

Actuarial Department
100 N. Academy Ave.
Danville, PA 17822-5002
Tel. • 800-447-4000
GeisingerHealthPlan.com



May 15, 2020

Ms. Tracie Gray – Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
Email tgray@pa.gov
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's guidance as of April 13, 2020:

1. Company Name & NAIC#: Geisinger Quality Options – NAIC# 12743
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2021
5. Average rate change: 16.7%
6. Range of rate change requested: -9.1% to 25.4%
7. Total additional annual revenue generated from the proposed rate change: \$24,912,498
8. Product: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2020)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/20: 19,397 covered lives and 12,219 policyholders
12. Number of plans offered in 2021: 7 platinum plans, 19 gold plans, 7 silver plans and 2 bronze plans (for a total of 35 plans); Number of plans offered in 2020: 10 platinum plans, 21 gold plans, 10 silver plans and 2 bronze plans (for a total of 43 plans)
13. Contract form #: M-152-121-F Rev. 1/21, M-152-243-F Rev. 1/21, M-152-122-F Rev. 1/21, M-152-367-F Rev. 1/21; SERFF #: GSHP-132364597; Binder ID #: GSHP-PA21-125099300
14. HIOS issuer ID: 75729; HIOS submission tracking#: 75729-1751512366446970885

For a detailed explanation of our rate development, please refer to the “**actuarial memorandum and attestation**” uploaded in SERFF under the “**supporting documentation**” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt J. Wrobel".

Kurt J. Wrobel, FSA, MAAA
Chief Financial Officer

cc. Karena Weikel, ASA, MAAA, Interim Chief Actuary
Sarah MacDerment, FSA, MAAA, Actuarial Director
Everard Riley, ASA, MAAA, Associate Actuary
Devon Dietrich, Actuarial Analyst

Attachment I

Rate Change Summary

Geisinger Quality Options – Small Group Plans

Rate request filing ID # GSHP-132364597 - 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:	16.5%
Revised requested average rate change:	NA
Range of requested rate change:	-9.3% to 25.1%
Effective date:	1/1/2021
Mapped Members:	19,397
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$ 114,199,547
Claims	\$ 108,487,961
Administrative expenses	\$ 11,290,338
Taxes & fees	\$ 894,527
Company made (after taxes)	\$ (6,473,279)

How it plans to spend your premium

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

Claims:	87.9%
Administrative:	9.3%
Taxes & fees:	0.8%
Profit:	2.0%

The company expects its annual medical costs to increase **8.23%**.

Explanation of requested rate change

Geisinger Quality Options has proposed an overall base rate increase of 16.5% for Small Group PPO members effective January 1, 2021 through December 1, 2021. The actual range of proposed rate changes vary from a minimum of -9.3% to a maximum of 25.1%. The key drivers of the increase are the changes in the normalized risk pool experience, changes in the expected morbidity of the population, and the changes to the induced demand calculation. The total projected 2021 administrative costs are slightly higher than those used for the current 2020 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2021 to maintain the desired metallic level.

Actuarial Department
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July 16, 2020

Ms. Tracie Gray – Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
Email tgray@pa.gov
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's questions as of July 7, 2020:

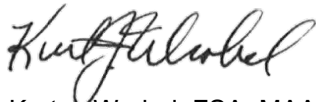
1. Company Name & NAIC#: Geisinger Quality Options – NAIC# 12743
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2021
5. Average rate change: 16.5%
6. Range of rate change requested: -9.3% to 25.1%
7. Total additional annual revenue generated from the proposed rate change: \$24,040,896
8. Product: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2020)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/20: 19,397 covered lives and 12,219 policyholders
12. Number of plans offered in 2021: 7 platinum plans, 19 gold plans, 7 silver plans and 2 bronze plans (for a total of 35 plans); Number of plans offered in 2020: 10 platinum plans, 21 gold plans, 10 silver plans and 2 bronze plans (for a total of 43 plans)
13. Contract form #: M-152-121-F Rev. 1/21, M-152-243-F Rev. 1/21, M-152-122-F Rev. 1/21, M-152-367-F Rev. 1/21; SERFF #: GSHP-132364597; Binder ID #: GSHP-PA21-125099300
14. HIOS issuer ID: 75729; HIOS submission tracking#: 75729-1751512366446970885
15. Summary of changes made in response to questions dated June 16, 2020:
 - a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to #1, Table 10 column Z
 - ii. In response to #2, Table 2 cell L36, Table 2b cell L9
 - iii. In response to #8, Table 6 cell C54
 - iv. In response to #15a, Table 5 cell C31
 - v. Table 14 cell L27 was corrected to remove rating area 8
 - vi. As a result of these changes, these changes were also necessary:
 1. Table 6 cell C50
 2. Table 10, columns R and S
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to #2, page 3 and 9
 - ii. In response to #4b, page 4
 - iii. In response to #8, page 7
 - iv. In response to #11, page 6
 - v. In response to #15a, page 6
 - vi. As a result of these changes, these changes were also necessary:
 1. The overall increase, range of increases and reason for rate increases on pages 1 and 2

2. Retention as % of premium, page 6
 3. Projected loss ratio, page 7
16. Summary of changes made in response to questions dated July 7, 2020:
- a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to #7, Table 2 cell L36, Table 2b cell L9
 - ii. In response to #8, Table 5 cell C31
 - iii. As a result of these changes, these changes were also necessary:
 1. Table 6 cell C50
 2. Table 10, column R
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to the updated risk adjustment numbers provided by the Department on 6/30/20
 1. Estimated risk adjustment for CY2019 on page 3
 2. CY2019 loss ratio on page 3
 3. CY2021 projected risk adjustment on page 6
 - ii. As a result of these changes, these changes were also necessary:
 1. The overall increase and range of increases on pages 1 and 2
 2. Calculation of the Exchange User Fee on page 6
 3. Calculation of the Market-Adjusted Projected Total Allowed Claims PMPM on page 7
 4. Retention as % of premium, page 7
 5. Projected loss ratio, page 8

For a detailed explanation of our rate development, please refer to the “**actuarial memorandum and attestation**” uploaded in SERFF under the “**supporting documentation**” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



Kurt J. Wrobel, FSA, MAAA
President

cc. Karena Weikel, ASA, MAAA, Interim Chief Actuary
Sarah MacDerment, FSA, MAAA, Actuarial Director
Everard Riley, ASA, MAAA, Associate Actuary
Devon Dietrich, Actuarial Analyst

Actuarial Memorandum – Small Group GQO

1.Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

Market: Small Group

Effective Date: 1/1/2021

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: 75729-1751512366446970885

Contract Form Number: M-152-121-F Rev. 1/21, M-152-243-F Rev. 1/21, M-152-122-F Rev. 1/21, M-152-367-F Rev. 1/21

SERFF Number: GSHP-132364597

Binder ID Number: GSHP-PA21-125099300

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2015	GSHP-129625169	24.3%	21.2%	26.9%
2016	GSHP-130072619	9.9%	-7.9%	11.6%
2017	GSHP-130558380	-0.3%	-5.9%	1.4%
2018	GSHP-131024110	8.2%	1.1%	17.6%
2019	GSHP-131502028	-3.7%	-12.6%	3.7%
2020	GSHP-131915683	18.3%	13.2%	24.3%

For 2015 - 2020, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 7 platinum plan, 19 gold plans, 7 silver plans, and 2 bronze plans, for a total of 35 plans offered in 2021.

As of February 2020, 19,397 covered lives and 12,219 policyholders will be impacted by this filing. The proposed overall rate increase is 16.5% but is not uniform by plan. The increases range from -9.3% to 25.1%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 10, cell AC15 is 16.5% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 16.7%.

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2019, as well as the average age and the current members as of February 1, 2020 by age range. The projected member months for the rating period are also included.

