086.82	\$1,020.87	\$1,020.87
56	\$885.43	\$885.43	\$931.41	\$931.41	\$1,159.76	\$1,159.76	\$951.64	\$951.64	\$1,171.13	\$1,171.13	\$1,227.98	\$1,227.98	\$1,137.02	\$1,137.02	\$1,068.02	\$1,068.02
57	\$924.90	\$924.90	\$972.93	\$972.93	\$1,211.46	\$1,211.46	\$994.06	\$994.06	\$1,223.34	\$1,223.34	\$1,282.72	\$1,282.72	\$1,187.70	\$1,187.70	\$1,115.63	\$1,115.63
58	\$967.02	\$967.02	\$1,017.24	\$1,017.24	\$1,266.64	\$1,266.64	\$1,039.34	\$1,039.34	\$1,279.06	\$1,279.06	\$1,341.15	\$1,341.151				

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$296.45	\$296.45	\$311.84	\$311.84	\$388.30	\$388.30	\$318.61	\$318.61	\$392.10	\$392.10	\$411.14	\$411.14	\$380.68	\$380.68	\$357.58	\$357.58
15	\$322.80	\$322.80	\$339.56	\$339.56	\$422.81	\$422.81	\$346.94	\$346.94	\$426.96	\$426.96	\$447.68	\$447.68	\$414.52	\$414.52	\$389.37	\$389.37
16	\$332.87	\$332.87	\$350.16	\$350.16	\$436.01	\$436.01	\$357.76	\$357.76	\$440.28	\$440.28	\$461.66	\$461.66	\$427.46	\$427.46	\$401.52	\$401.52
17	\$342.95	\$342.95	\$360.76	\$360.76	\$449.20	\$449.20	\$368.59	\$368.59	\$453.61	\$453.61	\$475.63	\$475.63	\$440.40	\$440.40	\$413.67	\$413.67
18	\$353.80	\$353.80	\$372.17	\$372.17	\$463.42	\$463.42	\$380.26	\$380.26	\$467.96	\$467.96	\$490.68	\$490.68	\$454.33	\$454.33	\$426.76	\$426.76
19	\$364.65	\$364.65	\$383.59	\$383.59	\$477.63	\$477.63	\$391.92	\$391.92	\$482.31	\$482.31	\$505.73	\$505.73	\$468.26	\$468.26	\$439.85	\$439.85
20	\$375.89	\$375.89	\$395.41	\$395.41	\$492.35	\$492.35	\$403.99	\$403.99	\$497.18	\$497.18	\$521.31	\$521.31	\$482.70	\$482.70	\$453.40	\$453.40
21	\$387.51	\$387.51	\$407.64	\$407.64	\$507.58	\$507.58	\$416.49	\$416.49	\$512.55	\$512.55	\$537.43	\$537.43	\$497.62	\$497.62	\$467.43	\$467.43
22	\$387.51	\$387.51	\$407.64	\$407.64	\$507.58	\$507.58	\$416.49	\$416.49	\$512.55	\$512.55	\$537.43	\$537.43	\$497.62	\$497.62	\$467.43	\$467.43
23	\$387.51	\$387.51	\$407.64	\$407.64	\$507.58	\$507.58	\$416.49	\$416.49	\$512.55	\$512.55	\$537.43	\$537.43	\$497.62	\$497.62	\$467.43	\$467.43
24	\$387.51	\$387.51	\$407.64	\$407.64	\$507.58	\$507.58	\$416.49	\$416.49	\$512.55	\$512.55	\$537.43	\$537.43	\$497.62	\$497.62	\$467.43	\$467.43
25	\$389.06	\$389.06	\$409.27	\$409.27	\$509.61	\$509.61	\$418.16	\$418.16	\$514.60	\$514.60	\$539.58	\$539.58	\$499.61	\$499.61	\$469.30	\$469.30
26	\$396.81	\$396.81	\$417.42	\$417.42	\$519.76	\$519.76	\$426.49	\$426.49	\$524.85	\$524.85	\$550.33	\$550.33	\$509.57	\$509.57	\$478.65	\$478.65
27	\$406.11	\$406.11	\$427.20	\$427.20	\$531.94	\$531.94	\$436.48	\$436.48	\$537.15	\$537.15	\$563.23	\$563.23	\$521.51	\$521.51	\$489.86	\$489.86
28	\$421.23	\$421.23	\$443.10	\$443.10	\$551.74	\$551.74	\$452.72	\$452.72	\$557.14	\$557.14	\$584.19	\$584.19	\$540.92	\$540.92	\$508.09	\$508.09
29	\$433.63	\$433.63	\$456.14	\$456.14	\$567.98	\$567.98	\$466.05	\$466.05	\$573.55	\$573.55	\$601.39	\$601.39	\$556.84	\$556.84	\$523.05	\$523.05
30	\$439.83	\$439.83	\$462.67	\$462.67	\$576.10	\$576.10	\$472.72	\$472.72	\$581.75	\$581.75	\$609.99	\$609.99	\$564.80	\$564.80	\$530.53	\$530.53
31	\$449.13	\$449.13	\$472.45	\$472.45	\$588.28	\$588.28	\$482.71	\$482.71	\$594.05	\$594.05	\$622.89	\$622.89	\$576.75	\$576.75	\$541.75	\$541.75
32	\$458.43	\$458.43	\$482.23	\$482.23	\$600.46	\$600.46	\$492.71	\$492.71	\$606.35	\$606.35	\$635.78	\$635.78	\$588.69	\$588.69	\$552.97	\$552.97
33	\$464.24	\$464.24	\$488.35	\$488.35	\$608.08	\$608.08	\$498.95	\$498.95	\$614.04	\$614.04	\$643.85	\$643.85	\$596.15	\$596.15	\$559.98	\$559.98
34	\$470.44	\$470.44	\$494.87	\$494.87	\$616.20	\$616.20	\$505.62	\$505.62	\$622.24	\$622.24	\$652.44	\$652.44	\$604.12	\$604.12	\$567.46	\$567.46
35	\$473.54	\$473.54	\$498.13	\$498.13	\$620.26	\$620.26	\$508.95	\$508.95	\$626.34	\$626.34	\$656.74	\$656.74	\$608.10	\$608.10	\$571.20	\$571.20
36	\$476.64	\$476.64	\$501.39	\$501.39	\$624.32	\$624.32	\$512.28	\$512.28	\$630.44	\$630.44	\$661.04	\$661.04	\$612.08	\$612.08	\$574.94	\$574.94
37	\$479.74	\$479.74	\$504.65	\$504.65	\$628.38	\$628.38	\$515.61	\$515.61	\$634.54	\$634.54	\$665.34	\$665.34	\$616.06	\$616.06	\$578.67	\$578.67
38	\$482.84	\$482.84	\$507.91	\$507.91	\$632.44	\$632.44	\$518.95	\$518.95	\$638.64	\$638.64	\$669.64	\$669.64	\$620.04	\$620.04	\$582.41	\$582.41
39	\$489.04	\$489.04	\$514.44	\$514.44	\$640.56	\$640.56	\$525.61	\$525.61	\$646.84	\$646.84	\$678.24	\$678.24	\$628.00	\$628.00	\$589.89	\$589.89
40	\$495.24	\$495.24	\$520.96	\$520.96	\$648.68	\$648.68	\$532.27	\$532.27	\$655.04	\$655.04	\$686.84	\$686.84	\$635.96	\$635.96	\$597.37	\$597.37
41	\$504.54	\$504.54	\$530.74	\$530.74	\$660.86	\$660.86	\$542.27	\$542.27	\$667.34	\$667.34	\$699.74	\$699.74	\$647.91	\$647.91	\$608.59	\$608.59
42	\$513.45	\$513.45	\$540.12	\$540.12	\$672.54	\$672.54	\$551.85	\$551.85	\$679.13	\$679.13	\$712.10	\$712.10	\$659.35	\$659.35	\$619.34	\$619.34
43	\$525.85	\$525.85	\$553.16	\$553.16	\$688.78	\$688.78	\$565.18	\$565.18	\$695.53	\$695.53	\$729.30	\$729.30	\$675.28	\$675.28	\$634.30	\$634.30
44	\$541.36	\$541.36	\$569.47	\$569.47	\$709.08	\$709.08	\$581.84	\$581.84	\$716.04	\$716.04	\$750.79	\$750.79	\$695.18	\$695.18	\$653.00	\$653.00
45	\$559.57	\$559.57	\$588.63	\$588.63	\$732.94	\$732.94	\$601.41	\$601.41	\$740.13	\$740.13	\$776.05	\$776.05	\$718.57	\$718.57	\$674.96	\$674.96
46	\$581.27	\$581.27	\$611.45	\$611.45	\$761.36	\$761.36	\$624.73	\$624.73	\$768.83	\$768.83	\$806.15	\$806.15	\$746.44	\$746.44	\$701.14	\$701.14
47	\$605.68	\$605.68	\$637.14	\$637.14	\$793.34	\$793.34	\$650.97	\$650.97	\$801.12	\$801.12	\$840.01	\$840.01	\$777.79	\$777.79	\$730.59	\$730.59
48	\$633.58	\$633.58	\$666.48	\$666.48	\$829.89	\$829.89	\$680.96	\$680.96	\$838.02	\$838.02	\$878.70	\$878.70	\$813.61	\$813.61	\$764.24	\$764.24
49	\$661.10	\$661.10	\$695.43	\$695.43	\$865.93	\$865.93	\$710.53	\$710.53	\$874.41	\$874.41	\$916.86	\$916.86	\$848.95	\$848.95	\$797.43	\$797.43
50	\$692.10	\$692.10	\$728.04	\$728.04	\$906.53	\$906.53	\$743.85	\$743.85	\$915.42	\$915.42	\$959.86	\$959.86	\$888.76	\$888.76	\$834.82	\$834.82
51	\$722.71	\$722.71	\$760.24	\$760.24	\$946.63	\$946.63	\$776.75	\$776.75	\$955.91	\$955.91	\$1,002.31	\$1,002.31	\$928.07	\$928.07	\$871.75	\$871.75
52	\$756.42	\$756.42	\$795.71	\$795.71	\$990.79	\$990.79	\$812.99	\$812.99	\$1,000.50	\$1,000.50	\$1,049.07	\$1,049.07	\$971.36	\$971.36	\$912.42	\$912.42
53	\$790.53	\$790.53	\$831.58	\$831.58	\$1,035.46	\$1,035.46	\$849.64	\$849.64	\$1,045.61	\$1,045.61	\$1,096.36	\$1,096.36	\$1,015.15	\$1,015.15	\$953.55	\$953.55
54	\$827.34	\$827.34	\$870.30	\$870.30	\$1,083.68	\$1,083.68	\$889.21	\$889.21	\$1,094.30	\$1,094.30	\$1,147.42	\$1,147.42	\$1,062.43	\$1,062.43	\$997.96	\$997.96
55	\$864.15	\$864.15	\$909.03	\$909.03	\$1,131.90	\$1,131.90	\$928.77	\$928.77	\$1,142.99	\$1,142.99	\$1,198.48	\$1,198.48	\$1,109.70	\$1,109.70	\$1,042.36	\$1,042.36
56	\$904.07	\$904.07	\$951.01	\$951.01	\$1,184.18	\$1,184.18	\$971.67	\$971.67	\$1,195.78	\$1,195.78	\$1,253.83	\$1,253.83	\$1,160.96	\$1,160.96	\$1,090.51	\$1,090.51
57	\$944.37	\$944.37	\$993.41	\$993.41	\$1,236.96	\$1,236.96	\$1,014.99	\$1,014.99	\$1,249.09	\$1,249.09	\$1,309.73	\$1,309.73	\$1,212.71	\$1,212.71	\$1,139.12	\$1,139.12
58	\$987.38	\$987.38	\$1,03838													

AetnaHealthInc
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off

RATING AREA 1							
0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$379.52		\$379.52	\$379.52		\$379.52	
	\$387.51		\$387.51	\$387.51		\$387.51	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$399.23	\$399.23	\$399.23
\$407.64	\$407.64	\$407.64

RATING AREA 3

0	0	0	0	1	0	0	2	0	3	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11	\$497.11
\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58	\$507.58

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$407.90	\$407.90	\$407.90	\$407.90	\$407.90	
	\$416.49	\$416.49	\$416.49	\$416.49	\$416.49	

RATING AREA 6

0	0	5	0	0	14	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$501.98	\$501.98	\$501.98	\$501.98	\$501.98	\$501.98	\$501.98	\$501.98	\$501.98	#####
\$512.55	\$512.55	\$512.55	\$512.55	\$512.55	\$512.55	\$512.55	\$512.55	\$512.55	#####

RATING AREA 7

0	5	9	0
Adams	Berks	Lancaster	York
\$526.35	\$526.35	\$526.35	\$526.35
\$537.43	\$537.43	\$537.43	\$537.43

RATING AREA 8

17	24	0	35	34
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$487.36	\$487.36	\$487.36	\$487.36	\$487.36
\$497.62	\$497.62	\$497.62	\$497.62	\$497.62

RATING AREA 9

15	0	0	0	0	4	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$457.79	\$457.79	\$457.79	\$457.79	\$457.79	\$457.79	\$457.79
\$467.43	\$467.43	\$467.43	\$467.43	\$467.43	\$467.43	\$467.43

Company Name: AetnaHealthInc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: April 1, 2021

Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$298.95	\$298.95	\$314.48	\$314.48	\$391.58	\$391.58	\$321.31	\$321.31	\$395.42	\$395.42	\$414.61	\$414.61	\$383.90	\$383.90	\$360.60	\$360.60
15	\$325.53	\$325.53	\$342.43	\$342.43	\$426.38	\$426.38	\$349.87	\$349.87	\$430.56	\$430.56	\$451.47	\$451.47	\$418.02	\$418.02	\$392.66	\$392.66
16	\$335.69	\$335.69	\$353.12	\$353.12	\$439.69	\$439.69	\$360.79	\$360.79	\$444.00	\$444.00	\$465.56	\$465.56	\$431.07	\$431.07	\$404.91	\$404.91
17	\$345.85	\$345.85	\$363.81	\$363.81	\$453.00	\$453.00	\$371.71	\$371.71	\$457.44	\$457.44	\$479.65	\$479.65	\$444.12	\$444.12	\$417.17	\$417.17
18	\$356.79	\$356.79	\$375.32	\$375.32	\$467.33	\$467.33	\$383.47	\$383.47	\$471.92	\$471.92	\$494.82	\$494.82	\$458.17	\$458.17	\$430.37	\$430.37
19	\$367.73	\$367.73	\$386.83	\$386.83	\$481.67	\$481.67	\$395.23	\$395.23	\$486.39	\$486.39	\$510.00	\$510.00	\$472.22	\$472.22	\$443.57	\$443.57
20	\$379.06	\$379.06	\$398.75	\$398.75	\$496.51	\$496.51	\$407.41	\$407.41	\$501.38	\$501.38	\$525.72	\$525.72	\$486.77	\$486.77	\$457.24	\$457.24
21	\$390.79	\$390.79	\$411.08	\$411.08	\$511.87	\$511.87	\$420.01	\$420.01	\$516.88	\$516.88	\$541.98	\$541.98	\$501.83	\$501.83	\$471.38	\$471.38
22	\$390.79	\$390.79	\$411.08	\$411.08	\$511.87	\$511.87	\$420.01	\$420.01	\$516.88	\$516.88	\$541.98	\$541.98	\$501.83	\$501.83	\$471.38	\$471.38
23	\$390.79	\$390.79	\$411.08	\$411.08	\$511.87	\$511.87	\$420.01	\$420.01	\$516.88	\$516.88	\$541.98	\$541.98	\$501.83	\$501.83	\$471.38	\$471.38
24	\$390.79	\$390.79	\$411.08	\$411.08	\$511.87	\$511.87	\$420.01	\$420.01	\$516.88	\$516.88	\$541.98	\$541.98	\$501.83	\$501.83	\$471.38	\$471.38
25	\$392.35	\$392.35	\$412.73	\$412.73	\$513.91	\$513.91	\$421.69	\$421.69	\$518.95	\$518.95	\$544.14	\$544.14	\$503.84	\$503.84	\$473.26	\$473.26
26	\$400.17	\$400.17	\$420.95	\$420.95	\$524.15	\$524.15	\$430.09	\$430.09	\$529.29	\$529.29	\$554.98	\$554.98	\$513.87	\$513.87	\$482.69	\$482.69
27	\$409.55	\$409.55	\$430.81	\$430.81	\$536.44	\$536.44	\$440.17	\$440.17	\$541.69	\$541.69	\$567.99	\$567.99	\$525.92	\$525.92	\$494.00	\$494.00
28	\$424.79	\$424.79	\$446.85	\$446.85	\$556.40	\$556.40	\$456.55	\$456.55	\$561.85	\$561.85	\$589.13	\$589.13	\$545.49	\$545.49	\$512.39	\$512.39
29	\$437.29	\$437.29	\$460.00	\$460.00	\$572.78	\$572.78	\$469.99	\$469.99	\$578.39	\$578.39	\$606.47	\$606.47	\$561.55	\$561.55	\$527.47	\$527.47
30	\$443.54	\$443.54	\$466.58	\$466.58	\$580.97	\$580.97	\$476.71	\$476.71	\$586.66	\$586.66	\$615.14	\$615.14	\$569.58	\$569.58	\$535.01	\$535.01
31	\$452.92	\$452.92	\$476.44	\$476.44	\$593.25	\$593.25	\$486.79	\$486.79	\$599.07	\$599.07	\$628.15	\$628.15	\$581.62	\$581.62	\$546.33	\$546.33
32	\$462.30	\$462.30	\$486.31	\$486.31	\$605.54	\$605.54	\$496.87	\$496.87	\$611.47	\$611.47	\$641.16	\$641.16	\$593.66	\$593.66	\$557.64	\$557.64
33	\$468.16	\$468.16	\$492.48	\$492.48	\$613.22	\$613.22	\$503.17	\$503.17	\$619.23	\$619.23	\$649.29	\$649.29	\$601.19	\$601.19	\$564.71	\$564.71
34	\$474.42	\$474.42	\$499.05	\$499.05	\$621.41	\$621.41	\$509.89	\$509.89	\$627.50	\$627.50	\$657.96	\$657.96	\$609.22	\$609.22	\$572.25	\$572.25
35	\$477.54	\$477.54	\$502.34	\$502.34	\$625.50	\$625.50	\$513.25	\$513.25	\$631.63	\$631.63	\$662.29	\$662.29	\$613.24	\$613.24	\$576.02	\$576.02
36	\$480.67	\$480.67	\$505.63	\$505.63	\$629.60	\$629.60	\$516.61	\$516.61	\$635.77	\$635.77	\$666.63	\$666.63	\$617.25	\$617.25	\$579.79	\$579.79
37	\$483.80	\$483.80	\$508.92	\$508.92	\$633.69	\$633.69	\$519.97	\$519.97	\$639.90	\$639.90	\$670.97	\$670.97	\$621.26	\$621.26	\$583.57	\$583.57
38	\$486.92	\$486.92	\$512.21	\$512.21	\$637.79	\$637.79	\$523.33	\$523.33	\$644.04	\$644.04	\$675.30	\$675.30	\$625.28	\$625.28	\$587.34	\$587.34
39	\$493.17	\$493.17	\$518.78	\$518.78	\$645.97	\$645.97	\$530.05	\$530.05	\$652.31	\$652.31	\$683.97	\$683.97	\$633.31	\$633.31	\$594.88	\$594.88
40	\$499.43	\$499.43	\$525.36	\$525.36	\$654.16	\$654.16	\$536.77	\$536.77	\$660.58	\$660.58	\$692.65	\$692.65	\$641.34	\$641.34	\$602.42	\$602.42
41	\$508.81	\$508.81	\$535.23	\$535.23	\$666.45	\$666.45	\$546.85	\$546.85	\$672.98	\$672.98	\$705.65	\$705.65	\$653.38	\$653.38	\$613.73	\$613.73
42	\$517.79	\$517.79	\$544.68	\$544.68	\$678.22	\$678.22	\$556.51	\$556.51	\$684.87	\$684.87	\$718.12	\$718.12	\$664.92	\$664.92	\$624.58	\$624.58
43	\$530.30	\$530.30	\$557.84	\$557.84	\$694.60	\$694.60	\$569.95	\$569.95	\$701.41	\$701.41	\$735.46	\$735.46	\$680.98	\$680.98	\$639.66	\$639.66
44	\$545.93	\$545.93	\$574.28	\$574.28	\$715.08	\$715.08	\$586.75	\$586.75	\$722.09	\$722.09	\$757.14	\$757.14	\$701.06	\$701.06	\$658.51	\$658.51
45	\$564.30	\$564.30	\$593.60	\$593.60	\$739.13	\$739.13	\$606.49	\$606.49	\$746.38	\$746.38	\$782.61	\$782.61	\$724.64	\$724.64	\$680.67	\$680.67
46	\$586.18	\$586.18	\$616.62	\$616.62	\$767.80	\$767.80	\$630.01	\$630.01	\$775.33	\$775.33	\$812.96	\$812.96	\$752.74	\$752.74	\$707.07	\$707.07
47	\$610.80	\$610.80	\$642.52	\$642.52	\$800.05	\$800.05	\$656.48	\$656.48	\$807.89	\$807.89	\$847.11	\$847.11	\$784.36	\$784.36	\$736.76	\$736.76
48	\$638.94	\$638.94	\$672.12	\$672.12	\$836.90	\$836.90	\$686.72	\$686.72	\$845.11	\$845.11	\$886.13	\$886.13	\$820.49	\$820.49	\$770.70	\$770.70
49	\$666.68	\$666.68	\$701.30	\$701.30	\$873.24	\$873.24	\$716.54	\$716.54	\$881.80	\$881.80	\$924.61	\$924.61	\$856.12	\$856.12	\$804.17	\$804.17
50	\$697.95	\$697.95	\$734.19	\$734.19	\$914.19	\$914.19	\$750.14	\$750.14	\$923.16	\$923.16	\$967.97	\$967.97	\$896.27	\$896.27	\$841.88	\$841.88
51	\$728.82	\$728.82	\$766.67	\$766.67	\$954.63	\$954.63	\$783.32	\$783.32	\$963.99	\$963.99	\$1,010.78	\$1,010.78	\$935.91	\$935.91	\$879.12	\$879.12
52	\$762.82	\$762.82	\$802.43	\$802.43	\$999.16	\$999.16	\$819.86	\$819.86	\$1,008.96	\$1,008.96	\$1,057.94	\$1,057.94	\$979.57	\$979.57	\$920.13	\$920.13
53	\$797.21	\$797.21	\$838.61	\$838.61	\$1,044.21	\$1,044.21	\$856.82	\$856.82	\$1,054.44	\$1,054.44	\$1,105.63	\$1,105.63	\$1,023.73	\$1,023.73	\$961.61	\$961.61
54	\$834.33	\$834.33	\$877.66	\$877.66	\$1,092.83	\$1,092.83	\$896.72	\$896.72	\$1,103.55	\$1,103.55	\$1,157.12	\$1,157.12	\$1,071.41	\$1,071.41	\$1,006.39	\$1,006.39
55	\$871.46	\$871.46	\$916.71	\$916.71	\$1,141.46	\$1,141.46	\$936.62	\$936.62	\$1,152.65	\$1,152.65	\$1,208.61	\$1,208.61	\$1,119.08	\$1,119.08	\$1,051.17	\$1,051.17
56	\$911.71	\$911.71	\$959.05	\$959.05	\$1,194.18	\$1,194.18	\$979.88	\$979.88	\$1,205.89	\$1,205.89	\$1,264.43	\$1,264.43	\$1,170.77	\$1,170.77	\$1,099.72	\$1,099.72
57	\$952.35	\$952.35	\$1,001.80	\$1,001.80	\$1,247.42	\$1,247.42	\$1,023.56	\$1,023.56	\$1,259.65	\$1,259.65	\$1,320.80	\$1,320.80	\$1,222.96	\$1,222.96	\$1,148.75	\$1,148.75
58	\$995.73	\$995.73	\$1,047.43	\$1,047.43	\$1,304.23	\$1,304.23	\$1,070.18	\$1,070.18	\$1,317.02	\$1,317.02						

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$305.25	\$305.25	\$321.10	\$321.10	\$399.82	\$399.82	\$328.07	\$328.07	\$403.74	\$403.74	\$423.34	\$423.34	\$391.98	\$391.98	\$368.20	\$368.20
15	\$332.38	\$332.38	\$349.64	\$349.64	\$435.36	\$435.36	\$357.23	\$357.23	\$439.63	\$439.63	\$460.97	\$460.97	\$426.82	\$426.82	\$400.92	\$400.92
16	\$342.75	\$342.75	\$360.55	\$360.55	\$448.95	\$448.95	\$368.38	\$368.38	\$453.35	\$453.35	\$475.36	\$475.36	\$440.15	\$440.15	\$413.44	\$413.44
17	\$353.13	\$353.13	\$371.47	\$371.47	\$462.54	\$462.54	\$379.53	\$379.53	\$467.07	\$467.07	\$489.75	\$489.75	\$453.47	\$453.47	\$425.95	\$425.95
18	\$364.30	\$364.30	\$383.22	\$383.22	\$477.17	\$477.17	\$391.54	\$391.54	\$481.85	\$481.85	\$505.24	\$505.24	\$467.82	\$467.82	\$439.43	\$439.43
19	\$375.47	\$375.47	\$394.97	\$394.97	\$491.81	\$491.81	\$403.55	\$403.55	\$496.63	\$496.63	\$520.74	\$520.74	\$482.16	\$482.16	\$452.90	\$452.90
20	\$387.04	\$387.04	\$407.14	\$407.14	\$506.96	\$506.96	\$415.99	\$415.99	\$511.93	\$511.93	\$536.78	\$536.78	\$497.02	\$497.02	\$466.86	\$466.86
21	\$399.01	\$399.01	\$419.74	\$419.74	\$522.64	\$522.64	\$428.85	\$428.85	\$527.77	\$527.77	\$553.39	\$553.39	\$512.39	\$512.39	\$481.30	\$481.30
22	\$399.01	\$399.01	\$419.74	\$419.74	\$522.64	\$522.64	\$428.85	\$428.85	\$527.77	\$527.77	\$553.39	\$553.39	\$512.39	\$512.39	\$481.30	\$481.30
23	\$399.01	\$399.01	\$419.74	\$419.74	\$522.64	\$522.64	\$428.85	\$428.85	\$527.77	\$527.77	\$553.39	\$553.39	\$512.39	\$512.39	\$481.30	\$481.30
24	\$399.01	\$399.01	\$419.74	\$419.74	\$522.64	\$522.64	\$428.85	\$428.85	\$527.77	\$527.77	\$553.39	\$553.39	\$512.39	\$512.39	\$481.30	\$481.30
25	\$400.61	\$400.61	\$421.41	\$421.41	\$524.73	\$524.73	\$430.57	\$430.57	\$529.88	\$529.88	\$555.60	\$555.60	\$514.44	\$514.44	\$483.23	\$483.23
26	\$408.59	\$408.59	\$429.81	\$429.81	\$535.19	\$535.19	\$439.14	\$439.14	\$540.43	\$540.43	\$566.67	\$566.67	\$524.69	\$524.69	\$492.85	\$492.85
27	\$418.17	\$418.17	\$439.88	\$439.88	\$547.73	\$547.73	\$449.44	\$449.44	\$553.10	\$553.10	\$579.95	\$579.95	\$536.99	\$536.99	\$504.40	\$504.40
28	\$433.73	\$433.73	\$456.25	\$456.25	\$568.11	\$568.11	\$466.16	\$466.16	\$573.68	\$573.68	\$601.53	\$601.53	\$556.97	\$556.97	\$523.17	\$523.17
29	\$446.50	\$446.50	\$469.68	\$469.68	\$584.84	\$584.84	\$479.89	\$479.89	\$590.57	\$590.57	\$619.24	\$619.24	\$573.37	\$573.37	\$538.58	\$538.58
30	\$452.88	\$452.88	\$476.40	\$476.40	\$593.20	\$593.20	\$486.75	\$486.75	\$599.01	\$599.01	\$628.09	\$628.09	\$581.57	\$581.57	\$546.28	\$546.28
31	\$462.46	\$462.46	\$486.47	\$486.47	\$605.74	\$605.74	\$497.04	\$497.04	\$611.68	\$611.68	\$641.37	\$641.37	\$593.86	\$593.86	\$557.83	\$557.83
32	\$472.03	\$472.03	\$496.55	\$496.55	\$618.29	\$618.29	\$507.33	\$507.33	\$624.35	\$624.35	\$654.66	\$654.66	\$606.16	\$606.16	\$569.38	\$569.38
33	\$478.02	\$478.02	\$502.84	\$502.84	\$626.13	\$626.13	\$513.76	\$513.76	\$632.26	\$632.26	\$662.96	\$662.96	\$613.85	\$613.85	\$576.60	\$576.60
34	\$484.40	\$484.40	\$509.56	\$509.56	\$634.49	\$634.49	\$520.63	\$520.63	\$640.71	\$640.71	\$671.81	\$671.81	\$622.05	\$622.05	\$584.30	\$584.30
35	\$487.60	\$487.60	\$512.92	\$512.92	\$638.67	\$638.67	\$524.06	\$524.06	\$644.93	\$644.93	\$676.24	\$676.24	\$626.15	\$626.15	\$588.15	\$588.15
36	\$490.79	\$490.79	\$516.27	\$516.27	\$642.85	\$642.85	\$527.49	\$527.49	\$649.15	\$649.15	\$680.66	\$680.66	\$630.24	\$630.24	\$592.00	\$592.00
37	\$493.98	\$493.98	\$519.63	\$519.63	\$647.03	\$647.03	\$530.92	\$530.92	\$653.37	\$653.37	\$685.09	\$685.09	\$634.34	\$634.34	\$595.85	\$595.85
38	\$497.17	\$497.17	\$522.99	\$522.99	\$651.21	\$651.21	\$534.35	\$534.35	\$657.60	\$657.60	\$689.52	\$689.52	\$638.44	\$638.44	\$599.70	\$599.70
39	\$503.56	\$503.56	\$529.71	\$529.71	\$659.57	\$659.57	\$541.21	\$541.21	\$666.04	\$666.04	\$698.37	\$698.37	\$646.64	\$646.64	\$607.40	\$607.40
40	\$509.94	\$509.94	\$536.42	\$536.42	\$667.94	\$667.94	\$548.07	\$548.07	\$674.49	\$674.49	\$707.23	\$707.23	\$654.84	\$654.84	\$615.10	\$615.10
41	\$519.52	\$519.52	\$546.50	\$546.50	\$680.48	\$680.48	\$558.37	\$558.37	\$687.15	\$687.15	\$720.51	\$720.51	\$667.14	\$667.14	\$626.65	\$626.65
42	\$528.69	\$528.69	\$556.15	\$556.15	\$692.50	\$692.50	\$568.23	\$568.23	\$699.29	\$699.29	\$733.24	\$733.24	\$678.92	\$678.92	\$637.72	\$637.72
43	\$541.46	\$541.46	\$569.58	\$569.58	\$709.23	\$709.23	\$581.95	\$581.95	\$716.18	\$716.18	\$750.94	\$750.94	\$695.32	\$695.32	\$653.13	\$653.13
44	\$557.42	\$557.42	\$586.37	\$586.37	\$730.13	\$730.13	\$599.11	\$599.11	\$737.29	\$737.29	\$773.08	\$773.08	\$715.81	\$715.81	\$672.38	\$672.38
45	\$576.18	\$576.18	\$606.10	\$606.10	\$754.70	\$754.70	\$619.26	\$619.26	\$762.09	\$762.09	\$799.09	\$799.09	\$739.90	\$739.90	\$695.00	\$695.00
46	\$598.52	\$598.52	\$629.60	\$629.60	\$783.96	\$783.96	\$643.28	\$643.28	\$791.65	\$791.65	\$830.08	\$830.08	\$768.59	\$768.59	\$721.95	\$721.95
47	\$623.66	\$623.66	\$656.05	\$656.05	\$816.89	\$816.89	\$670.30	\$670.30	\$824.90	\$824.90	\$864.94	\$864.94	\$800.87	\$800.87	\$752.27	\$752.27
48	\$652.39	\$652.39	\$686.27	\$686.27	\$854.52	\$854.52	\$701.17	\$701.17	\$862.90	\$862.90	\$904.79	\$904.79	\$837.76	\$837.76	\$786.93	\$786.93
49	\$680.72	\$680.72	\$716.07	\$716.07	\$891.63	\$891.63	\$731.62	\$731.62	\$900.37	\$900.37	\$944.08	\$944.08	\$874.14	\$874.14	\$821.10	\$821.10
50	\$712.64	\$712.64	\$749.65	\$749.65	\$933.44	\$933.44	\$765.93	\$765.93	\$942.59	\$942.59	\$988.35	\$988.35	\$915.14	\$915.14	\$859.60	\$859.60
51	\$744.16	\$744.16	\$782.81	\$782.81	\$974.73	\$974.73	\$799.81	\$799.81	\$984.28	\$984.28	\$1,032.06	\$1,032.06	\$955.62	\$955.62	\$897.63	\$897.63
52	\$778.88	\$778.88	\$819.32	\$819.32	\$1,020.20	\$1,020.20	\$837.12	\$837.12	\$1,030.20	\$1,030.20	\$1,080.21	\$1,080.21	\$1,000.19	\$1,000.19	\$939.50	\$939.50
53	\$813.99	\$813.99	\$856.26	\$856.26	\$1,066.19	\$1,066.19	\$874.86	\$874.86	\$1,076.64	\$1,076.64	\$1,128.91	\$1,128.91	\$1,045.28	\$1,045.28	\$981.85	\$981.85
54	\$851.90	\$851.90	\$896.14	\$896.14	\$1,115.84	\$1,115.84	\$915.60	\$915.60	\$1,126.78	\$1,126.78	\$1,181.48	\$1,181.48	\$1,093.96	\$1,093.96	\$1,027.58	\$1,027.58
55	\$889.80	\$889.80	\$936.01	\$936.01	\$1,165.49	\$1,165.49	\$956.34	\$956.34	\$1,176.92	\$1,176.92	\$1,234.05	\$1,234.05	\$1,142.64	\$1,142.64	\$1,073.30	\$1,073.30
56	\$930.90	\$930.90	\$979.24	\$979.24	\$1,219.32	\$1,219.32	\$1,000.51	\$1,000.51	\$1,231.28	\$1,231.28	\$1,291.05	\$1,291.05	\$1,195.42	\$1,195.42	\$1,122.88	\$1,122.88
57	\$972.40	\$972.40	\$1,022.90	\$1,022.90	\$1,273.68	\$1,273.68	\$1,045.11	\$1,045.11	\$1,286.17	\$1,286.17	\$1,348.60	\$1,348.60	\$1,248.70	\$1,248.70	\$1,172.93	\$1,172.93
58	\$1,016.69															