Benefit Changes

To maintain current metal tier levels, several existing plans experienced cost sharing adjustments that were necessitated by the 2021 AV calculator. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The ‘Benefit Change’ tab in the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx” summarizes the changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool experience: 3%, row 77 on Table 8
- Morbidity: 5%, row 79 on table 8
- Items included in “URRT Other”: 6%, row 80 on table 8
- Risk Adjustment: -6%, row 81 on table 8
- Changes to Induced Demand Calculation: 6%, row 88 on table 8
- Administrative Expenses: 3%, row 95 on table 8
- Taxes and Fees: -3%, row 96 on table 8

Each of these components is discussed in detail later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2019 and paid through February 2020. As discussed below, the data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1 (except for the incurred claims and the allowed claims). This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2019 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2019 rebate filing. Estimates suggest that the small group market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on small group ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, mental health services and pediatric dental. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. The historical capitation amounts are on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated risk adjustment for the experience period the estimate calculated by the Pennsylvania Insurance Department which we received on June 30, 2020.

The calendar 2019 loss ratio, as displayed on Table 2 is 95.00%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent. To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.

The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b.

The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The population represented in the Experience Period is expected to continue into the Projection Period. The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Morbidity Adjustments

We are seeing many groups move out of the small group ACA market and into a level funded product. Those groups that move, have lower risk scores and have more favorable financial experience than the groups that stay in the ACA pool. We are applying a 5% morbidity adjustment. This is developed on the "Morbidity" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Changes in Benefits

We have no planned changes to the scope of benefits covered.

Changes in Demographics

We are applying a 0.6% adjustment factor to account for the unfavorable demographic shift between CY2019 and February 2020. This adjustment factor is developed on the "Manual_Age_Factor" tab of file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx". The Change in Demographics factor on Table 5 is 1.006 and is 1.562/1.552.

Change in Other

There are 2 items captured in the "Change in Other" adjustment. One is our private reinsurance coverage. The other is our change in Pharmacy Benefits Manager (PBM). Only slight changes are expected. The Reinsurance adjustment is developed on the "Reinsurance" tab, while the change in PBM is developed on the "PBM" tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx". Cell D21 on Table 5 shows the multiplication of these two adjustments.

Trend Identification

Experience data was trended using an annual trend of 8.2%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category to weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Table 4b is the combined experience for our Small Group ACA block (GHP and GQO). Looking at the prior 3 years annual allowed trend, we weighted the 2019 over 2018 trend at 33%, the 2018 over 2017 trend 33% and the 2017 over 2016 trend 33%. This was calculated at $.33(.128) + .33(.086) + .33(.033) = .082$ and is shown on the "Trend" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

The negative capitation trend used in cell G23 of table 3b is developed on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx". Chiropractic and mental health benefits are no longer being outsourced. Therefore, we expect our capitation to decrease significantly from the experience period to the projection period.

The breakdown between cost and utilization is based on the 2019 over 2018 component trends. The component trends are all adjusted equally so that the total equates to the 8.2% trend. Historical data

accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.172 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $666.42 / 568.47 = 1.172$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2019. Allowed claims are calculated by combining paid claims and estimated member cost share. As mentioned above, Table 4b displays the combined Small Group ACA data that was used to determine the trends used.

2. Rate Development & Change

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

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. Table 5 includes an adjustment factor of 1.05 for Change in Morbidity – Other, as discussed above. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GHP business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.913 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K15.

There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our Small Group Exchange population has a less healthy risk profile than the state average in 2019 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2021 need to

incorporate the expected payment from the Risk Adjustment program. We have used the PID's estimated 2019 Risk Adjustment as the starting point for 2021, as explained above. We combined our HMO and PPO pools together for this estimate and use the same estimate for both products.

The risk adjustment model applied to the 2021 contract year will be an updated version of what was used for 2019. Specifically, the coefficients will be changing. We have used a 3rd party consultant's tool to analyze the impact on our population. The result is an expected decrease in transfer payment and is applied to the starting point for 2021 as described above. We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2021 is shown on the 'Risk Adjustment' tab of the file "PID_Response_Exhibits_GQO_SmGrp_071620.xlsx". The expected payment transfer for 2021 is shown on Table 5 as -\$3.55.

All of our small group plans are sold Off Exchange, so there is no Exchange user Fees to include. The allowable market-wide modifiers (risk adjustment of -\$3.55 and Exchange User Fees of \$0.00) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment PMPM is subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$700.78 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2021. This methodology applies for all variable costs and all fixed costs. For the 2021 plan year, we are combining the GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2021 is 9.32% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Small Group ACA business are paid based on the schedules in the files "Broker Commissions FY 2021.pdf". The amount they receive is based on their entire employer group book of business with Geisinger (not just their small group ACA book). Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.8% and is calculated on the 'Quality_Improvement' tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2021 was finalized as \$0.25 PMPM. This fee must be entered in Table 6 as a percentage of premium and due to rounding the 0.03% applied does not equate to \$0.25 PMPM. We believe this level of accuracy is acceptable for this fee.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.24 PMPM and is calculated on the "Taxes" tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx". This fee must be entered in Table 6 as a percentage of premium and due to rounding the 0.03% applied does not equate to \$0.24 PMPM. We believe this level of accuracy is acceptable for this fee.

Geisinger Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the "Taxes" tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Beginning with calendar year 2021 the federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 90.4% in aggregate as shown below using the Federally-prescribed MLR methodology:

MLR Numerator = Projected Claims + Quality Initiatives + Risk Adjustment = 636.40 + 13.26 + 3.55 = 653.21

MLR Denominator = Projected Premiums – Taxes and Fees = 728.37 – 0 – 5.97 = 722.40
Federal MLR = 653.21 / 722.40 = 90.4%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2020 and 2021 are displayed on Table 7.

Projected Membership

For the overall Small Group ACA market, membership is expected to remain approximately at the current levels. February 2020 membership is expected to best represent calendar year 2021 in total for the Small Group ACA market. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2020 and 2021 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The normalization factor is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx".

Tobacco Factor

We are not applying a tobacco load in 2021.

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. New this year, the PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

Geisinger has two networks, as reflected in Table 14. Both networks have a factor of 1.0.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of the increase are changes in the normalized risk pool experience, impact included in the "URRT Other" category, the changes to pricing AVs and changes to the induced demand calculation. Table 9 supports the calculations in Table 8.

Row A approximately equals Row H.

The amounts shown in the 2020 columns for B, C, D, and E match those entered in the 2020 column in the plan year 2020 rate filing. The amounts shown in the 2020 columns for A, F and H do not match those entered in the 2020 rate filing due to the shift in enrollment between what was projected in the 2020 rate filing and the Feb 2020 enrollment.

3. Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in columns AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factor and calibration for age, geography and tobacco.

Each plan is identified as either modified, discontinued & mapped, or existing. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in file "AV_Screenshots_GQO_SmGrp_051220.pdf."

The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the "AV_UniquePlanDesignJust_GQO_SmGrp_051320.pdf" document for further details. Columns L and N were normalized using projected (CY2021) membership.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the current approved geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

Geisinger has two networks in this market. Both networks have a factor of 1.0.

Service Area Composition

GQO will maintain the same counties of operation from 2020. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the “Service Areas” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products are being terminated. Terminated plans are noted on table 10 as DM.