**AetnaHealthInc
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off

RATING AREA 1							
0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$390.79		\$390.79	\$390.79		\$390.79	
	\$399.01		\$399.01	\$399.01		\$399.01	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$411.08	\$411.08	\$411.08
\$419.74	\$419.74	\$419.74

RATING AREA 3

0	0	0	0	1	0	0	2	0	3	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87	\$511.87
\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64	\$522.64

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	
	\$428.85	\$428.85	\$428.85	\$428.85	\$428.85	

RATING AREA 6

0	0	5	0	0	14	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$516.88	\$516.88	\$516.88	\$516.88	\$516.88	\$516.88	\$516.88	\$516.88	\$516.88	#####
\$527.77	\$527.77	\$527.77	\$527.77	\$527.77	\$527.77	\$527.77	\$527.77	\$527.77	#####

RATING AREA 7

0	5	9	0
Adams	Berks	Lancaster	York
\$541.98	\$541.98	\$541.98	\$541.98
\$553.39	\$553.39	\$553.39	\$553.39

RATING AREA 8

17	24	0	35	34
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$501.83	\$501.83	\$501.83	\$501.83	\$501.83
\$512.39	\$512.39	\$512.39	\$512.39	\$512.39

RATING AREA 9

15	0	0	0	0	4	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$471.38	\$471.38	\$471.38	\$471.38	\$471.38	\$471.38	471.38
\$481.30	\$481.30	\$481.30	\$481.30	\$481.30	\$481.30	481.3

Company Name: AetnaHealthInc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$307.83	\$307.83	\$323.81	\$323.81	\$403.20	\$403.20	\$330.84	\$330.84	\$407.15	\$407.15	\$426.92	\$426.92	\$395.29	\$395.29	\$371.31	\$371.31
15	\$335.19	\$335.19	\$352.59	\$352.59	\$439.04	\$439.04	\$360.25	\$360.25	\$443.34	\$443.34	\$464.87	\$464.87	\$430.43	\$430.43	\$404.31	\$404.31
16	\$345.65	\$345.65	\$363.60	\$363.60	\$452.74	\$452.74	\$371.50	\$371.50	\$457.18	\$457.18	\$479.38	\$479.38	\$443.87	\$443.87	\$416.93	\$416.93
17	\$356.11	\$356.11	\$374.61	\$374.61	\$466.45	\$466.45	\$382.74	\$382.74	\$471.02	\$471.02	\$493.89	\$493.89	\$457.30	\$457.30	\$429.55	\$429.55
18	\$367.38	\$367.38	\$386.46	\$386.46	\$481.21	\$481.21	\$394.85	\$394.85	\$485.92	\$485.92	\$509.51	\$509.51	\$471.77	\$471.77	\$443.14	\$443.14
19	\$378.65	\$378.65	\$398.31	\$398.31	\$495.96	\$495.96	\$406.96	\$406.96	\$500.83	\$500.83	\$525.14	\$525.14	\$486.24	\$486.24	\$456.73	\$456.73
20	\$390.32	\$390.32	\$410.58	\$410.58	\$511.25	\$511.25	\$419.50	\$419.50	\$516.26	\$516.26	\$541.32	\$541.32	\$501.22	\$501.22	\$470.81	\$470.81
21	\$402.39	\$402.39	\$423.28	\$423.28	\$527.06	\$527.06	\$432.48	\$432.48	\$532.23	\$532.23	\$558.06	\$558.06	\$516.72	\$516.72	\$485.37	\$485.37
22	\$402.39	\$402.39	\$423.28	\$423.28	\$527.06	\$527.06	\$432.48	\$432.48	\$532.23	\$532.23	\$558.06	\$558.06	\$516.72	\$516.72	\$485.37	\$485.37
23	\$402.39	\$402.39	\$423.28	\$423.28	\$527.06	\$527.06	\$432.48	\$432.48	\$532.23	\$532.23	\$558.06	\$558.06	\$516.72	\$516.72	\$485.37	\$485.37
24	\$402.39	\$402.39	\$423.28	\$423.28	\$527.06	\$527.06	\$432.48	\$432.48	\$532.23	\$532.23	\$558.06	\$558.06	\$516.72	\$516.72	\$485.37	\$485.37
25	\$404.00	\$404.00	\$424.98	\$424.98	\$529.17	\$529.17	\$434.21	\$434.21	\$534.36	\$534.36	\$560.29	\$560.29	\$518.79	\$518.79	\$487.31	\$487.31
26	\$412.04	\$412.04	\$433.44	\$433.44	\$539.71	\$539.71	\$442.86	\$442.86	\$545.00	\$545.00	\$571.46	\$571.46	\$529.13	\$529.13	\$497.02	\$497.02
27	\$421.70	\$421.70	\$443.60	\$443.60	\$552.36	\$552.36	\$453.24	\$453.24	\$557.77	\$557.77	\$584.85	\$584.85	\$541.53	\$541.53	\$508.67	\$508.67
28	\$437.39	\$437.39	\$460.11	\$460.11	\$572.91	\$572.91	\$470.10	\$470.10	\$578.53	\$578.53	\$606.61	\$606.61	\$561.68	\$561.68	\$527.60	\$527.60
29	\$450.27	\$450.27	\$473.65	\$473.65	\$589.78	\$589.78	\$483.94	\$483.94	\$595.56	\$595.56	\$624.47	\$624.47	\$578.22	\$578.22	\$543.13	\$543.13
30	\$456.71	\$456.71	\$480.43	\$480.43	\$598.21	\$598.21	\$490.86	\$490.86	\$604.08	\$604.08	\$633.40	\$633.40	\$586.48	\$586.48	\$550.89	\$550.89
31	\$466.37	\$466.37	\$490.58	\$490.58	\$610.86	\$610.86	\$501.24	\$501.24	\$616.85	\$616.85	\$646.79	\$646.79	\$598.88	\$598.88	\$562.54	\$562.54
32	\$476.02	\$476.02	\$500.74	\$500.74	\$623.51	\$623.51	\$511.62	\$511.62	\$629.62	\$629.62	\$660.19	\$660.19	\$611.29	\$611.29	\$574.19	\$574.19
33	\$482.06	\$482.06	\$507.09	\$507.09	\$631.42	\$631.42	\$518.11	\$518.11	\$637.61	\$637.61	\$668.56	\$668.56	\$619.04	\$619.04	\$581.47	\$581.47
34	\$488.50	\$488.50	\$513.87	\$513.87	\$639.85	\$639.85	\$525.03	\$525.03	\$646.12	\$646.12	\$677.49	\$677.49	\$627.30	\$627.30	\$589.24	\$589.24
35	\$491.72	\$491.72	\$517.25	\$517.25	\$644.07	\$644.07	\$528.49	\$528.49	\$650.38	\$650.38	\$681.95	\$681.95	\$631.44	\$631.44	\$593.12	\$593.12
36	\$494.94	\$494.94	\$520.64	\$520.64	\$648.28	\$648.28	\$531.95	\$531.95	\$654.64	\$654.64	\$686.42	\$686.42	\$635.57	\$635.57	\$597.00	\$597.00
37	\$498.16	\$498.16	\$524.02	\$524.02	\$652.50	\$652.50	\$535.41	\$535.41	\$658.90	\$658.90	\$690.88	\$690.88	\$639.71	\$639.71	\$600.89	\$600.89
38	\$501.37	\$501.37	\$527.41	\$527.41	\$656.72	\$656.72	\$538.87	\$538.87	\$663.15	\$663.15	\$695.35	\$695.35	\$643.84	\$643.84	\$604.77	\$604.77
39	\$507.81	\$507.81	\$534.18	\$534.18	\$665.15	\$665.15	\$545.79	\$545.79	\$671.67	\$671.67	\$704.28	\$704.28	\$652.11	\$652.11	\$612.54	\$612.54
40	\$514.25	\$514.25	\$540.96	\$540.96	\$673.58	\$673.58	\$552.70	\$552.70	\$680.19	\$680.19	\$713.20	\$713.20	\$660.37	\$660.37	\$620.30	\$620.30
41	\$523.91	\$523.91	\$551.11	\$551.11	\$686.23	\$686.23	\$563.08	\$563.08	\$692.96	\$692.96	\$726.60	\$726.60	\$672.78	\$672.78	\$631.95	\$631.95
42	\$533.16	\$533.16	\$560.85	\$560.85	\$698.35	\$698.35	\$573.03	\$573.03	\$705.20	\$705.20	\$739.43	\$739.43	\$684.66	\$684.66	\$643.11	\$643.11
43	\$546.04	\$546.04	\$574.39	\$574.39	\$715.22	\$715.22	\$586.87	\$586.87	\$722.23	\$722.23	\$757.29	\$757.29	\$701.20	\$701.20	\$658.65	\$658.65
44	\$562.13	\$562.13	\$591.33	\$591.33	\$736.30	\$736.30	\$604.17	\$604.17	\$743.52	\$743.52	\$779.61	\$779.61	\$721.86	\$721.86	\$678.06	\$678.06
45	\$581.05	\$581.05	\$611.22	\$611.22	\$761.07	\$761.07	\$624.50	\$624.50	\$768.54	\$768.54	\$805.84	\$805.84	\$746.15	\$746.15	\$700.87	\$700.87
46	\$603.58	\$603.58	\$634.92	\$634.92	\$790.59	\$790.59	\$648.71	\$648.71	\$798.34	\$798.34	\$837.09	\$837.09	\$775.09	\$775.09	\$728.05	\$728.05
47	\$628.93	\$628.93	\$661.59	\$661.59	\$823.79	\$823.79	\$675.96	\$675.96	\$831.87	\$831.87	\$872.25	\$872.25	\$807.64	\$807.64	\$758.63	\$758.63
48	\$657.90	\$657.90	\$692.07	\$692.07	\$861.74	\$861.74	\$707.10	\$707.10	\$870.19	\$870.19	\$912.43	\$912.43	\$844.84	\$844.84	\$793.58	\$793.58
49	\$686.47	\$686.47	\$722.12	\$722.12	\$899.16	\$899.16	\$737.80	\$737.80	\$907.98	\$907.98	\$952.06	\$952.06	\$881.53	\$881.53	\$828.04	\$828.04
50	\$718.66	\$718.66	\$755.98	\$755.98	\$941.33	\$941.33	\$772.40	\$772.40	\$950.56	\$950.56	\$996.70	\$996.70	\$922.87	\$922.87	\$866.87	\$866.87
51	\$750.45	\$750.45	\$789.42	\$789.42	\$982.97	\$982.97	\$806.57	\$806.57	\$992.60	\$992.60	\$1,040.79	\$1,040.79	\$963.69	\$963.69	\$905.21	\$905.21
52	\$785.46	\$785.46	\$826.25	\$826.25	\$1,028.82	\$1,028.82	\$844.19	\$844.19	\$1,038.91	\$1,038.91	\$1,089.34	\$1,089.34	\$1,008.65	\$1,008.65	\$947.44	\$947.44
53	\$820.87	\$820.87	\$863.50	\$863.50	\$1,075.20	\$1,075.20	\$882.25	\$882.25	\$1,085.74	\$1,085.74	\$1,138.45	\$1,138.45	\$1,054.12	\$1,054.12	\$990.15	\$990.15
54	\$859.10	\$859.10	\$903.71	\$903.71	\$1,125.27	\$1,125.27	\$923.34	\$923.34	\$1,136.30	\$1,136.30	\$1,191.46	\$1,191.46	\$1,103.21	\$1,103.21	\$1,036.26	\$1,036.26
55	\$897.32	\$897.32	\$943.92	\$943.92	\$1,175.34	\$1,175.34	\$964.42	\$964.42	\$1,186.87	\$1,186.87	\$1,244.48	\$1,244.48	\$1,152.30	\$1,152.30	\$1,082.37	\$1,082.37
56	\$938.77	\$938.77	\$987.52	\$987.52	\$1,229.63	\$1,229.63	\$1,008.97	\$1,008.97	\$1,241.68	\$1,241.68	\$1,301.96	\$1,301.96	\$1,205.52	\$1,205.52	\$1,132.37	\$1,132.37
57	\$980.62	\$980.62	\$1,031.54	\$1,031.54	\$1,284.44	\$1,284.44	\$1,053.95	\$1,053.95	\$1,297.04	\$1,297.04	\$1,360.00	\$1,360.00	\$1,259.26	\$1,259.26	\$1,182.84	\$1,182.84
58	\$1,025.28	\$1,025.28	\$1,078.52	\$1,078.52	\$1,342.95	\$1,342.95	\$1,101.95	\$1,101.95	\$1,356.16.							

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$314.31	\$314.31	\$330.63	\$330.63	\$411.69	\$411.69	\$337.81	\$337.81	\$415.72	\$415.72	\$435.91	\$435.91	\$403.62	\$403.62	\$379.12	\$379.12
15	\$342.24	\$342.24	\$360.02	\$360.02	\$448.28	\$448.28	\$367.84	\$367.84	\$452.68	\$452.68	\$474.65	\$474.65	\$439.49	\$439.49	\$412.82	\$412.82
16	\$352.93	\$352.93	\$371.25	\$371.25	\$462.28	\$462.28	\$379.32	\$379.32	\$466.81	\$466.81	\$489.47	\$489.47	\$453.21	\$453.21	\$425.71	\$425.71
17	\$363.61	\$363.61	\$382.49	\$382.49	\$476.27	\$476.27	\$390.80	\$390.80	\$480.94	\$480.94	\$504.28	\$504.28	\$466.93	\$466.93	\$438.59	\$438.59
18	\$375.11	\$375.11	\$394.59	\$394.59	\$491.34	\$491.34	\$403.16	\$403.16	\$496.15	\$496.15	\$520.24	\$520.24	\$481.70	\$481.70	\$452.47	\$452.47
19	\$386.62	\$386.62	\$406.69	\$406.69	\$506.40	\$506.40	\$415.53	\$415.53	\$511.37	\$511.37	\$536.19	\$536.19	\$496.47	\$496.47	\$466.35	\$466.35
20	\$398.53	\$398.53	\$419.23	\$419.23	\$522.01	\$522.01	\$428.33	\$428.33	\$527.13	\$527.13	\$552.72	\$552.72	\$511.78	\$511.78	\$480.72	\$480.72
21	\$410.86	\$410.86	\$432.19	\$432.19	\$538.16	\$538.16	\$441.58	\$441.58	\$543.43	\$543.43	\$569.81	\$569.81	\$527.60	\$527.60	\$495.59	\$495.59
22	\$410.86	\$410.86	\$432.19	\$432.19	\$538.16	\$538.16	\$441.58	\$441.58	\$543.43	\$543.43	\$569.81	\$569.81	\$527.60	\$527.60	\$495.59	\$495.59
23	\$410.86	\$410.86	\$432.19	\$432.19	\$538.16	\$538.16	\$441.58	\$441.58	\$543.43	\$543.43	\$569.81	\$569.81	\$527.60	\$527.60	\$495.59	\$495.59
24	\$410.86	\$410.86	\$432.19	\$432.19	\$538.16	\$538.16	\$441.58	\$441.58	\$543.43	\$543.43	\$569.81	\$569.81	\$527.60	\$527.60	\$495.59	\$495.59
25	\$412.50	\$412.50	\$433.92	\$433.92	\$540.31	\$540.31	\$443.35	\$443.35	\$545.60	\$545.60	\$572.09	\$572.09	\$529.71	\$529.71	\$497.57	\$497.57
26	\$420.72	\$420.72	\$442.57	\$442.57	\$551.07	\$551.07	\$452.18	\$452.18	\$556.47	\$556.47	\$583.49	\$583.49	\$540.27	\$540.27	\$507.48	\$507.48
27	\$430.58	\$430.58	\$452.94	\$452.94	\$563.99	\$563.99	\$462.78	\$462.78	\$569.52	\$569.52	\$597.16	\$597.16	\$552.93	\$552.93	\$519.38	\$519.38
28	\$446.60	\$446.60	\$469.79	\$469.79	\$584.97	\$584.97	\$480.00	\$480.00	\$590.71	\$590.71	\$619.38	\$619.38	\$573.50	\$573.50	\$538.70	\$538.70
29	\$459.75	\$459.75	\$483.63	\$483.63	\$602.20	\$602.20	\$494.13	\$494.13	\$608.10	\$608.10	\$637.62	\$637.62	\$590.39	\$590.39	\$554.56	\$554.56
30	\$466.32	\$466.32	\$490.54	\$490.54	\$610.81	\$610.81	\$501.19	\$501.19	\$616.79	\$616.79	\$646.74	\$646.74	\$598.83	\$598.83	\$562.49	\$562.49
31	\$476.18	\$476.18	\$500.91	\$500.91	\$623.72	\$623.72	\$511.79	\$511.79	\$629.84	\$629.84	\$660.41	\$660.41	\$611.49	\$611.49	\$574.39	\$574.39
32	\$486.05	\$486.05	\$511.29	\$511.29	\$636.64	\$636.64	\$522.39	\$522.39	\$642.88	\$642.88	\$674.09	\$674.09	\$624.15	\$624.15	\$586.28	\$586.28
33	\$492.21	\$492.21	\$517.77	\$517.77	\$644.71	\$644.71	\$529.01	\$529.01	\$651.03	\$651.03	\$682.63	\$682.63	\$632.07	\$632.07	\$593.71	\$593.71
34	\$498.78	\$498.78	\$524.68	\$524.68	\$653.32	\$653.32	\$536.08	\$536.08	\$659.73	\$659.73	\$691.75	\$691.75	\$640.51	\$640.51	\$601.64	\$601.64
35	\$502.07	\$502.07	\$528.14	\$528.14	\$657.63	\$657.63	\$539.61	\$539.61	\$664.07	\$664.07	\$696.31	\$696.31	\$644.73	\$644.73	\$605.61	\$605.61
36	\$505.36	\$505.36	\$531.60	\$531.60	\$661.93	\$661.93	\$543.14	\$543.14	\$668.42	\$668.42	\$700.87	\$700.87	\$648.95	\$648.95	\$609.57	\$609.57
37	\$508.64	\$508.64	\$535.06	\$535.06	\$666.24	\$666.24	\$546.68	\$546.68	\$672.77	\$672.77	\$705.43	\$705.43	\$653.17	\$653.17	\$613.54	\$613.54
38	\$511.93	\$511.93	\$538.51	\$538.51	\$670.54	\$670.54	\$550.21	\$550.21	\$677.12	\$677.12	\$709.98	\$709.98	\$657.39	\$657.39	\$617.50	\$617.50
39	\$518.50	\$518.50	\$545.43	\$545.43	\$679.15	\$679.15	\$557.28	\$557.28	\$685.81	\$685.81	\$719.10	\$719.10	\$665.84	\$665.84	\$625.43	\$625.43
40	\$525.08	\$525.08	\$552.34	\$552.34	\$687.76	\$687.76	\$564.34	\$564.34	\$694.51	\$694.51	\$728.22	\$728.22	\$674.28	\$674.28	\$633.36	\$633.36
41	\$534.94	\$534.94	\$562.72	\$562.72	\$700.68	\$700.68	\$574.94	\$574.94	\$707.55	\$707.55	\$741.89	\$741.89	\$686.94	\$686.94	\$645.25	\$645.25
42	\$544.39	\$544.39	\$572.66	\$572.66	\$713.06	\$713.06	\$585.09	\$585.09	\$720.05	\$720.05	\$755.00	\$755.00	\$699.07	\$699.07	\$656.65	\$656.65
43	\$557.53	\$557.53	\$586.49	\$586.49	\$730.28	\$730.28	\$599.23	\$599.23	\$737.44	\$737.44	\$773.23	\$773.23	\$715.96	\$715.96	\$672.51	\$672.51
44	\$573.97	\$573.97	\$603.78	\$603.78	\$751.80	\$751.80	\$616.89	\$616.89	\$759.17	\$759.17	\$796.03	\$796.03	\$737.06	\$737.06	\$692.34	\$692.34
45	\$593.28	\$593.28	\$624.09	\$624.09	\$777.10	\$777.10	\$637.64	\$637.64	\$784.71	\$784.71	\$822.81	\$822.81	\$761.86	\$761.86	\$715.63	\$715.63
46	\$616.29	\$616.29	\$648.29	\$648.29	\$807.23	\$807.23	\$662.37	\$662.37	\$815.15	\$815.15	\$854.72	\$854.72	\$791.40	\$791.40	\$743.38	\$743.38
47	\$642.17	\$642.17	\$675.52	\$675.52	\$841.14	\$841.14	\$690.19	\$690.19	\$849.38	\$849.38	\$890.62	\$890.62	\$824.64	\$824.64	\$774.60	\$774.60
48	\$671.75	\$671.75	\$706.64	\$706.64	\$879.88	\$879.88	\$721.99	\$721.99	\$888.51	\$888.51	\$931.64	\$931.64	\$862.63	\$862.63	\$810.28	\$810.28
49	\$700.92	\$700.92	\$737.32	\$737.32	\$918.09	\$918.09	\$753.34	\$753.34	\$927.09	\$927.09	\$972.10	\$972.10	\$900.09	\$900.09	\$845.47	\$845.47
50	\$733.79	\$733.79	\$771.90	\$771.90	\$961.15	\$961.15	\$788.66	\$788.66	\$970.57	\$970.57	\$1,017.68	\$1,017.68	\$942.30	\$942.30	\$885.12	\$885.12
51	\$766.25	\$766.25	\$806.04	\$806.04	\$1,003.66	\$1,003.66	\$823.55	\$823.55	\$1,013.50	\$1,013.50	\$1,062.70	\$1,062.70	\$983.98	\$983.98	\$924.27	\$924.27
52	\$802.00	\$802.00	\$843.64	\$843.64	\$1,050.48	\$1,050.48	\$861.97	\$861.97	\$1,060.78	\$1,060.78	\$1,112.27	\$1,112.27	\$1,029.88	\$1,029.88	\$967.39	\$967.39
53	\$838.15	\$838.15	\$881.68	\$881.68	\$1,097.84	\$1,097.84	\$900.83	\$900.83	\$1,108.60	\$1,108.60	\$1,162.42	\$1,162.42	\$1,076.31	\$1,076.31	\$1,011.00	\$1,011.00
54	\$877.18	\$877.18	\$922.73	\$922.73	\$1,148.96	\$1,148.96	\$942.78	\$942.78	\$1,160.23	\$1,160.23	\$1,216.55	\$1,216.55	\$1,126.43	\$1,126.43	\$1,058.08	\$1,058.08
55	\$916.21	\$916.21	\$963.79	\$963.79	\$1,200.09	\$1,200.09	\$984.73	\$984.73	\$1,211.85	\$1,211.85	\$1,270.68	\$1,270.68	\$1,176.55	\$1,176.55	\$1,105.16	\$1,105.16
56	\$958.53	\$958.53	\$1,008.31	\$1,008.31	\$1,255.52	\$1,255.52	\$1,030.21	\$1,030.21	\$1,267.82	\$1,267.82	\$1,329.37	\$1,329.37	\$1,230.90	\$1,230.90	\$1,156.20	\$1,156.20
57	\$1,001.26	\$1,001.26	\$1,053.26	\$1,053.26	\$1,311.48	\$1,311.48	\$1,076.13	\$1,076.13	\$1,324.34	\$1,324.34	\$1,388.63	\$1,388.63	\$1,285.77	\$1,285.77	\$1,207.75	\$1,207.75
58																

**AetnaHealthInc
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off

RATING AREA 1							
0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$402.39		\$402.39	\$402.39		\$402.39	
	\$410.86		\$410.86	\$410.86		\$410.86	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$423.28	\$423.28	\$423.28
\$432.19	\$432.19	\$432.19

RATING AREA 3

0	0	0	0	1	0	0	2	0	3	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06	\$527.06
\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16	\$538.16

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$432.48	\$432.48	\$432.48	\$432.48	\$432.48	
	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	

RATING AREA 6

0	0	5	0	0	14	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$532.23	\$532.23	\$532.23	\$532.23	\$532.23	\$532.23	\$532.23	\$532.23	\$532.23	#####
\$543.43	\$543.43	\$543.43	\$543.43	\$543.43	\$543.43	\$543.43	\$543.43	\$543.43	#####

RATING AREA 7

0	5	9	0
Adams	Berks	Lancaster	York
\$558.06	\$558.06	\$558.06	\$558.06
\$569.81	\$569.81	\$569.81	\$569.81