Changes to URRT

We acknowledge that each time the URRT is changed in SERFF, it will also be updated in HIOS.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have also relied on a 3rd party’s risk adjustment model analysis tool to model the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We are also relying on the PID’s risk adjustment estimates for 2019.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GQO_SmGrp_051320.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2020) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used 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 and used consistently and only adjusted by the allowable modifiers.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

7/16/2020

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Gesinger Quality Options
Product(s):	PPO
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

to 12/31/2021
to 12/31/2019

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	211,243	19,397	232,764
<18	33,625	2,965	35,215
18-24	17,936	1,623	19,327
25-29	18,241	1,641	19,613
30-34	17,261	1,665	20,099
35-39	18,110	1,713	20,416
40-44	17,367	1,609	19,261
45-49	20,192	1,850	22,164
50-54	23,112	2,033	24,664
55-59	22,744	2,132	25,726
60-63	16,023	1,501	18,228
64+	6,642	675	8,201

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
\$ 114,312,625.58	\$ 108,222,425.13	\$ 109,215,278.76	211,243	\$ 11,598,404.43	\$ 120,813,683.19	\$ -	\$ (2,344,332.18)	\$ 1,617,014.73	\$ -	\$ (113,079.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 568.48
Loss Ratio											\$ 95.00%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.60%	6.60%	0.00%	10.44%	16.38%
Outpatient Hospital	10.50%	1.90%	0.00%	17.60%	39.84%
Professional	5.20%	2.00%	0.00%	7.30%	22.52%
Other Medical	7.40%	1.60%	0.00%	9.12%	2.25%
Capitation				-85.30%	1.35%
Prescription Drugs	-2.00%	3.30%	0.00%	1.23%	17.67%
Total Annual Trend				8.28%	100.01%
Months of Trend				24	
Total Applied Trend Projection Factor				1.172	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16		\$2,064,874.00	1.0000	\$ 2,064,874.00	3,979	\$ 518.94		(\$31,399.91)	\$2,196,273.91	\$ 549.52
Feb-16		\$1,864,860.84	1.0000	\$ 1,864,860.84	3,945	\$ 472.72		(\$29,965.85)	\$1,994,826.69	\$ 504.55
Mar-16		\$1,652,670.30	1.0000	\$ 1,652,670.30	3,899	\$ 423.87		(\$30,317.60)	\$1,767,700.77	\$ 453.37
Apr-16		\$1,471,193.91	1.0000	\$ 1,471,193.91	3,754	\$ 391.90		(\$28,122.41)	\$1,584,671.17	\$ 422.13
May-16		\$1,545,399.97	1.0000	\$ 1,545,399.97	3,666	\$ 421.82		(\$31,344.50)	\$1,648,807.15	\$ 449.76
Jun-16		\$1,400,627.34	1.0000	\$ 1,400,627.34	3,500	\$ 400.18		(\$27,877.38)	\$1,494,248.01	\$ 426.93
Jul-16		\$1,784,028.81	1.0000	\$ 1,784,028.81	3,482	\$ 512.36		(\$38,261.85)	\$1,889,953.19	\$ 542.77
Aug-16		\$1,920,371.58	1.0000	\$ 1,920,371.58	3,503	\$ 548.21		(\$38,333.92)	\$2,047,031.93	\$ 584.37
Sep-16		\$1,534,223.82	1.0000	\$ 1,534,223.82	3,434	\$ 446.79		(\$38,748.51)	\$1,623,111.60	\$ 472.86
Oct-16		\$1,637,694.68	1.0000	\$ 1,637,694.68	3,424	\$ 478.30		(\$22,832.64)	\$1,754,465.89	\$ 512.41
Nov-16		\$1,435,205.43	1.0000	\$ 1,435,205.43	3,424	\$ 419.16		(\$28,912.67)	\$1,533,487.58	\$ 447.86
Dec-16	\$23,480,054.95	\$1,364,049.23	1.0000	\$ 1,364,049.23	3,323	\$ 410.49	\$1,689,223.70	(\$28,128.55)	\$1,469,742.83	\$ 442.29
Jan-17		\$1,690,488.73	1.0000	\$ 1,690,488.73	4,844	\$ 348.99		(\$38,800.67)	\$1,697,706.34	\$ 365.57
Feb-17		\$2,024,909.77	1.0000	\$ 2,024,909.77	5,342	\$ 379.05		(\$57,697.52)	\$2,228,205.67	\$ 417.11
Mar-17		\$2,618,839.77	1.0000	\$ 2,618,839.77	5,673	\$ 461.63		(\$75,722.99)	\$2,802,343.29	\$ 493.98
Apr-17		\$2,566,032.74	1.0000	\$ 2,566,032.74	6,252	\$ 410.43		(\$44,265.75)	\$2,808,698.26	\$ 449.25
May-17		\$3,033,026.56	1.0000	\$ 3,033,026.56	7,005	\$ 432.98		(\$58,049.21)	\$3,327,870.51	\$ 475.07
Jun-17		\$2,862,466.41	1.0000	\$ 2,862,466.41	7,648	\$ 390.07		(\$55,813.76)	\$3,256,267.80	\$ 438.14
Jul-17		\$3,380,025.21	1.0000	\$ 3,380,025.21	8,393	\$ 402.72		(\$59,117.76)	\$3,674,759.90	\$ 437.84
Aug-17		\$3,785,059.87	1.0000	\$ 3,785,059.87	8,781	\$ 431.05		(\$67,878.17)	\$4,123,400.80	\$ 469.58
Sep-17		\$3,971,416.02	1.0000	\$ 3,971,416.02	9,489	\$ 418.53		(\$65,898.59)	\$4,325,013.60	\$ 455.79
Oct-17		\$4,744,250.96	1.0000	\$ 4,744,250.96	10,210	\$ 464.67		(\$75,090.89)	\$5,144,761.80	\$ 503.90
Nov-17		\$4,808,807.69	1.0000	\$ 4,808,807.69	10,904	\$ 441.01		(\$72,023.89)	\$5,278,691.28	\$ 483.92
Dec-17	\$52,618,623.83	\$5,394,582.69	1.0000	\$ 5,394,582.69	13,982	\$ 385.82	\$4,609,780.20	(\$38,433.96)	\$6,013,156.26	\$ 430.06
Jan-18		\$6,924,359.10	1.0000	\$ 6,924,359.10	14,577	\$ 475.02		(\$112,012.89)	\$7,862,381.36	\$ 527.02
Feb-18		\$6,437,663.99	1.0000	\$ 6,437,663.99	14,619	\$ 440.36		(\$111,728.22)	\$7,067,443.89	\$ 483.44
Mar-18		\$6,111,255.85	1.0000	\$ 6,111,255.85	14,664	\$ 553.14		(\$111,953.51)	\$6,799,295.75	\$ 600.05
Apr-18		\$6,679,906.27	1.0000	\$ 6,679,906.27	14,717	\$ 453.89		(\$142,771.90)	\$7,329,325.83	\$ 498.02
May-18		\$6,590,883.21	1.0000	\$ 6,590,883.21	14,591	\$ 451.71		(\$38,692.09)	\$7,269,638.61	\$ 498.23
Jun-18		\$5,934,913.93	1.0000	\$ 5,934,913.93	14,547	\$ 407.98		(\$98,236.70)	\$6,520,945.14	\$ 448.27
Jul-18		\$5,791,946.46	1.0000	\$ 5,791,946.46	14,411	\$ 401.91		(\$154,426.09)	\$6,307,791.79	\$ 437.71
Aug-18		\$6,132,135.91	1.0000	\$ 6,132,135.91	14,276	\$ 429.54		(\$154,293.15)	\$6,702,763.74	\$ 469.51
Sep-18		\$5,853,979.32	1.0000	\$ 5,853,979.32	14,265	\$ 410.37		(\$154,188.33)	\$6,350,969.16	\$ 445.21
Oct-18		\$7,109,048.40	1.0000	\$ 7,109,048.40	14,245	\$ 499.06		(\$185,478.54)	\$7,665,581.28	\$ 538.12
Nov-18		\$6,730,281.57	1.0000	\$ 6,730,281.57	14,112	\$ 476.93		(\$185,113.09)	\$7,230,678.59	\$ 512.98
Dec-18	\$95,238,849.25	\$6,195,888.40	1.0000	\$ 6,195,888.40	13,823	\$ 448.24	\$8,834,026.47	(\$185,182.23)	\$6,705,444.09	\$ 485.09
Jan-19		\$7,715,785.55	1.0000	\$ 7,716,130.59	15,800	\$ 488.36		(\$179,098.82)	\$8,516,769.01	\$ 539.04
Feb-19		\$7,150,280.63	0.9999	\$ 7,151,726.81	16,096	\$ 444.32		(\$178,292.57)	\$7,809,989.66	\$ 485.21
Mar-19		\$7,793,211.96	0.9999	\$ 7,795,097.86	16,211	\$ 480.85		(\$178,208.24)	\$8,590,296.06	\$ 539.01
Apr-19		\$9,908,539.16	0.9993	\$ 9,915,048.75	16,592	\$ 597.58		(\$170,908.10)	\$10,688,938.09	\$ 644.22
May-19		\$8,553,951.69	0.9991	\$ 8,562,036.54	16,708	\$ 512.45		(\$171,923.05)	\$9,296,048.49	\$ 556.50
Jun-19		\$7,882,687.22	0.9988	\$ 7,892,387.47	17,219	\$ 458.35		(\$172,432.80)	\$8,585,683.76	\$ 498.62
Jul-19		\$8,458,706.81	0.9979	\$ 8,470,652.05	17,635	\$ 537.52		(\$215,521.76)	\$10,232,493.62	\$ 589.24
Aug-19		\$9,581,650.71	0.9960	\$ 9,620,378.73	17,848	\$ 539.02		(\$215,720.92)	\$10,961,605.92	\$ 579.99
Sep-19		\$9,333,463.58	0.9928	\$ 9,400,900.94	18,252	\$ 515.06		(\$215,512.11)	\$10,134,135.80	\$ 555.23
Oct-19		\$9,739,678.63	0.9848	\$ 9,889,631.91	18,690	\$ 529.14		(\$215,889.16)	\$10,732,552.44	\$ 574.24
Nov-19		\$9,691,637.39	0.9782	\$ 9,907,570.40	19,154	\$ 517.26		(\$215,658.66)	\$10,650,181.56	\$ 556.03
Dec-19	\$114,312,625.58	\$11,412,745.80	0.9603	\$ 11,884,718.71	21,038	\$ 564.92	\$11,598,404.43	(\$214,965.99)	\$12,876,668.60	\$ 612.18

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 123,149,814.24	\$ 115,365,765.20	\$ 116,375,829.40	227,796	\$ 12,586,900.97	\$ 128,962,730.37	\$ -	\$ (2,538,256.33)	\$ 1,746,150.59	\$ -	\$ (514,489.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 563.66
Loss Ratio											94.25%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.60%	6.60%	0.00%	10.44%	16.42%
Outpatient Hospital	10.50%	1.90%	0.00%	12.60%	39.37%
Professional	5.20%	2.00%	0.00%	7.30%	22.72%
Other Medical	7.40%	1.60%	0.00%	9.12%	2.27%
Capitation				-85.30%	1.36%
Prescription Drugs	-2.00%	3.30%	0.00%	1.23%	17.86%
Total Annual Trend				8.23%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.171	

* 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		\$6,038,377.36	1.0000	\$ 6,038,377.36	13,465	\$ 448.45		(\$101,684.71)	\$6,482,888.59	\$ 481.46
Feb-16		\$5,731,852.68	1.0000	\$ 5,731,852.68	13,300	\$ 430.97		(\$101,070.17)	\$6,190,750.56	\$ 465.47
Mar-16		\$5,927,674.82	1.0000	\$ 5,927,674.82	13,320	\$ 445.02		(\$106,753.02)	\$6,383,784.07	\$ 479.26
Apr-16		\$4,921,721.71	1.0000	\$ 4,921,721.71	13,228	\$ 372.07		(\$109,430.47)	\$5,345,776.18	\$ 404.13
May-16		\$5,124,042.66	1.0000	\$ 5,124,042.66	12,992	\$ 394.40		(\$107,503.88)	\$5,525,877.40	\$ 425.33
Jun-16		\$4,861,320.62	1.0000	\$ 4,861,320.62	12,910	\$ 376.55		(\$100,545.46)	\$5,244,754.31	\$ 406.26
Jul-16		\$5,066,007.16	1.0000	\$ 5,066,007.16	12,964	\$ 390.78		(\$120,743.34)	\$5,432,702.91	\$ 419.06
Aug-16		\$5,749,996.61	1.0000	\$ 5,749,996.61	13,045	\$ 440.78		(\$116,975.03)	\$6,212,123.93	\$ 476.21
Sep-16		\$5,375,408.60	1.0000	\$ 5,375,408.60	12,915	\$ 416.21		(\$123,766.02)	\$5,757,577.39	\$ 445.81
Oct-16		\$5,204,395.49	1.0000	\$ 5,204,395.49	12,961	\$ 401.54		(\$116,731.58)	\$5,604,887.40	\$ 432.44
Nov-16		\$5,020,730.21	1.0000	\$ 5,020,730.21	12,986	\$ 386.63		(\$116,625.77)	\$5,423,503.75	\$ 417.64
Dec-16	\$81,665,733.38	\$4,952,576.04	1.0000	\$ 4,952,576.04	13,088	\$ 378.41	\$6,351,064.86	(\$154,385.14)	\$5,344,327.19	\$ 408.34
Jan-17		\$6,274,346.81	1.0000	\$ 6,274,346.81	13,668	\$ 459.05		(\$137,443.86)	\$6,772,448.13	\$ 495.50
Feb-17		\$5,236,289.16	1.0000	\$ 5,236,289.16	13,637	\$ 383.98		(\$132,264.66)	\$5,696,785.90	\$ 417.74
Mar-17		\$6,196,809.87	1.0000	\$ 6,196,809.87	13,596	\$ 455.78		(\$168,492.78)	\$6,665,076.51	\$ 490.22
Apr-17		\$5,844,499.49	1.0000	\$ 5,844,499.49	13,608	\$ 429.49		(\$96,585.83)	\$6,342,338.94	\$ 466.07
May-17		\$5,507,186.52	1.0000	\$ 5,507,186.52	13,682	\$ 402.51		(\$105,113.65)	\$6,038,937.96	\$ 441.38
Jun-17		\$5,431,233.92	1.0000	\$ 5,431,233.92	13,752	\$ 394.94		(\$96,634.77)	\$5,907,629.77	\$ 429.58
Jul-17		\$5,296,773.78	1.0000	\$ 5,296,773.78	13,978	\$ 378.94		(\$94,899.39)	\$5,753,955.19	\$ 411.64
Aug-17		\$5,951,852.98	1.0000	\$ 5,951,852.98	14,117	\$ 421.61		(\$105,671.22)	\$6,478,666.99	\$ 458.93
Sep-17		\$5,961,616.39	1.0000	\$ 5,961,616.39	14,305	\$ 416.75		(\$98,684.12)	\$6,481,115.30	\$ 453.07
Oct-17		\$6,544,155.33	1.0000	\$ 6,544,155.33	14,554	\$ 449.65		(\$105,961.22)	\$7,115,402.43	\$ 488.90
Nov-17		\$6,329,064.64	1.0000	\$ 6,329,064.64	14,818	\$ 427.12		(\$102,401.01)	\$6,914,997.20	\$ 466.66
Dec-17	\$89,548,949.64	\$5,905,129.85	1.0000	\$ 5,905,129.85	15,692	\$ 376.31	\$7,636,389.38	(\$88,592.83)	\$6,585,268.46	\$ 419.66
Jan-18		\$7,689,045.59	1.0000	\$ 7,689,045.59	16,166	\$ 475.63		(\$124,275.51)	\$8,514,311.69	\$ 526.68
Feb-18		\$7,055,762.99	1.0000	\$ 7,055,762.99	16,172	\$ 436.30		(\$123,991.85)	\$7,756,203.62	\$ 479.61
Mar-18		\$8,710,323.54	1.0000	\$ 8,710,323.54	16,191	\$ 537.97		(\$124,145.38)	\$9,465,501.41	\$ 584.61
Apr-18		\$7,471,437.70	1.0000	\$ 7,471,437.70	16,216	\$ 460.74		(\$177,793.25)	\$8,169,122.13	\$ 503.77
May-18		\$7,046,113.53	1.0000	\$ 7,046,113.53	16,065	\$ 438.60		(\$98,945.77)	\$7,805,045.64	\$ 485.84
Jun-18		\$6,387,429.82	1.0000	\$ 6,387,429.82	15,978	\$ 399.76		(\$88,389.04)	\$7,054,391.24	\$ 441.51
Jul-18		\$6,397,544.99	1.0000	\$ 6,397,544.99	15,836	\$ 403.99		(\$168,206.43)	\$6,974,536.35	\$ 440.42
Aug-18		\$6,854,078.73	1.0000	\$ 6,854,078.73	15,695	\$ 436.70		(\$168,946.94)	\$7,473,804.69	\$ 476.19
Sep-18		\$6,321,636.48	1.0000	\$ 6,321,673.42	15,519	\$ 407.35		(\$167,780.09)	\$6,865,395.61	\$ 442.39
Oct-18		\$7,678,081.54	1.0000	\$ 7,678,120.16	15,512	\$ 494.98		(\$203,396.58)	\$8,289,739.59	\$ 534.41
Nov-18		\$7,231,742.26	1.0000	\$ 7,231,907.14	15,368	\$ 470.58		(\$201,804.29)	\$7,777,725.09	\$ 506.10
Dec-18	\$104,501,088.13	\$6,601,424.70	1.0000	\$ 6,601,624.47	15,026	\$ 439.35	\$9,736,753.43	(\$201,841.36)	\$7,176,621.97	\$ 477.61
Jan-19		\$8,281,913.33	0.9999	\$ 8,282,434.25	17,140	\$ 483.22		(\$192,678.45)	\$9,160,395.88	\$ 534.45