RATING AREA 8

17	24	0	35	34
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$516.72	\$516.72	\$516.72	\$516.72	\$516.72
\$527.60	\$527.60	\$527.60	\$527.60	\$527.60

RATING AREA 9

15	0	0	0	0	4	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$485.37	\$485.37	\$485.37	\$485.37	\$485.37	\$485.37	485.37
\$495.59	\$495.59	\$495.59	\$495.59	\$495.59	\$495.59	495.59

Company Name: AetnaHealthInc
 Market: Small Group
 Product: HMO and QPOS
 Effective Date of Rates: October 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%		Aetna Silver HMO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$316.96	\$316.96	\$333.42	\$333.42	\$415.17	\$415.17	\$340.66	\$340.66	\$419.24	\$419.24	\$439.59	\$439.59	\$407.03	\$407.03	\$382.33	\$382.33
15	\$345.14	\$345.14	\$363.06	\$363.06	\$452.07	\$452.07	\$370.95	\$370.95	\$456.50	\$456.50	\$478.66	\$478.66	\$443.21	\$443.21	\$416.31	\$416.31
16	\$355.91	\$355.91	\$374.39	\$374.39	\$466.18	\$466.18	\$382.52	\$382.52	\$470.75	\$470.75	\$493.60	\$493.60	\$457.04	\$457.04	\$429.31	\$429.31
17	\$366.68	\$366.68	\$385.72	\$385.72	\$480.29	\$480.29	\$394.10	\$394.10	\$485.00	\$485.00	\$508.54	\$508.54	\$470.87	\$470.87	\$442.30	\$442.30
18	\$378.28	\$378.28	\$397.93	\$397.93	\$495.49	\$495.49	\$406.57	\$406.57	\$500.35	\$500.35	\$524.63	\$524.63	\$485.77	\$485.77	\$456.30	\$456.30
19	\$389.89	\$389.89	\$410.13	\$410.13	\$510.68	\$510.68	\$419.04	\$419.04	\$515.69	\$515.69	\$540.72	\$540.72	\$500.67	\$500.67	\$470.29	\$470.29
20	\$401.90	\$401.90	\$422.77	\$422.77	\$526.42	\$526.42	\$431.95	\$431.95	\$531.58	\$531.58	\$557.39	\$557.39	\$516.10	\$516.10	\$484.78	\$484.78
21	\$414.33	\$414.33	\$435.85	\$435.85	\$542.70	\$542.70	\$445.31	\$445.31	\$548.02	\$548.02	\$574.63	\$574.63	\$532.06	\$532.06	\$499.78	\$499.78
22	\$414.33	\$414.33	\$435.85	\$435.85	\$542.70	\$542.70	\$445.31	\$445.31	\$548.02	\$548.02	\$574.63	\$574.63	\$532.06	\$532.06	\$499.78	\$499.78
23	\$414.33	\$414.33	\$435.85	\$435.85	\$542.70	\$542.70	\$445.31	\$445.31	\$548.02	\$548.02	\$574.63	\$574.63	\$532.06	\$532.06	\$499.78	\$499.78
24	\$414.33	\$414.33	\$435.85	\$435.85	\$542.70	\$542.70	\$445.31	\$445.31	\$548.02	\$548.02	\$574.63	\$574.63	\$532.06	\$532.06	\$499.78	\$499.78
25	\$415.99	\$415.99	\$437.59	\$437.59	\$544.87	\$544.87	\$447.09	\$447.09	\$550.22	\$550.22	\$576.93	\$576.93	\$534.19	\$534.19	\$501.77	\$501.77
26	\$424.27	\$424.27	\$446.31	\$446.31	\$555.73	\$555.73	\$456.00	\$456.00	\$561.18	\$561.18	\$588.42	\$588.42	\$544.83	\$544.83	\$511.77	\$511.77
27	\$434.22	\$434.22	\$456.77	\$456.77	\$568.75	\$568.75	\$466.69	\$466.69	\$574.33	\$574.33	\$602.21	\$602.21	\$557.60	\$557.60	\$523.76	\$523.76
28	\$450.38	\$450.38	\$473.77	\$473.77	\$589.92	\$589.92	\$484.06	\$484.06	\$595.70	\$595.70	\$624.62	\$624.62	\$578.35	\$578.35	\$543.26	\$543.26
29	\$463.64	\$463.64	\$487.71	\$487.71	\$607.29	\$607.29	\$498.31	\$498.31	\$613.24	\$613.24	\$643.01	\$643.01	\$595.38	\$595.38	\$559.25	\$559.25
30	\$470.27	\$470.27	\$494.69	\$494.69	\$615.97	\$615.97	\$505.43	\$505.43	\$622.01	\$622.01	\$652.20	\$652.20	\$603.89	\$603.89	\$567.25	\$567.25
31	\$480.21	\$480.21	\$505.15	\$505.15	\$628.99	\$628.99	\$516.12	\$516.12	\$635.16	\$635.16	\$665.99	\$665.99	\$616.66	\$616.66	\$579.24	\$579.24
32	\$490.15	\$490.15	\$515.61	\$515.61	\$642.02	\$642.02	\$526.81	\$526.81	\$648.31	\$648.31	\$679.78	\$679.78	\$629.43	\$629.43	\$591.23	\$591.23
33	\$496.37	\$496.37	\$522.14	\$522.14	\$650.16	\$650.16	\$533.49	\$533.49	\$656.53	\$656.53	\$688.40	\$688.40	\$637.41	\$637.41	\$598.73	\$598.73
34	\$503.00	\$503.00	\$529.12	\$529.12	\$658.84	\$658.84	\$540.61	\$540.61	\$665.30	\$665.30	\$697.60	\$697.60	\$645.92	\$645.92	\$606.73	\$606.73
35	\$506.31	\$506.31	\$532.60	\$532.60	\$663.18	\$663.18	\$544.17	\$544.17	\$669.69	\$669.69	\$702.19	\$702.19	\$650.18	\$650.18	\$610.73	\$610.73
36	\$509.63	\$509.63	\$536.09	\$536.09	\$667.53	\$667.53	\$547.74	\$547.74	\$674.07	\$674.07	\$706.79	\$706.79	\$654.44	\$654.44	\$614.72	\$614.72
37	\$512.94	\$512.94	\$539.58	\$539.58	\$671.87	\$671.87	\$551.30	\$551.30	\$678.45	\$678.45	\$711.39	\$711.39	\$658.69	\$658.69	\$618.72	\$618.72
38	\$516.26	\$516.26	\$543.06	\$543.06	\$676.21	\$676.21	\$554.86	\$554.86	\$682.84	\$682.84	\$715.99	\$715.99	\$662.95	\$662.95	\$622.72	\$622.72
39	\$522.89	\$522.89	\$550.04	\$550.04	\$684.89	\$684.89	\$561.99	\$561.99	\$691.61	\$691.61	\$725.18	\$725.18	\$671.46	\$671.46	\$630.72	\$630.72
40	\$529.51	\$529.51	\$557.01	\$557.01	\$693.57	\$693.57	\$569.11	\$569.11	\$700.37	\$700.37	\$734.37	\$734.37	\$679.98	\$679.98	\$638.71	\$638.71
41	\$539.46	\$539.46	\$567.47	\$567.47	\$706.60	\$706.60	\$579.80	\$579.80	\$713.53	\$713.53	\$748.16	\$748.16	\$692.74	\$692.74	\$650.71	\$650.71
42	\$548.99	\$548.99	\$577.50	\$577.50	\$719.08	\$719.08	\$590.04	\$590.04	\$726.13	\$726.13	\$761.38	\$761.38	\$704.98	\$704.98	\$662.20	\$662.20
43	\$562.25	\$562.25	\$591.44	\$591.44	\$736.45	\$736.45	\$604.29	\$604.29	\$743.67	\$743.67	\$779.77	\$779.77	\$722.01	\$722.01	\$678.20	\$678.20
44	\$578.82	\$578.82	\$608.88	\$608.88	\$758.16	\$758.16	\$622.10	\$622.10	\$765.59	\$765.59	\$802.75	\$802.75	\$743.29	\$743.29	\$698.19	\$698.19
45	\$598.29	\$598.29	\$629.36	\$629.36	\$783.66	\$783.66	\$643.03	\$643.03	\$791.35	\$791.35	\$829.76	\$829.76	\$768.30	\$768.30	\$721.68	\$721.68
46	\$621.50	\$621.50	\$653.77	\$653.77	\$814.06	\$814.06	\$667.97	\$667.97	\$822.04	\$822.04	\$861.94	\$861.94	\$798.09	\$798.09	\$749.66	\$749.66
47	\$647.60	\$647.60	\$681.23	\$681.23	\$848.25	\$848.25	\$696.02	\$696.02	\$856.56	\$856.56	\$898.14	\$898.14	\$831.61	\$831.61	\$781.15	\$781.15
48	\$677.43	\$677.43	\$712.61	\$712.61	\$887.32	\$887.32	\$728.09	\$728.09	\$896.02	\$896.02	\$939.52	\$939.52	\$869.92	\$869.92	\$817.13	\$817.13
49	\$706.85	\$706.85	\$743.55	\$743.55	\$925.85	\$925.85	\$759.70	\$759.70	\$934.93	\$934.93	\$980.31	\$980.31	\$907.70	\$907.70	\$852.62	\$852.62
50	\$739.99	\$739.99	\$778.42	\$778.42	\$969.27	\$969.27	\$795.33	\$795.33	\$978.77	\$978.77	\$1,026.28	\$1,026.28	\$950.26	\$950.26	\$892.60	\$892.60
51	\$772.73	\$772.73	\$812.85	\$812.85	\$1,012.14	\$1,012.14	\$830.51	\$830.51	\$1,022.06	\$1,022.06	\$1,071.68	\$1,071.68	\$992.30	\$992.30	\$932.08	\$932.08
52	\$808.77	\$808.77	\$850.77	\$850.77	\$1,059.36	\$1,059.36	\$869.25	\$869.25	\$1,069.74	\$1,069.74	\$1,121.67	\$1,121.67	\$1,038.59	\$1,038.59	\$975.56	\$975.56
53	\$845.23	\$845.23	\$889.13	\$889.13	\$1,107.11	\$1,107.11	\$908.44	\$908.44	\$1,117.97	\$1,117.97	\$1,172.24	\$1,172.24	\$1,085.41	\$1,085.41	\$1,019.54	\$1,019.54
54	\$884.60	\$884.60	\$930.53	\$930.53	\$1,158.67	\$1,158.67	\$950.74	\$950.74	\$1,170.03	\$1,170.03	\$1,226.83	\$1,226.83	\$1,135.95	\$1,135.95	\$1,067.02	\$1,067.02
55	\$923.96	\$923.96	\$971.94	\$971.94	\$1,210.23	\$1,210.23	\$993.05	\$993.05	\$1,222.09	\$1,222.09	\$1,281.42	\$1,281.42	\$1,186.50	\$1,186.50	\$1,114.50	\$1,114.50
56	\$966.63	\$966.63	\$1,016.83	\$1,016.83	\$1,266.13	\$1,266.13	\$1,038.92	\$1,038.92	\$1,278.54	\$1,278.54	\$1,340.60	\$1,340.60	\$1,241.30	\$1,241.30	\$1,165.98	\$1,165.98
57	\$1,009.72	\$1,009.72	\$1,062.16	\$1,062.16	\$1,322.57	\$1,322.57	\$1,085.23	\$1,085.23	\$1,335.53	\$1,335.53	\$1,400.37	\$1,400.37	\$1,296.64	\$1,296.64	\$1,217.95	\$1,217.95
58	\$1,055.71	\$1,055.71	\$1,110.54	\$1,110.54	\$1,382.81	\$1,382.81	\$1,134.66	\$1,134.61								