Feb-19		\$7,820,847.43	0.9998	\$ 7,822,518.81	17,407	\$ 449.39		(\$191,797.99)	\$8,538,457.86	\$ 490.52
Mar-19		\$8,267,141.43	0.9997	\$ 8,269,342.54	17,493	\$ 472.72		(\$192,211.63)	\$9,138,483.08	\$ 522.29
Apr-19		\$10,519,417.56	0.9983	\$ 10,526,267.23	17,898	\$ 588.13		(\$184,525.16)	\$11,374,338.65	\$ 635.51
May-19		\$9,113,239.31	0.9991	\$ 9,121,557.06	18,040	\$ 505.63		(\$185,540.11)	\$9,930,310.95	\$ 550.46
Jun-19		\$8,428,240.78	0.9988	\$ 8,438,170.18	18,619	\$ 453.20		(\$186,049.86)	\$9,198,275.85	\$ 494.03
Jul-19		\$10,211,293.82	0.9979	\$ 10,232,597.10	19,021	\$ 537.96		(\$234,184.85)	\$11,052,663.12	\$ 581.08
Aug-19		\$10,209,752.20	0.9961	\$ 10,249,488.93	19,231	\$ 532.97		(\$234,384.02)	\$11,051,200.99	\$ 574.66
Sep-19		\$10,014,470.93	0.9933	\$ 10,082,495.14	19,691	\$ 512.04		(\$234,175.21)	\$10,871,890.71	\$ 552.12
Oct-19		\$10,295,479.08	0.9855	\$ 10,446,668.63	20,081	\$ 520.23		(\$234,554.50)	\$11,345,793.17	\$ 565.00
Nov-19		\$10,258,180.13	0.9790	\$ 10,478,255.80	20,583	\$ 509.07		(\$234,521.85)	\$11,281,374.91	\$ 548.09
Dec-19	\$123,149,814.24	\$11,945,789.21	0.9614	\$ 12,426,032.75	22,592	\$ 550.02	\$12,586,900.97	(\$233,632.69)	\$13,483,288.89	\$ 596.82

* 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:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 568.48	\$ 562.66	<- Actual Experience PMPM should be consistent with the Index Rate for Experi
Two year trend projection Factor	1.172	1.171	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 666.46	\$ 659.08	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.050	<- See URRT Instructions
Total Non-Morbidity Changes	1.000	1.007	
Change in Demographics	1.000	1.006	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.001	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 666.46	\$ 696.89	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 696.89	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 696.89		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.913		
Projected Incurred EHB Claims PMPM	\$ 636.40		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ -3.55		
Projected Incurred Exchange User Fees PMPM	\$ 0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 639.95		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 700.78		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 639.95		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 700.78		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.32%	\$67.88
General and Claims	4.40%	\$32.05
Agent/Broker Fees and Commissions	3.10%	\$22.58
Quality Improvement Initiatives	1.82%	\$13.26
Taxes and Fees	0.82%	\$5.97
Risk Adjustment User Fee	0.04%	\$0.29
PCORI Fee	0.03%	\$0.22
PA Premium & Other Taxes (if applicable)	0.22%	\$1.60
Federal Income Tax	0.53%	\$3.86
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$14.57
Total Retention	12.14%	\$88.42
Projected Required Revenue PMPM	\$ 728.37	

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 442.51	\$ 515.45	\$ 72.94	16.5%
B. Base period allowed claims before normalization	\$ 510.32	\$ 562.66	\$ 52.34	11.8%
C. Normalization factor component of change	\$ (183.89)	\$ (221.22)	\$ (37.33)	-8.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 326.43	\$ 341.44	\$ 15.01	3.4%
D2. URRT Trend	\$ 53.27	\$ 58.52	\$ 5.25	1.2%
D3. URRT Morbidity	\$ -	\$ 20.00	\$ 20.00	4.5%
D4. URRT Other	\$ (22.63)	\$ 2.94	\$ 25.57	5.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 29.23	\$ 2.36	\$ (26.87)	-6.1%
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)	\$ 386.31	\$ 425.26	\$ 38.95	8.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (40.36)	\$ (36.91)	\$ 3.45	0.8%
E3. Benefit Richness	\$ 35.63	\$ 63.58	\$ 27.95	6.3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (4.73)	\$ 26.67	\$ 31.40	7.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 35.27	\$ 48.04	\$ 12.77	2.9%
F2. Taxes and Fees	\$ 16.55	\$ 4.23	\$ (12.32)	-2.8%
F3. Profit and/or Contingency	\$ 8.85	\$ 10.31	\$ 1.46	0.3%
F4. Subtotal - Sum(F1:F3)	\$ 60.67	\$ 62.58	\$ 1.91	0.4%
G. Change in Miscellaneous Items	\$ 0.00	\$ 0.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 442.24	\$ 514.50	\$ 72.26	16.3%

nce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 562.66	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 123,149,814.24	
Blended Loss Ratio	94.25%	

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	51,336	51,636	41,184	109,908	254,064
Adjusted Projected Allowed EHB Claims PMPM	\$ 696.89	\$ 696.89	\$ 696.89	\$ 696.89	\$ 696.89
Months of Trend	-	3	6	9	
Annual Trend	8.23%	8.23%	8.23%	8.23%	
Single Risk Pool Projected Allowed Claims	\$ 696.89	\$ 710.80	\$ 725.00	\$ 739.48	\$ 722.70
Quarterly Trend Factor	1.000	1.020	1.040	1.061	1.037

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.549	1.563
Average Geographic Factor	0.915	0.906
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.103	1.164
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$616.42	\$ 700.78
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 394.30	\$ 425.26

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

	2020	2021	
Paid-to-Allowed	0.896	0.913	
URRT Trend (Total Applied Trend Factor)	1.163	1.171	<- URRT W1, S2
URRT Morbidity	1.000	1.050	<- URRT W1, S2
URRT "Other"	0.940	1.007	<- URRT W1, S2
Risk Adjustment	\$40.92	\$ 3.55	<- URRT W1, S3
Exchange User Fee	\$0.00	-	<- URRT W1, S3
Reinsurance Recoveries		-	<- URRT W1, S3
Capitation	\$16.02	\$0.17	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.896	0.913	<- 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	1.103	1.164	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	7.97%	9.32%	
Taxes and Fees	3.74%	0.82%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
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:	\$ 700.78

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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	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
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Totals - Current Membership							0.844			0.913	1.000	1.000	1.000
Total - Projected Membership							0.844			0.913	1.000	1.000	1.000
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0050062	PPO	Geisinger All-Access QHDHP PPO 6500	M	75729PA0050062	Bronze	0.6494	Approach (1)	Off	0.705	0.887	1.000	1.000
Plan 2	75729PA0050068	PPO	Geisinger Extra PPO 10/60/500	E	75729PA0050068	Gold	0.8155	Approach (1)	Off	0.906	0.992	1.000	1.000
Plan 3	75729PA0050070	PPO	Geisinger All-Access PPO 20/40/1000	M	75729PA0050070	Gold	0.8142	Approach (1)	Off	0.906	0.992	1.000	1.000
Plan 4	75729PA0050071	PPO	Geisinger All-Access PPO 25/50/2750	M	75729PA0050071	Gold	0.8192	Approach (1)	Off	0.883	0.977	1.000	1.000
Plan 5	75729PA0050073	PPO	Geisinger All-Access PPO 30/60/6000	E	75729PA0050073	Silver	0.7187	Approach (1)	Off	0.796	0.926	1.000	1.000
Plan 6	75729PA0050075	PPO	Geisinger All-Access PPO 25/50/6750	DM	75729PA0050073	Silver	0.7187	Approach (1)	Off	0.796	0.926	1.000	1.000
Plan 7	75729PA0050078	PPO	Geisinger All-Access QHDHP PPO 2100	M	75729PA0050078	Gold	0.8187	Approach (1)	Off	0.827	0.943	1.000	1.000
Plan 8	75729PA0050079	PPO	Geisinger All-Access QHDHP PPO 4100	M	75729PA0050079	Silver	0.7167	Approach (1)	Off	0.792	0.924	1.000	1.000
Plan 9	75729PA0050080	PPO	Geisinger All-Access PPO 15/30/250	E	75729PA0050080	Platinum	0.9169	Approach (1)	Off	0.953	1.027	1.000	1.000
Plan 10	75729PA0050082	PPO	Geisinger Extra PPO 10/40/250	E	75729PA0050082	Platinum	0.9087	Approach (1)	Off	0.950	1.025	1.000	1.000
Plan 11	75729PA0050096	PPO	Geisinger All-Access PPO 30/60/3500	E	75729PA0050096	Gold	0.8083	Approach (1)	Off	0.870	0.968	1.000	1.000
Plan 12	75729PA0050097	PPO	Geisinger Extra PPO 20/60/3500	E	75729PA0050097	Gold	0.8003	Approach (1)	Off	0.860	0.962	1.000	1.000
Plan 13	75729PA0050102	PPO	Geisinger All-Access PPO 20/40/500	E	75729PA0050102	Gold	0.817	Approach (1)	Off	0.926	1.007	1.000	1.000
Plan 14	75729PA0050103	PPO	Geisinger All-Access PPO 20/40/1500	M	75729PA0050103	Gold	0.8198	Approach (1)	Off	0.895	0.985	1.000	1.000
Plan 15	75729PA0050104	PPO	Geisinger All-Access PPO 25/50/2000	E	75729PA0050104	Gold	0.8075	Approach (1)	Off	0.877	0.973	1.000	1.000
Plan 16	75729PA0050105	PPO	Geisinger All-Access PPO 35/70/4300	M	75729PA0050105	Silver	0.7179	Approach (1)	Off	0.810	0.933	1.000	1.000
Plan 17	75729PA0050106	PPO	Geisinger All-Access PPO 35/70/5000	DM	75729PA0050073	Silver	0.7187	Approach (1)	Off	0.796	0.926	1.000	1.000
Plan 18	75729PA0050107	PPO	Geisinger All-Access PPO 40/90/7200	M	75729PA0050107	Bronze	0.6498	Approach (1)	Off	0.602	0.860	1.000	1.000
Plan 19	75729PA0050108	PPO	Geisinger Extra PPO 20/60/4300	M	75729PA0050108	Silver	0.7177	Approach (1)	Off	0.805	0.931	1.000	1.000
Plan 20	75729PA0050127	PPO	Geisinger All-Access PPO 25/50/2000 1xded	E	75729PA0050127	Gold	0.8075	Approach (1)	Off	0.877	0.973	1.000	1.000
Plan 21	75729PA0050128	PPO	Geisinger All-Access PPO 10/20/0	M	75729PA0050128	Platinum	0.92	Approach (1)	Off	0.976	1.045	1.000	1.000
Plan 22	75729PA0050129	PPO	Geisinger All-Access PPO 15/30/0	DM	75729PA0050128	Platinum	0.92	Approach (1)	Off	0.976	1.045	1.000	1.000
Plan 23	75729PA0050130	PPO	Geisinger All-Access PPO 25/50/500	DM	75729PA0050102	Gold	0.817	Approach (1)	Off	0.926	1.007	1.000	1.000
Plan 24	75729PA0050131	PPO	Geisinger Extra PPO 10/40/0	E	75729PA0050131	Platinum	0.9194	Approach (1)	Off	0.963	1.035	1.000	1.000
Plan 25	75729PA0050132	PPO	Geisinger Extra PPO 10/60/1000	E	75729PA0050132	Gold	0.8134	Approach (1)	Off	0.896	0.985	1.000	1.000
Plan 26	75729PA0050133	PPO	Geisinger Extra PPO 10/60/2000	E	75729PA0050133	Gold	0.7969	Approach (1)	Off	0.867	0.966	1.000	1.000
Plan 27	75729PA0050134	PPO	Geisinger Extra PPO 20/60/6250	DM	75729PA0050108	Silver	0.7177	Approach (1)	Off	0.805	0.931	1.000	1.000
Plan 28	75729PA0050135	PPO	Geisinger All-Access QHDHP PPO 1500	DM	75729PA0050078	Gold	0.8187	Approach (1)	Off	0.827	0.943	1.000	1.000
Plan 29	75729PA0050136	PPO	Geisinger All-Access PPO 15/30/1500	DM	75729PA0050128	Platinum	0.92	Approach (1)	Off	0.976	1.045	1.000	1.000
Plan 30	75729PA0050137	PPO	Geisinger All-Access PPO 25/50/4500 1x ded	E	75729PA0050137	Gold	0.7811	Approach (1)	Off	0.853	0.958	1.000	1.000
Plan 31	75729PA0050138	PPO	Geisinger All-Access QHDHP PPO 20/40/1500	DM	75729PA0050078	Gold	0.8187	Approach (1)	Off	0.827	0.943	1.000	1.000
Plan 32	75729PA0050140	PPO	Geisinger Choices PPO 10/20/0	E	75729PA0050140	Platinum	0.9105	Approach (1)	Off	0.922	1.004	1.000	1.000
Plan 33	75729PA0050141	PPO	Geisinger Choices PPO 20/40/1000	E	75729PA0050141	Gold	0.8117	Approach (1)	Off	0.837	0.948	1.000	1.000
Plan 34	75729PA0050142	PPO	Geisinger Choices PPO 20/40/2000	E	75729PA0050142	Gold	0.7929	Approach (1)	Off	0.814	0.935	1.000	1.000
Plan 35	75729PA0050143	PPO	Geisinger Choices PPO 20/40/4000	M	75729PA0050143	Silver	0.7198	Approach (1)	Off	0.736	0.899	1.000	1.000
Plan 36	75729PA0050144	PPO	Geisinger Choices PPO 10/20/0	E	75729PA0050144	Platinum	0.9105	Approach (1)	Off	0.922	1.004	1.000	1.000
Plan 37	75729PA0050145	PPO	Geisinger Choices PPO 20/40/1000	E	75729PA0050145	Gold	0.8117	Approach (1)	Off	0.837	0.948	1.000	1.000
Plan 38	75729PA0050146	PPO	Geisinger Choices PPO 20/40/2000	E	75729PA0050146	Gold	0.7929	Approach (1)	Off	0.814	0.935	1.000	1.000
Plan 39	75729PA0050147	PPO	Geisinger Choices PPO 20/40/4000	M	75729PA0050147	Silver	0.7198	Approach (1)	Off	0.736	0.899	1.000	1.000
Plan 40	75729PA0050148	PPO	Geisinger Choices PPO 10/20/0	E	75729PA0050148	Platinum	0.9105	Approach (1)	Off	0.922	1.004	1.000	1.000
Plan 41	75729PA0050149	PPO	Geisinger Choices PPO 20/40/1000	E	75729PA0050149	Gold	0.8117	Approach (1)	Off	0.837	0.948	1.000	1.000
Plan 42	75729PA0050150	PPO	Geisinger Choices PPO 20/40/2000	E	75729PA0050150	Gold	0.7929	Approach (1)	Off	0.814	0.935	1.000	1.000
Plan 43	75729PA0050151	PPO	Geisinger Choices PPO 20/40/4000	M	75729PA0050151	Silver	0.7198	Approach (1)	Off	0.736	0.899	1.000	1.000