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126	
Plan Marketing Name =>	Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50		Aetna Silver QPOS 6000 80/50	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001		PAS001	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
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	\$323.64	\$323.64	\$340.44	\$340.44	\$423.91	\$423.91	\$347.84	\$347.84	\$428.06	\$428.06	\$448.84	\$448.84	\$415.60	\$415.60	\$390.38	\$390.38
15	\$352.40	\$352.40	\$370.70	\$370.70	\$461.59	\$461.59	\$378.76	\$378.76	\$466.11	\$466.11	\$488.74	\$488.74	\$452.54	\$452.54	\$425.08	\$425.08
16	\$363.40	\$363.40	\$382.27	\$382.27	\$476.00	\$476.00	\$390.58	\$390.58	\$480.66	\$480.66	\$504.00	\$504.00	\$466.66	\$466.66	\$438.35	\$438.35
17	\$374.40	\$374.40	\$393.84	\$393.84	\$490.40	\$490.40	\$402.40	\$402.40	\$495.21	\$495.21	\$519.25	\$519.25	\$480.79	\$480.79	\$451.61	\$451.61
18	\$386.25	\$386.25	\$406.31	\$406.31	\$505.92	\$505.92	\$415.13	\$415.13	\$510.88	\$510.88	\$535.68	\$535.68	\$496.00	\$496.00	\$465.90	\$465.90
19	\$398.09	\$398.09	\$418.77	\$418.77	\$521.44	\$521.44	\$427.86	\$427.86	\$526.55	\$526.55	\$552.11	\$552.11	\$511.21	\$511.21	\$480.19	\$480.19
20	\$410.36	\$410.36	\$431.67	\$431.67	\$537.50	\$537.50	\$441.05	\$441.05	\$542.77	\$542.77	\$569.12	\$569.12	\$526.97	\$526.97	\$494.99	\$494.99
21	\$423.05	\$423.05	\$445.02	\$445.02	\$554.13	\$554.13	\$454.69	\$454.69	\$559.56	\$559.56	\$586.72	\$586.72	\$543.26	\$543.26	\$510.30	\$510.30
22	\$423.05	\$423.05	\$445.02	\$445.02	\$554.13	\$554.13	\$454.69	\$454.69	\$559.56	\$559.56	\$586.72	\$586.72	\$543.26	\$543.26	\$510.30	\$510.30
23	\$423.05	\$423.05	\$445.02	\$445.02	\$554.13	\$554.13	\$454.69	\$454.69	\$559.56	\$559.56	\$586.72	\$586.72	\$543.26	\$543.26	\$510.30	\$510.30
24	\$423.05	\$423.05	\$445.02	\$445.02	\$554.13	\$554.13	\$454.69	\$454.69	\$559.56	\$559.56	\$586.72	\$586.72	\$543.26	\$543.26	\$510.30	\$510.30
25	\$424.75	\$424.75	\$446.80	\$446.80	\$556.35	\$556.35	\$456.51	\$456.51	\$561.80	\$561.80	\$589.07	\$589.07	\$545.44	\$545.44	\$512.34	\$512.34
26	\$433.21	\$433.21	\$455.70	\$455.70	\$567.43	\$567.43	\$465.60	\$465.60	\$572.99	\$572.99	\$600.81	\$600.81	\$556.30	\$556.30	\$522.54	\$522.54
27	\$443.36	\$443.36	\$466.38	\$466.38	\$580.73	\$580.73	\$476.51	\$476.51	\$586.42	\$586.42	\$614.89	\$614.89	\$569.34	\$569.34	\$534.79	\$534.79
28	\$459.86	\$459.86	\$483.74	\$483.74	\$602.34	\$602.34	\$494.25	\$494.25	\$608.24	\$608.24	\$637.77	\$637.77	\$590.53	\$590.53	\$554.69	\$554.69
29	\$473.40	\$473.40	\$497.98	\$497.98	\$620.07	\$620.07	\$508.80	\$508.80	\$626.15	\$626.15	\$656.54	\$656.54	\$607.91	\$607.91	\$571.02	\$571.02
30	\$480.17	\$480.17	\$505.10	\$505.10	\$628.94	\$628.94	\$516.07	\$516.07	\$635.10	\$635.10	\$665.93	\$665.93	\$616.60	\$616.60	\$579.19	\$579.19
31	\$490.32	\$490.32	\$515.78	\$515.78	\$642.24	\$642.24	\$526.98	\$526.98	\$648.53	\$648.53	\$680.01	\$680.01	\$629.64	\$629.64	\$591.43	\$591.43
32	\$500.47	\$500.47	\$526.46	\$526.46	\$655.53	\$655.53	\$537.90	\$537.90	\$661.96	\$661.96	\$694.09	\$694.09	\$642.68	\$642.68	\$603.68	\$603.68
33	\$506.82	\$506.82	\$533.14	\$533.14	\$663.85	\$663.85	\$544.72	\$544.72	\$670.35	\$670.35	\$702.90	\$702.90	\$650.83	\$650.83	\$611.34	\$611.34
34	\$513.59	\$513.59	\$540.26	\$540.26	\$672.71	\$672.71	\$551.99	\$551.99	\$679.31	\$679.31	\$712.28	\$712.28	\$659.52	\$659.52	\$619.50	\$619.50
35	\$516.97	\$516.97	\$543.82	\$543.82	\$677.15	\$677.15	\$555.63	\$555.63	\$683.78	\$683.78	\$716.98	\$716.98	\$663.87	\$663.87	\$623.58	\$623.58
36	\$520.36	\$520.36	\$547.38	\$547.38	\$681.58	\$681.58	\$559.27	\$559.27	\$688.26	\$688.26	\$721.67	\$721.67	\$668.21	\$668.21	\$627.67	\$627.67
37	\$523.74	\$523.74	\$550.94	\$550.94	\$686.01	\$686.01	\$562.90	\$562.90	\$692.74	\$692.74	\$726.36	\$726.36	\$672.56	\$672.56	\$631.75	\$631.75
38	\$527.12	\$527.12	\$554.50	\$554.50	\$690.44	\$690.44	\$566.54	\$566.54	\$697.21	\$697.21	\$731.06	\$731.06	\$676.91	\$676.91	\$635.83	\$635.83
39	\$533.89	\$533.89	\$561.62	\$561.62	\$699.31	\$699.31	\$573.82	\$573.82	\$706.17	\$706.17	\$740.45	\$740.45	\$685.60	\$685.60	\$643.99	\$643.99
40	\$540.66	\$540.66	\$568.74	\$568.74	\$708.18	\$708.18	\$581.09	\$581.09	\$715.12	\$715.12	\$749.83	\$749.83	\$694.29	\$694.29	\$652.16	\$652.16
41	\$550.82	\$550.82	\$579.42	\$579.42	\$721.48	\$721.48	\$592.00	\$592.00	\$728.55	\$728.55	\$763.92	\$763.92	\$707.33	\$707.33	\$664.41	\$664.41
42	\$560.55	\$560.55	\$589.65	\$589.65	\$734.22	\$734.22	\$602.46	\$602.46	\$741.42	\$741.42	\$777.41	\$777.41	\$719.82	\$719.82	\$676.14	\$676.14
43	\$574.08	\$574.08	\$603.90	\$603.90	\$751.95	\$751.95	\$617.01	\$617.01	\$759.32	\$759.32	\$796.18	\$796.18	\$737.21	\$737.21	\$692.47	\$692.47
44	\$591.01	\$591.01	\$621.70	\$621.70	\$774.12	\$774.12	\$635.20	\$635.20	\$781.71	\$781.71	\$819.65	\$819.65	\$758.94	\$758.94	\$712.88	\$712.88
45	\$610.89	\$610.89	\$642.61	\$642.61	\$800.16	\$800.16	\$656.57	\$656.57	\$808.01	\$808.01	\$847.23	\$847.23	\$784.47	\$784.47	\$736.87	\$736.87
46	\$634.58	\$634.58	\$667.53	\$667.53	\$831.19	\$831.19	\$682.03	\$682.03	\$839.34	\$839.34	\$880.09	\$880.09	\$814.89	\$814.89	\$765.45	\$765.45
47	\$661.23	\$661.23	\$695.57	\$695.57	\$866.10	\$866.10	\$710.68	\$710.68	\$874.59	\$874.59	\$917.05	\$917.05	\$849.12	\$849.12	\$797.59	\$797.59
48	\$691.69	\$691.69	\$727.61	\$727.61	\$906.00	\$906.00	\$743.41	\$743.41	\$914.88	\$914.88	\$959.29	\$959.29	\$888.24	\$888.24	\$834.34	\$834.34
49	\$721.73	\$721.73	\$759.21	\$759.21	\$945.34	\$945.34	\$775.70	\$775.70	\$954.61	\$954.61	\$1,000.95	\$1,000.95	\$926.81	\$926.81	\$870.57	\$870.57
50	\$755.57	\$755.57	\$794.81	\$794.81	\$989.67	\$989.67	\$812.07	\$812.07	\$999.38	\$999.38	\$1,047.89	\$1,047.89	\$970.27	\$970.27	\$911.39	\$911.39
51	\$788.99	\$788.99	\$829.97	\$829.97	\$1,033.45	\$1,033.45	\$847.99	\$847.99	\$1,043.58	\$1,043.58	\$1,094.24	\$1,094.24	\$1,013.19	\$1,013.19	\$951.70	\$951.70
52	\$825.80	\$825.80	\$868.68	\$868.68	\$1,081.66	\$1,081.66	\$887.55	\$887.55	\$1,092.26	\$1,092.26	\$1,145.29	\$1,145.29	\$1,060.45	\$1,060.45	\$996.10	\$996.10
53	\$863.03	\$863.03	\$907.85	\$907.85	\$1,130.42	\$1,130.42	\$927.56	\$927.56	\$1,141.50	\$1,141.50	\$1,196.92	\$1,196.92	\$1,108.26	\$1,108.26	\$1,041.01	\$1,041.01
54	\$903.22	\$903.22	\$950.12	\$950.12	\$1,183.06	\$1,183.06	\$970.76	\$970.76	\$1,194.66	\$1,194.66	\$1,252.66	\$1,252.66	\$1,159.87	\$1,159.87	\$1,089.48	\$1,089.48
55	\$943.41	\$943.41	\$992.40	\$992.40	\$1,235.71	\$1,235.71	\$1,013.95	\$1,013.95	\$1,247.82	\$1,247.82	\$1,308.40	\$1,308.40	\$1,211.48	\$1,211.48	\$1,137.96	\$1,137.96
56	\$986.98	\$986.98	\$1,038.24	\$1,038.24	\$1,292.78	\$1,292.78	\$1,060.79	\$1,060.79	\$1,305.46	\$1,305.46	\$1,368.83	\$1,368.83	\$1,267.43	\$1,267.43	\$1,190.52	\$1,190.52
57	\$1,030.98	\$1,030.98	\$1,084.52	\$1,084.52	\$1,350.41	\$1,350.41	\$1,108.07	\$1,108.07	\$1,363.65	\$1,363.65	\$1,429.85	\$1,429.85	\$1,323.93	\$1,323.93	\$1,243.59	

**AetnaHealthInc
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off

RATING AREA 1							
0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$414.33		\$414.33	\$414.33		\$414.33	
	\$423.05		\$423.05	\$423.05		\$423.05	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$435.85	\$435.85	\$435.85
\$445.02	\$445.02	\$445.02

RATING AREA 3

0	0	0	0	1	0	0	2	0	3	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70	\$542.70
\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13	\$554.13

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	
	\$454.69	\$454.69	\$454.69	\$454.69	\$454.69	

RATING AREA 6

0	0	5	0	0	14	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$548.02	\$548.02	\$548.02	\$548.02	\$548.02	\$548.02	\$548.02	\$548.02	\$548.02	#####
\$559.56	\$559.56	\$559.56	\$559.56	\$559.56	\$559.56	\$559.56	\$559.56	\$559.56	#####

RATING AREA 7

0	5	9	0
Adams	Berks	Lancaster	York
\$574.63	\$574.63	\$574.63	\$574.63
\$586.72	\$586.72	\$586.72	\$586.72

RATING AREA 8

17	24	0	35	34
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$532.06	\$532.06	\$532.06	\$532.06	\$532.06
\$543.26	\$543.26	\$543.26	\$543.26	\$543.26

RATING AREA 9

15	0	0	0	0	4	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$499.78	\$499.78	\$499.78	\$499.78	\$499.78	\$499.78	\$499.78
\$510.30	\$510.30	\$510.30	\$510.30	\$510.30	\$510.30	\$510.30

Market: Small Group



■ : 2021 on-exchange service area

 : 2021 off-exchange only service area



June 25, 2020

Ms. Jessica Altman
Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.

NAIC #:	95109 / 72052
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2021
Avg rate change requested:	9.7%
Range of rate change requested:	9.7% - 9.7%,
Written Prem Change for this Program:	\$154,40
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded, no changes from last year
Metal Levels:	Silver
Current # covered lives:	168
Current # policyholders:	168
Number of plans offered vs 2020:	1 in 2020; 1 in 2021
2020 Avg rate change:	7.8%
HIOS Issuer ID / Binder #:	64844 / AETN-PA21-125097569 & AETN-PA21- 125097569
Rate Filing Tracking Number:	AETN-132308679 & AETN-132308749
Policy Form(s):	HI HGrpAg 06 & HO HGrpPol 05 HI SG HCOC-2021 05 & HI SG-SOB-HMO 05 & HO SG HCOC-2021 05 & HO SG-SOB-POS-14045197 05
Form Filing Tracking Number:	AETN-132320764 & AETN-132330423

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2021 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended



for new business issued through the State of PA off-Exchange marketplace effective January 1, 2021.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

A solid black rectangular box used to redact a signature.

A solid black rectangular box used to redact a name, followed by the text ", FSA, MAAA".
Aetna



June 30, 2020

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Health Inc.
Small Group Rate Filing
SERFF # AETN-132308679

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on June 16, 2020. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. We have the following questions related to the credibility of data:
 - a. Please provide support for applying 0% credibility to the experience data.
 - b. Please provide support for the manual rate data being fully credible based on 36,598 member months as noted in table 2b of the PA Rate Template.

The manual data consists of all ACA-compliant experience for 2018 and 2019 in Aetna plans. As the plan offerings for 2018 and 2019 were very similar in benefit design across all product types, we felt it appropriate to combine the experience and develop rates using expected product differentials. Zero credibility was assigned to the base data based on the expectation that the manual data was a more representative view of the performance of the full product offerings.

2. Please provide a quantitative development of the following adjustments included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development should be provided for every item included in each of the below adjustments.
 - a. Change in Morbidity – All Other

Please refer to tab 'Response #2a' in the excel file 'AHI Objection Response 1 Tables.xlsx'

- b. Change in Network

Please refer to tab 'Response #2b' in the excel file 'AHI Objection Response 1 Tables.xlsx'

- c. Change in Benefits
 - i. Exhibit 4 of the support Excel file seems to provide the necessary information for the actual experience but the manual adjustment does not tie to this Exhibit

Please refer to tab 'Response #2c' in the excel file 'AHI Objection Response 1 Tables.xlsx'

- i. Exhibit 4 of the support Excel file seems to provide the necessary information for the actual experience but the manual adjustment does not tie to this Exhibit

Please refer to tab 'Response #2d' in the excel file 'AHI Objection Response 1 Tables.xlsx'

3. Please provide quantitative and qualitative support for the 87.1% Paid-to-Allowed ratio for the two plans.

Paid to allowed ratios are based on 2018 & 2019 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

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

Thank you for your review. Upon closer examination, we discovered a formula issue in the projection. With your approval, we propose not changing rates right now and instead wait for the 2019 Actual Risk Adjustment Transfer payments to be released. Once we have actuals, we will update the rate filing to reflect the actuals in the 2021 projection build up

The methodology that will be used to project the 2021 transfer payment is as follows: The 2018 and 2019 actual risk adjustment transfer payments will be trended to 2021. The resulting PMPMs will be weighted by the premium experience exposure; the resulting blended PMPM will be the 2021 projected risk adjustment transfer. The risk adjustment fee and high risk pool premium less recoveries will be subtracted; this risk adjustment transfer amount will be populated in Field 4.16 of URRT Worksheet II.

5. The utilization trends presented on WS #1 of the URRT do not tie to the utilization trends presented in the actuarial memorandum or Exhibit 8. Please reconcile.

The utilization trend shown in Exhibit 8 and the actuarial memorandum includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment AHI Objection Response 1 Tables.xlsx, tab 'Response #5', for the illustration of how the utilization trends differ between the files.

6. There are a few typos found in the actuarial memorandum. If a revised memorandum is needed, please consider fixing the following:
 - a. Reference of cell AC15 in section 1C, which seems to refer to cell AZ15 instead.

This has been updated.

- b. Mention of Exhibit E-1 in section 2A, which seems to refer to Exhibit C-1.

References to Exhibit E-1 should have been replaced with references to Worksheet I of the URRT which now shows the development of the Market Adjusted Index Rate. The Actuarial Memo has been updated to reflect this.

- c. The \$0.19 risk adjustment user fee mentioned in section 2D. Note, the correct user fee of \$0.25 is used within the exhibits.

This has been updated.

- d. Mention of Exhibits E-1 and E-2 references in section 4, which seems to refer to Exhibits C-1

and C-2.

References to Exhibit E-1 should have been replaced with references to Worksheet I of the URRT which now shows the development of the Market Adjusted Index Rate. The Actuarial Memo has been updated to reflect this.

References to Exhibit E-2 should have been replaced with references to Exhibit C-1 which now shows the development of the Calibrated Plan Adjusted Index Rate. The Actuarial Memo has been updated to reflect this.

Exhibit C-2 does not show the development of MAIR or CPAIR.

7. Please provide an explanation for the change in profit and/or contingency from 2.00% in 2020 to 4.74% in 2021.

The 2% profit was mandated to us for 2020. The profit margin expectations for our organization have not changed; the 4.74% is consistent with our original 2020 filing.