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Geisinger Quality Options
Product(s): PPO
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: \$ 700.78

Calibration	
Age Calibration Factor	1.563
Geographic Calibration Factor	0.906
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.416

Total Covered Lives @ 02-01-2020
19,397

CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Totals - Current Membership	1.000	1.000	\$	641.30	9.3%	0.8%	2.0%
Total - Projected Membership	1.000	1.000	\$	641.30	9.3%	0.8%	2.0%

Transitional Plans	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0050062	PPO	1.000	1.000	\$438.14	9.3%	0.8%	2.0%
Plan 2	75729PA0050068	PPO	1.000	1.000	\$630.07	9.3%	0.8%	2.0%
Plan 3	75729PA0050070	PPO	1.000	1.000	\$630.07	9.3%	0.8%	2.0%
Plan 4	75729PA0050071	PPO	1.000	1.000	\$604.42	9.3%	0.8%	2.0%
Plan 5	75729PA0050073	PPO	1.000	1.000	\$516.55	9.3%	0.8%	2.0%
Plan 6	75729PA0050075	PPO	1.000	1.000	\$516.55	9.3%	0.8%	2.0%
Plan 7	75729PA0050078	PPO	1.000	1.000	\$546.29	9.3%	0.8%	2.0%
Plan 8	75729PA0050079	PPO	1.000	1.000	\$512.84	9.3%	0.8%	2.0%
Plan 9	75729PA0050080	PPO	1.000	1.000	\$685.92	9.3%	0.8%	2.0%
Plan 10	75729PA0050082	PPO	1.000	1.000	\$682.21	9.3%	0.8%	2.0%
Plan 11	75729PA0050096	PPO	1.000	1.000	\$590.39	9.3%	0.8%	2.0%
Plan 12	75729PA0050097	PPO	1.000	1.000	\$579.83	9.3%	0.8%	2.0%
Plan 13	75729PA0050102	PPO	1.000	1.000	\$653.25	9.3%	0.8%	2.0%
Plan 14	75729PA0050103	PPO	1.000	1.000	\$617.67	9.3%	0.8%	2.0%
Plan 15	75729PA0050104	PPO	1.000	1.000	\$597.91	9.3%	0.8%	2.0%
Plan 16	75729PA0050105	PPO	1.000	1.000	\$529.78	9.3%	0.8%	2.0%
Plan 17	75729PA0050106	PPO	1.000	1.000	\$516.55	9.3%	0.8%	2.0%
Plan 18	75729PA0050107	PPO	1.000	1.000	\$362.67	9.3%	0.8%	2.0%
Plan 19	75729PA0050108	PPO	1.000	1.000	\$525.02	9.3%	0.8%	2.0%
Plan 20	75729PA0050127	PPO	1.000	1.000	\$597.91	9.3%	0.8%	2.0%
Plan 21	75729PA0050128	PPO	1.000	1.000	\$715.03	9.3%	0.8%	2.0%
Plan 22	75729PA0050129	PPO	1.000	1.000	\$715.03	9.3%	0.8%	2.0%
Plan 23	75729PA0050130	PPO	1.000	1.000	\$653.25	9.3%	0.8%	2.0%
Plan 24	75729PA0050131	PPO	1.000	1.000	\$698.43	9.3%	0.8%	2.0%
Plan 25	75729PA0050132	PPO	1.000	1.000	\$618.78	9.3%	0.8%	2.0%
Plan 26	75729PA0050133	PPO	1.000	1.000	\$587.20	9.3%	0.8%	2.0%
Plan 27	75729PA0050134	PPO	1.000	1.000	\$525.02	9.3%	0.8%	2.0%
Plan 28	75729PA0050135	PPO	1.000	1.000	\$546.29	9.3%	0.8%	2.0%
Plan 29	75729PA0050136	PPO	1.000	1.000	\$715.03	9.3%	0.8%	2.0%
Plan 30	75729PA0050137	PPO	1.000	1.000	\$572.54	9.3%	0.8%	2.0%
Plan 31	75729PA0050138	PPO	1.000	1.000	\$546.29	9.3%	0.8%	2.0%
Plan 32	75729PA0050140	PPO	1.000	1.000	\$648.55	9.3%	0.8%	2.0%
Plan 33	75729PA0050141	PPO	1.000	1.000	\$556.24	9.3%	0.8%	2.0%
Plan 34	75729PA0050142	PPO	1.000	1.000	\$533.62	9.3%	0.8%	2.0%
Plan 35	75729PA0050143	PPO	1.000	1.000	\$463.47	9.3%	0.8%	2.0%
Plan 36	75729PA0050144	PPO	1.000	1.000	\$648.55	9.3%	0.8%	2.0%
Plan 37	75729PA0050145	PPO	1.000	1.000	\$556.24	9.3%	0.8%	2.0%
Plan 38	75729PA0050146	PPO	1.000	1.000	\$533.62	9.3%	0.8%	2.0%
Plan 39	75729PA0050147	PPO	1.000	1.000	\$463.47	9.3%	0.8%	2.0%
Plan 40	75729PA0050148	PPO	1.000	1.000	\$648.55	9.3%	0.8%	2.0%
Plan 41	75729PA0050149	PPO	1.000	1.000	\$556.24	9.3%	0.8%	2.0%
Plan 42	75729PA0050150	PPO	1.000	1.000	\$533.62	9.3%	0.8%	2.0%
Plan 43	75729PA0050151	PPO	1.000	1.000	\$463.47	9.3%	0.8%	2.0%