8. Please provide detailed quantitative support for the trend assumptions included in Tables 3 and 3b of the PA Rate Template.
 - a. Service category cost trend
 - b. Service category utilization trend
 - c. Service category induced utilization trend

Please see attachment AHI Objection Response 1 Tables.xlsx, tab 'Response #5'

9. Please provide additional quantitative support for the leveraging adjustment applied in the determination of the quarterly trend amounts. The information provided in the "Trend Tie Out..." Excel file provides the general concept behind the adjustment but does not provide the necessary support for the 2.4% increase over the allowed trend amounts.

Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

*Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1 + Allowed Trend) - 1*

*Leveraging Trend = (1 + 0.1 * 1.15)/(1 + 0.1) - 1 = 1.3%*

Paid Trend = (1 + Allowed Trend)(1 + Leveraging Trend) - 1*

Paid Trend = (1 + 10%)(1 + 1.3%) - 1 = 11.5%*

The leveraging factor assumed by medical cost component is:

Service Type	Leveraging
Facility Inpatient	1.7%

Facility Outpatient	2.2%
Physician	1.8%
Capitation	0.0%
Pharmacy	1.5%

10. Though these are not small group quarterly filings, the company has pressed the “Adjust PA Act Memo Exhibits to be for a Small Group Quarterly Filing” button in cell G2 of the Tab I Data sheet to adjust the exhibits to show quarterly filing information. Please resubmit with PA Actuarial Memorandum Exhibits without this adjustment.

We have updated the file.

11. In the cover letter, please indicate the additional revenue that the company expects will be generated due to the requested adjustment.

The letter was updated: 2021 PA SG Cover Letter_AHI v2.pdf

12. In the cover letter, please indicate any rating area changes, including any changes in excepted counties, or indicate that there are no rating area changes proposed for 2021.

There are no changes. The letter was updated: 2021 PA SG Cover Letter_AHI v2.pdf

13. Please verify the source of the manual data provided.

The source data for the manual rate is experience incurred from 1/1/18-12/31/19 for Aetna community-rated policies in the Pennsylvania Small Group market.

14. The information shown in columns Z and AA of Table 10 should provide a direct year-over-year calibrated PAIR comparison to generate the rate increase shown in column AC. Please identify the source of the data shown in column Z; the Department anticipates that column Z of the current small group filing will consist of the data in column AA from the 2020 annual filing adjusted by the Q1 trend factor found in Cell J35 in Table 5A of that filing. This will result in the comparison of a Q1 2020 calibrated PAIR with a Q1 2021 calibrated PAIR. This will yield a proper apples-to-apples comparison.

We can confirm the source of the data in column Z of the updated PA Rate Template is the 2020 column AA data adjusted by the Q1 trend factor found in cell J35 of last year's filing.

15. Also, provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 - approved, Q2 2021/Q2 2020 - approved, etc.) groups will see if the proposed rates are approved, with these rate changes then weighted by enrollment to produce an aggregate change for the four quarters.

Please refer to tab 'Response #15' in the excel file 'AHI Objection Response 1 Tables.xlsx'

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

Confirmed.

17. 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.

Please see attachment AHI Objection Response 1 Tables cont.xlsx', tab 'Response #17'

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

The required cells have been modified in the updated Rate Template to show the quadratic formula and normalizing constant.

19. 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

Please see attachment AHI Objection Response 1 Tables cont.xlsx', tab 'Response #19'

20. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer shared by the Department on May 23, 2020 from Jim Laverty.

This number in the updated Rate Template now reflects the risk adjustment amount provided by Jim Laverty.

21. Please provide by service category the emerging data and resulting trend for the current calendar year to-date as of the end of May.

Please refer to tab 'Response #21' in the excel file 'AHI Objection Response 1 Tables.xlsx'.

22. 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;
- v. The normalized average pmpm (should match the allowed pmpms in column L of Table 4b).

Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. Additional discussion on the development of medical and pharmacy trend can be found below

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

23. Cell D16 of Table 5 should contain a formula, specifically the product of the 1.01 factor to reflect the repeal of the individual mandate and any other assumption that produces the amount shown in that cell. Please revise; I note that the formula could be as simple as 1.01×1 .

The formula in the updated Rate Template now contains a formula

24. Regarding Table 6:
 - a. Please provide the proposed commission schedules for 2021.
 - b. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.
 - c. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.
 - d. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54.

Please refer to tab 'Response #24' in the excel file 'AHI Objection Response 1 Tables. There you will find the commissions by rating area as well as the other requested fees and PMPMs.

The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

The 0.8% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers. Table 6 in the updated Rate Template shows the RA User Fee information of \$0.25 PMPM.

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.

There were minimal changes between the benefits and cost sharing arrangements in the 2020 and 2021 plans, as demonstrated in the 'Response #26' tab in AHI Objection Response Tables. Internal pricing models were used to develop the pricing relativities using the plan designs of the 2021 portfolio. Please note that the internal pricing models were refreshed, and benefits slopes were updated since the 2020 pricing cycle. When the filed/approved Pricing AVs for 2020 are compared to the filed/proposed Pricing AVs for 2021, they are not on the same basis since the underlying models are different. Part of the annual pricing includes repricing older portfolios to ensure that pricing relativities are on the same basis within the pricing model. When the raw Pricing AVs are compared for 2020 and 2021, the YOY over change is a decrease due to increases in the 2021 OOP Max.

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

Please see attachment AHI Objection Response 1 Tables cont.xlsx', tab 'Response #26'

27. 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.

We will wait for the Department's guidance.

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 2 from June 16, 2020 objection letter.

Change in Morbidity - All Other

Experience Inputs: N/A
Assumption Inputs: SG: Risk Scores for Experience, Interim, & Projection
Objective: Calculate change in risk

SMALL GROUP

Base	
	Total
Interim / Base	1.027
Projection / Interim	1.002
Projection / Base	1.029

Manual	
	Total
Interim / Manual	1.027
Projection / Interim	1.002
Projection / Manual	1.029

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 2 from June 16, 2020 objection letter.

Network

Experience Inputs: N/A
Assumption Inputs: N/A
Objective: Calculate network discount average factors for normalization and projection

Base			Manual		
	Mix Change	Factor Change		Mix Change	Factor Change
Interim / Base	1.000	1.001	Interim / Manual	1.000	0.975
Projection / Interim	1.000	1.000	Projection / Interim	1.000	1.000
Projection / Base	1.000	1.001	Projection / Manual	1.000	0.975

		Average Network Discount Factors			
	Member Month	Base	Manual	Interim	Projection
Base	3,234	0.961	0.987	0.962	0.962
Manual	36,598	0.961	0.987	0.962	0.962
Interim	2,040	0.961	0.987	0.962	0.962
Projection	2,040	0.961	0.987	0.962	0.962

	Base Member Month	Manual Member Month	Interim Member Months	Projection Member Months		Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	3,234	36,598	2,040	2,040	0	0.961	0.987	0.962	0.962

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates
Response to question 2 from June 16, 2020 objection letter.

Benefit

Experience Inputs: N/A
Assumption Inputs: N/A
Objective: Calculate benefit (unit cost paid to allowed) average factors for normalization and projection

Base				Manual			
	Mix Change	Factor Change	Total		Mix Change	Factor Change	Total
Interim / Base	1.000	0.998	0.998	Interim / Manual	1.000	1.000	1.000
Projection / Interim	1.000	1.010	1.010	Projection / Interim	1.000	1.010	1.010
Projection / Base	1.000	1.008	1.008	Projection / Manual	1.000	1.010	1.010

Average Benefit Factors					
	Member Months	Base	Manual	Interim	Projection
Base	3,234	0.617	0.615	0.615	0.622
Manual	36,598	0.617	0.615	0.615	0.622
Interim	2,040	0.617	0.615	0.615	0.622
Projection	2,040	0.617	0.615	0.615	0.622

	Base Member Months	Manual Member Months	Interim Member Months	Projection Member Months		Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	3,234	36,598	2,040	2,040	0	0.617	0.615	0.615	0.622

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates
 Response to question 2 from June 16, 2020 objection letter.

'Change in Other' - please see below for more details

Network Factor	1.001
Pooling Impact	1.015
Deductible Suppression	0.993
Rx Other Trend	1.000
Total Other	1.009

Network

Experience Inputs: N/A
 Assumption Inputs: N/A
 Objective: Calculate network discount average factors for normalization and projection

Base

	Mix Change	Factor Change	Total
Interim / Base	1.000	1.001	1.001
Projection / Interim	1.000	1.000	1.000
Projection / Base	1.000	1.001	1.001

Manual

	Mix Change	Factor Change	Total
Interim / Manual	1.000	0.975	0.975
Projection / Interim	1.000	1.000	1.000
Projection / Manual	1.000	0.975	0.975

Pooling

Experience Inputs: N/A
 Assumption Inputs: Estimated pooling factor that accounts for capping claims and pooling point and applying pooling charge
 Objective: Calculate a pooling factor to use in claim projection

Base

	Total
Interim / Base	1.015
Projection / Interim	1.000
Projection / Base	1.015

Manual

	Total
Interim / Manual	0.893
Projection / Interim	1.000
Projection / Manual	0.893

Deductible Suppression

Experience Inputs: MM % by 1st year and 2nd+ year cohorts
 Assumption Inputs: MM % by 1st year and 2nd+ year cohorts for interim and projection period; avg deductible suppression factor
 Objective: Calculate a deductible suppression factor to use in claim projection

Base

	Total
Interim / Base	0.993
Projection / Interim	1.000
Projection / Base	0.993

Manual

	Total
Interim / Manual	0.992
Projection / Interim	1.000
Projection / Manual	0.992

Rx Other Trend

Experience Inputs: N/A
 Assumption Inputs: Impact due to changes in pharmacy
 Objective: Calculate claim projection factors to use in pricing development

Base

	Total
Interim / Base	1.000
Projection / Interim	1.000
Projection / Base	1.000

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 5 from June 16, 2020 objection letter.

From Exhibit 8

Service Type	Utilization	Utilization Trend	Induced Utilization	Util Trend with Induced Utilization
Facility Inpatient	2.78%	3.50%	0.993	2.78%
Facility Outpatient	6.75%	7.50%	0.993	6.75%
Physician	6.25%	7.00%	0.993	6.25%
Capitation	-0.70%	0.00%	0.993	-0.70%
Medical	4.98%			
Pharmacy	1.92%	2.63%	0.993	1.92%
Total (Med + Rx)	4.41%			

From corrected URRT

Annualized Trend Factors

Benefit Category	Util
Inpatient Hospital	2.78%
Outpatient Hospital	6.75%
Professional	6.25%
Other Medical	6.75%
Capitation	-0.70%
Prescription Drug	1.92%

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q21 Small Group Rates

Response to question 15 from June 16, 2020 objection letter.

Average quarterly rate change

	1Q	2Q	3Q	4Q	Average
Enrollment dist.	33%	13%	18%	36%	100%
Rate Change	9.7%	9.7%	9.7%	9.6%	9.7%

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 17 from June 16, 2020 objection letter.

Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY
2014	1,018,238	\$ 270,867,975	\$ 344,775,371	\$ 24,425,608	\$ 36,017,825	\$ (3,318,649)	\$ (39)
2015	623,885	\$ 169,255,690	\$ 230,453,591	\$ 28,116,225	\$ 29,474,868	\$ (8,405,891)	\$ (162)
2016	464,762	\$ 131,632,812	\$ 184,178,601	\$ 3,321,459	\$ 13,423,531	\$ 22,080,820	\$ 570
2017	319,717	\$ 101,191,506	\$ 136,352,952	\$ 2,421,161	\$ 21,734,484	\$ (30,119,642)	\$ (1,130)
2018	211,165	\$ 66,837,386	\$ 94,453,329	\$ 7,378,910	\$ 11,024,566	\$ 14,054,936	\$ 799
2019	5,261	\$ 1,069,265	\$ 2,522,654	\$ (22,396)	\$ 43,100	\$ 2,303,115	\$ 5,253

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 19 from June 16, 2020 objection letter.

Driver of Rate Increase	Increase
Update to manual experience	34.8%
Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend	12.4%
Revisions to our assumptions about market-wide population morbidity and the projected population distribution	-7.7%
Update to the projected incurred Risk Adjustment	-7.3%
Revisions to administrative expense projections	-2.4%
Revisions to taxes and fees	-3.2%
Changes in Profit	2.7%
Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements and updates to our pricing models used to determine the impact of cost sharing designs	-8.5%
Changes in provider networks and contracts.	0.0%
Changes in demographics	-0.3%
Additional Changes	-4.5%
Total of Approximated Rate Increase Drivers:	9.7%
Filed Rate Change:	9.7%

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 21 from June 16, 2020 objection letter.

Month	Members	Completed Allowed Claims	Inpatient	Outpatient	Professional	Other	Cap	Pharmacy	Paid Claims	Inpatient	Outpatient	Professional	Other	Cap	Pharmacy
1/1/2020	140	\$ 64,551	\$ -	\$ 7,563	\$ 15,955	\$ 6,339	\$ 732	\$ 33,962	\$ 47,158	\$ -	\$ 706	\$ 8,456	\$ 5,842	\$ 707	\$ 31,448
2/1/2020	107	\$ 26,536	\$ -	\$ 7,751	\$ 3,232	\$ 194	\$ 740	\$ 14,619	\$ 16,956	\$ -	\$ 1,790	\$ 1,078	\$ 210	\$ 727	\$ 13,151
3/1/2020	87	\$ 19,614	\$ -	\$ 9,866	\$ 2,175	\$ 103	\$ 681	\$ 6,789	\$ 10,341	\$ -	\$ 4,779	\$ 287	\$ 92	\$ 607	\$ 4,576
4/1/2020	79	\$ 4,042	\$ -	\$ -	\$ 995	\$ 276	\$ 623	\$ 2,147	\$ 2,544	\$ -	\$ -	\$ 687	\$ 172	\$ 575	\$ 1,111
5/1/2020	72	\$ 8,337	\$ -	\$ 3,386	\$ 1,263	\$ 526	\$ 675	\$ 2,487	\$ 2,133	\$ -	\$ -	\$ -	\$ 164	\$ 513	\$ 1,456
Total	485	\$ 123,079	\$ -	\$ 28,567	\$ 23,620	\$ 7,437	\$ 3,451	\$ 60,004	\$ 79,133	\$ -	\$ 7,275	\$ 10,508	\$ 6,480	\$ 3,128	\$ 51,742

**Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates**

Response to question 24 from June 16, 2020 objection letter.

\$25.58 PSPM; Blend of \$30 for SEPA and \$19 for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	\$ 19.00
2	1%	\$ 19.00
3	4%	\$ 19.00
4	0%	\$ 19.00
5	1%	\$ 19.00
6	6%	\$ 19.00
7	18%	\$ 19.00
8	60%	\$ 30.00
9	11%	\$ 19.00

Average Commission PSPM	25.58
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RA User Fee percentage	0.03%
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RA User Fee PMPM	\$ 0.25
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Quality Improvement Initiatives percentage	0.80%
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Quality Improvement Initiatives PMPM	\$ 6.12
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Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 25 from June 16, 2020 objection letter.

Plan ID	Pricing AV		Individual OOP Max		Family OOP Max		Telemedicine Cost Share		Rx Transition Fill Precert		Select OTCI Rx		Step Therapy Rx Transition Fill	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
64844PA0060126	0.8614	0.8707	\$8,150	\$8,550	\$16,300	\$17,100	Not Covered	Covered	X		X		X	
64844PA0070142	0.8614	0.8707	\$8,150	\$8,550	\$16,300	\$17,100	Not Covered	Covered	X		X		X	

Plan ID	Projected Incurred Claims PMPM	Projected Allowed Claims PMPM	Pricing AV
64844PA0060126	\$669.64	\$769.07	0.8707
64844PA0070142	\$669.64	\$769.07	0.8707

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 26 from June 16, 2020 objection letter.

ALIC

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	\$ 345.62	\$ 358.51	3.7%
2016	\$ 351.78	\$ 381.23	8.4%
2017	\$ 486.50	\$ 338.41	-30.4%
2018	\$ 443.32	\$ 300.21	-32.3%
2019	\$ 548.44	\$ 784.64	43.1%

All Legal Entities

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	\$ 336.75	\$ 331.38	-1.6%
2016	\$ 352.97	\$ 355.13	0.6%
2017	\$ 481.01	\$ 465.71	-3.2%
2018	\$ 451.89	\$ 465.71	3.1%
2019	\$ 541.95	\$ 845.03	55.9%



July 16, 2020

Ms. Jessica Altman
Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.

NAIC #:	95109 / 72052
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2021
Avg rate change requested:	6.1%
Range of rate change requested:	6.1% - 6.1%
Written Premium Change for this Program:	\$ 93,019
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded No changes from last year
Metal Levels:	Silver
Current # covered lives:	168
Current # policyholders:	170
Number of plans offered vs 2020:	1 in 2020; 1 in 2021
2020 Avg rate change:	7.8%
HIOS Issuer ID / Binder #:	64844 / AETN-PA21-125097569 & AETN-PA21-125097569
Rate Filing Tracking Number:	AETN-132308679 & AETN-132308749
Policy Form(s):	HI HGrpAg 06 & HO HGrpPol 05 HI SG HCOC-2021 05 & HI SG-SOB-HMO 05 & HO SG HCOC-2021 05 & HO SG-SOB-POS-14045197 05
Form Filing Tracking Number:	AETN-132320764 & AETN-132330423

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2021 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The rates filed on July 20th reflect the following changes requested by the Bureau:

- Reduction of profit to 2.0%



- Inclusion of the PCORI fee
- Updated 2019 risk adjustment transfer amounts to reflect those that the Bureau provided on June 30th
- Updated 2020 risk adjustment transfer amount projection methodology
- No impact for COVID-19 was included in the revised rates.

We have modeled a wide range of scenarios which are informing our expectations of future claims costs. Since these items have wide ranges of values and estimates are non-credible at this point, especially for our non-credible block of membership in PA, our current filing excludes an impact for COVID-19.

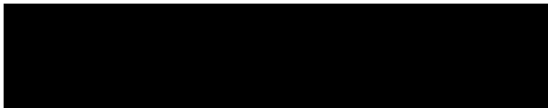
The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2021.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,



, FSA, MAAA
Aetna



July 17, 2020

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Health Inc.
Small Group Rate Filing
SERFF # AETN-132308679

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on July 9, 2020. For convenience, your comments have been included as part of the response.

1. As a follow-up to question 2a, please provide additional quantitative support for the ratios submitted on the 'Response #2a' tab of the support Excel file for the 'Morbidity - All Other' adjustment. This should include a detailed quantitative development of the interim, base, projection, and manual factors for both the experience and manual rate, not just the numerator and denominator that generated the provided ratios.

Please refer to tab 'Response #1' in the excel file 'AHI Objection Response 2 Tables.xlsx'.

2. As a follow-up to question 2b, please provide a detailed quantitative development of the base, interim, projection, and manual network factors which are displayed on the 'Response #2b' tab of the support Excel file.

Please refer to tab 'Response #2' in the excel file 'AHI Objection Response 2 Tables.xlsx' for the quantitative development. Factors are member-weighted averages of the network discounts for each plan.

3. As a follow-up to question 2c, please provide a detailed quantitative development of the base, interim, projection, and manual benefit factors which are displayed on the 'Response #2c' tab of the support Excel file. Additionally, please reconcile the 1.0 Change in Benefits factor shown in Table 5 and the 0.986 Plan Design Changes factor shown on WS1 of the URRT.

The benefit factors displayed represent the Paid to Allowed ratios that come from our internal pricing models.

The 0.986 Plan Design Changes factor shown on WS1 of the URRT inadvertently includes Induced Utilization in the calculation. We corrected this issue by including Induced Utilization in the Section II table on WS1 of the URRT. The resulting Change in Benefits factor now matches the 1.0 shown in Table 5 as shown below.

From Table 5

Change in Benefits	1.000
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From WS1 of URRT



4. As a follow-up to question 2d, please provide a detailed quantitative development of the base, interim, projection, and manual factors for both the pooling impact and deductible suppression adjustments which are displayed on the 'Response #2d' tab of the support Excel file.

The Pooling adjustment is developed internally using a market specific pooling study. The pooling point chosen for manual experience was \$750,000 for medical claims and \$250,000 for pharmacy claims. The pooling point for base experience was \$500,000 for medical claims and \$250,000 for pharmacy claims. The medical pooling points differed as a result of the different membership thresholds attained by the respective populations used in base and manual calculations.

The deductible suppression factor is developed internally using factors for each duration month and deductible level. The factors are applied to groups based on when they sign up for insurance.

5. As a follow-up to question 3, please provide the quantitative development of the 87.1% paid-to-allowed ratio. This should include the experience data, a description of the source of the data and why it is appropriate, as well as any adjustment factors which are applied, separately for the 2018 and 2019 data.

Please refer to tab 'Response #5' in the excel file 'AHI Objection Response 2 Tables.xlsx'.

Both the paid and allowed manual experience is for PA ACA members in the AHI, ALIC, and AHASPA legal entities. Given the decline in membership, the manual experience (paid and allowed) includes 2019 and 2018 data for credibility purposes. The projected P/A accounts for the impact of leveraging trend and the change in benefits from the experience period to the projection period.

6. As a follow-up to question 4, please provide the proposed methodology in the form of an Excel-based exhibit, supporting the trend applied to 2018 and 2019 payments, and understanding that the 2019 actual amounts may change. In addition, please provide support for how morbidity differences between the 2018 and 2019 risk adjustment results and the 2021 projected experience are accounted for such that the morbidity underlying the 2019 experience and manual rate used in the rate development is adjusted to align with the morbidity assumed in the projected risk adjustment amount.

Please refer to tab 'Response #6' in the excel file 'AHI Objection Response 2 Tables.xlsx' for an exhibit on trend applied to 2018 and 2019 payments.

Please refer to tab 'Response #1' in the excel file 'AHI Objection Response 2 Tables.xlsx' for detail on how morbidity differences between the 2019 risk adjustment results and the 2021 projected experience are accounted for. Change in the risk levels of membership mix from year to year are combined and projected to calculate the 2021 projected risk.

7. As a follow-up to questions 5 and 8, please provide additional quantitative support for the trend assumptions. The 'Response #5' tab detailed in the support Excel file separated out the utilization trend and induced utilization trend, but it did not provide the requested detailed quantitative support for the assumptions.



Please refer to tab 'Response #7a' in the excel file 'AHI Objection Response 2 Tables.xlsx' for the quantitative support of utilization trend and tab 'Response #7b' for the quantitative support of induced utilization trend.

In setting trend, we reference the PA-specific emerging experience in addition to national guidance in order to ensure that trend reflects the market. The continuous, active population in PA SG has been shrinking and due to credibility concerns with the PA emerging experience, national guidance – based on national SG experience – was used for PA utilization. In addition to the decline in population, the historical utilization trend (not normalized for demo, benefits, and catastrophic claims) has ranged from 9.6% to 26.2% over the last years; to mitigate large swings in rates for members, utilization trend was set using the national guidance.

8. As a follow-up to question 9, please provide the quantitative development of the leveraging factors by medical cost component as only an example was provided in the prior response.

Please refer to tab 'Response #8' in the excel file 'AHI Objection Response 2 Tables.xlsx' for the quantitative development of leveraging factors by medical cost component. Membership was used from all entities for increased credibility.

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

The 2019 experience period risk adjustment amount in Table 2 has been updated to reflect the revised amount sent to us on June 30th.

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

The risk adjustment amount in Table 5 utilizes the numbers given to us by Jim Laverty on June 30th.

11. As directed by the Commissioner in previous filings, please revise the profit/contingency assumption to not exceed 2%.

The AFIT profit has been lowered to 2.00% and all materials have been updated accordingly.

12. On July 13th the Department will communicate its 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 submitted via SERFF on or after that date reflect the impact of Covid-19 and are consistent with Department's July 13th guidance.

The rates filed on July 20th reflect the following changes requested by the Bureau:

- Reduction of profit to 2.0%*
- Inclusion of the PCORI fee*
- Updated 2019 risk adjustment transfer amounts to reflect those that the Bureau provided on June 30th*
- Updated 2020 risk adjustment transfer amount projection methodology*



- *No impact for COVID-19 was included in the revised rates.*

We have modeled a wide range of scenarios which are informing our expectations of future claims costs. Since these items have wide ranges of values and estimates are non-credible at this point, especially for our non-credible block of membership in PA, our current filing excludes an impact for COVID-19.

13. 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.

We 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 either identical or only have minor differences due to rounding.

14. Please submit an amendment to update the Company Rate Information under the Rate/Rule Schedule tab if any information has changed since the initial filing.

We have submitted an amendment to update the Company Rate Information under the Rate/Rule Schedule tab.

15. 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:

- Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- PA Actuarial Memorandum
- PA Actuarial Memorandum Exhibits
- Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- URRT
- Federal rates template
- Part III actuarial memorandum
- Updated Rate Change Request Summary (Attachment 1)
- 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).

All of the above are posted in SERFF.

**Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates**

Response to question 1, from July 9, 2020 objection letter.

Base Experience

	CY 2019 Data (Experience)	
	MMOS	Average Risk
SG ACA	8,325	1.001
Base Experience	8,325	1.001

	201912 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	430	1.053

Renewal Action	2020 Renewals/Sales		2021 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	430	1.053	737	1.231
- Terminate Coverage	177	1.122	282	1.307
+ Add'l New Sales	1,554	1.032	2,065	0.996
Ending Membership	1,806	1.028	2,520	1.030

	Morbidity Change Development
Starting Risk Score (Base Experience)	1.001
Ending Risk Score (ACA 2019)	1.030
Change in Morbidity Factor	1.029

Manual Experience

	CY 2019 Data (Experience)	
	MMOS	Average Risk
SG ACA	8,325	1.001
Manual Experience	8,325	1.001

	201912 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	430	1.053

Renewal Action	2020 Renewals/Sales		2021 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	430	1.053	737	1.231
+ Add'l New Sales	1,554	1.032	2,065	0.996
- Terminate Coverage	177	1.122	282	1.307
Ending Membership	1,806	1.028	2,520	1.030

	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.001
Ending Risk Score (ACA 2019)	1.030
Change in Morbidity Factor	1.029

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 2 from July 9, 2020 objection letter.

Base Network Factor:

Plan	Member Months	Network Discount
PA Silver HMO 6000 80%	1502	0.95
PA Silver QPOS 6000 80/50	1732	0.97
	Total:	0.961

Manual Network Factor:

Plan	Member Months	Network Discount
PA Silver HMO 6000 80%	5263	0.95
PA Silver QPOS 6000 80/50	7003	0.97
PA Silver OAEPO 6000 80% AHASPA	20307	1.00
PA Silver OAEPO 6000 80%	4025	1.00
	Total:	0.987

Interim Network Factor:

Plan	Member Months	Network Discount
PA Silver HMO 6000 80%	816	0.95
PA Silver QPOS 6000 80/50	1224	0.97
	Total:	0.962

Projection Network Factor:

Plan	Member Months	Network Discount
PA Silver HMO 6000 80%	816	0.95
PA Silver QPOS 6000 80/50	1224	0.97
	Total:	0.962

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 5 from July 9, 2020 objection letter.

Experience Buildup	<u>2018</u>	<u>2019</u>	<u>Total</u>
Manual Paid PMPM	\$594.69	\$609.01	\$597.94
Manual Allowed PMPM	\$700.34	\$783.49	\$719.24
Weight	77.3%	22.7%	100%

Experience P/A	0.831
Leveraging Impact on P/A Ratio	1.037
Benefit Change from experience to projection	1.010
Projected P/A	0.871

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 6 from July 9, 2020 objection letter.

2018 Risk Adjustment (Actuals)			
3-year trend factor			
2021 Risk Adjustment (Initial Projection)			
Weight applied to 2018 data			
2019 Risk Adjustment (from PA DOI)			
2-year trend factor			
2021 Risk Adjustment (Initial Projection)			
Weight applied to 2019 data			
2021 Blended Risk Adjustment			
2021 Risk Adjustment Fee			
2021 Net High Risk Pool Prem less Recoveries			
Total Risk Adjustment Payments:			

Response to question 7 from July 9, 2020 objection letter.

Continuous PAID CY/PY1 Adjustments			
Catastrophic Claims	Age Sex	Benefit Design	Normalized Trend
-2.4%	-1.3%	7.5%	58.6%
	-1.3%	7.5%	24.8%
	-1.3%	7.5%	22.5%
			35.4%
			32.9%

Proprietary

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 7 from July 9, 2020 objection letter.

Induced Utilization Factors		
Base Factor	1.014	(a)
Projection Factor	1.000	(b)
Projection/Base Factor Change	0.986	(c) = (b)/(a)
Trend Factor	0.500	(d)
Trended Factor Change	0.993	(c)^(d)

Pennsylvania
Aetna Health, Inc.
1Q21 Small Group Rates

Response to question 8 from July 9, 2020 objection letter.

Milliman Health Cost Guidelines -- Deductible Leveraging Factor Table		
Deductible	No OOP Max	With OOP Max
0	1.00	1.04
100	1.01	1.05
250	1.02	1.06
500	1.04	1.08
750	1.06	1.10
1000	1.07	1.11
1500	1.10	1.13
2000	1.12	1.15
2500	1.14	1.17
5000	1.21	1.24

2019 Membership Distribution - All Entities	
Deductible	Membership
0	468
100	0
250	0
500	0
750	0
1000	0
1500	0
2000	0
2500	0
5000	9599
Leveraging Factor:	
1.23	

Service Type	Allowed Trend	Deductible Lookup	Leveraging Trend
Facility Inpatient	7.8%	1.23	1.7%
Facility Outpatient	10.7%	1.23	2.2%
Physician	8.5%	1.23	1.8%
Capitation	0.0%	1.23	0.0%
Pharmacy	11.8%	1.23	2.4%