Total Covered Lives Mapped into 2021 Plans @ 02-01- 2020	Total Projected Lives
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19,397	19,397
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-	-
186	186
3,496	3,496
961	961
480	480
175	175
80	80
286	286
159	159
943	943
1,605	1,605
209	209
503	503
648	648
415	415
316	316
145	145
101	101
64	64
331	331
264	264
2,392	2,392
920	920
668	668
1,484	1,484
1,316	1,316
1,036	1,036
173	173
1	1
21	21
13	13
-	-
-	-
-	-
-	-
-	-
-	-
-	-
3	3
-	-
-	-
-	-
3	3
-	-

2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM
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\$ 442.51	\$ 515.45
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N/A	N/A
\$317.02	\$ 352.16
\$425.06	\$ 506.42
\$428.66	\$ 506.42
\$406.39	\$ 485.80
\$355.01	\$ 415.18
\$352.06	\$ 415.18
\$426.27	\$ 439.08
\$370.94	\$ 412.19
\$486.57	\$ 551.31
\$479.45	\$ 548.33
\$396.50	\$ 474.53
\$382.99	\$ 466.04
\$442.62	\$ 525.05
\$420.32	\$ 496.45
\$412.14	\$ 480.57
\$369.03	\$ 425.81
\$365.94	\$ 415.18
\$321.44	\$ 291.50
\$357.05	\$ 421.98
\$419.39	\$ 480.57
\$506.56	\$ 574.71
\$505.12	\$ 574.71
\$419.63	\$ 525.05
\$492.08	\$ 561.36
\$415.05	\$ 497.35
\$398.81	\$ 471.97
\$351.35	\$ 421.98
\$470.44	\$ 439.08
\$463.73	\$ 574.71
\$400.73	\$ 460.18
\$431.90	\$ 439.08
\$483.65	\$ 521.27
\$406.65	\$ 447.08
\$389.72	\$ 428.89
\$352.84	\$ 372.51
\$483.65	\$ 521.27
\$406.65	\$ 447.08
\$389.72	\$ 428.89
\$352.84	\$ 372.51
\$483.65	\$ 521.27
\$406.65	\$ 447.08
\$389.72	\$ 428.89
\$352.84	\$ 372.51

Proposed Rate Change Compared to Prior 12 months
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16.5%

N/A
11.1%
19.1%
18.1%
19.5%
16.9%
17.9%
3.0%
11.1%
13.3%
14.4%
19.7%
21.7%
18.6%
18.1%
16.6%
15.4%
13.5%
-9.3%
18.2%
14.6%
13.5%
13.8%
25.1%
14.1%
19.8%
18.3%
20.1%
-6.7%
23.9%
14.8%
1.7%
7.8%
9.9%
10.1%
5.6%
7.8%
9.9%
10.1%
5.6%

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

Carrier Name: Geisinger Quality Options
Product(s): PPO
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 Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						

Plan 1	75729PA0050062	Geisinger All-Access QHDHP PPO 6500	M	75729PA0050062	Bronze	Off
Plan 2	75729PA0050068	Geisinger Extra PPO 10/60/500	E	75729PA0050068	Gold	Off
Plan 3	75729PA0050070	Geisinger All-Access PPO 20/40/1000	M	75729PA0050070	Gold	Off
Plan 4	75729PA0050071	Geisinger All-Access PPO 25/50/2750	M	75729PA0050071	Gold	Off
Plan 5	75729PA0050073	Geisinger All-Access PPO 30/60/6000	E	75729PA0050073	Silver	Off
Plan 6	75729PA0050075	Geisinger All-Access PPO 25/50/6750	DM	75729PA0050073	Silver	Off
Plan 7	75729PA0050078	Geisinger All-Access QHDHP PPO 2100	M	75729PA0050078	Gold	Off
Plan 8	75729PA0050079	Geisinger All-Access QHDHP PPO 4100	M	75729PA0050079	Silver	Off
Plan 9	75729PA0050080	Geisinger All-Access PPO 15/30/250	E	75729PA0050080	Platinum	Off
Plan 10	75729PA0050082	Geisinger Extra PPO 10/40/250	E	75729PA0050082	Platinum	Off
Plan 11	75729PA0050096	Geisinger All-Access PPO 30/60/3500	E	75729PA0050096	Gold	Off
Plan 12	75729PA0050097	Geisinger Extra PPO 20/60/3500	E	75729PA0050097	Gold	Off
Plan 13	75729PA005102	Geisinger All-Access PPO 20/40/1500	E	75729PA005102	Gold	Off
Plan 14	75729PA005103	Geisinger All-Access PPO 20/40/1500	M	75729PA005103	Gold	Off
Plan 15	75729PA005104	Geisinger All-Access PPO 25/50/2000	E	75729PA005104	Gold	Off
Plan 16	75729PA005105	Geisinger All-Access PPO 35/70/4300	M	75729PA005105	Silver	Off
Plan 17	75729PA005106	Geisinger All-Access PPO 35/70/5000	DM	75729PA0050073	Silver	Off
Plan 18	75729PA005107	Geisinger All-Access PPO 40/90/7200	M	75729PA005107	Bronze	Off
Plan 19	75729PA005108	Geisinger Extra PPO 20/60/4300	M	75729PA005108	Silver	Off
Plan 20	75729PA005127	Geisinger All-Access PPO 25/50/2000 1xded	E	75729PA005127	Gold	Off
Plan 21	75729PA005128	Geisinger All-Access PPO 10/20/0	M	75729PA005128	Platinum	Off
Plan 22	75729PA005129	Geisinger All-Access PPO 15/30/0	DM	75729PA005128	Platinum	Off
Plan 23	75729PA005130	Geisinger All-Access PPO 25/50/1500	DM	75729PA005102	Gold	Off
Plan 24	75729PA005131	Geisinger Extra PPO 10/40/0	E	75729PA005131	Platinum	Off
Plan 25	75729PA005132	Geisinger All-Access PPO 10/60/1000	E	75729PA005132	Gold	Off
Plan 26	75729PA005133	Geisinger Extra PPO 10/60/2000	E	75729PA005133	Gold	Off
Plan 27	75729PA005134	Geisinger Extra PPO 20/60/6250	DM	75729PA005108	Silver	Off
Plan 28	75729PA005135	Geisinger All-Access QHDHP PPO 1500	DM	75729PA0050078	Gold	Off
Plan 29	75729PA005136	Geisinger All-Access PPO 15/30/1500	DM	75729PA005128	Platinum	Off
Plan 30	75729PA005137	Geisinger All-Access PPO 25/50/4500 1x ded	E	75729PA005137	Gold	Off
Plan 31	75729PA005138	Geisinger All-Access QHDHP PPO 20/40/1500	DM	75729PA0050078	Gold	Off
Plan 32	75729PA005140	Geisinger Choices PPO 10/20/0	E	75729PA005140	Platinum	Off
Plan 33	75729PA005141	Geisinger Choices PPO 20/40/1000	E	75729PA005141	Gold	Off
Plan 34	75729PA005142	Geisinger Choices PPO 20/40/2000	E	75729PA005142	Gold	Off
Plan 35	75729PA005143	Geisinger Choices PPO 20/40/4000	M	75729PA005143	Silver	Off
Plan 36	75729PA005144	Geisinger Choices PPO 10/20/0	E	75729PA005144	Platinum	Off
Plan 37	75729PA005145	Geisinger Choices PPO 20/40/1000	E	75729PA005145	Gold	Off
Plan 38	75729PA005146	Geisinger Choices PPO 20/40/2000	E	75729PA005146	Gold	Off
Plan 39	75729PA005147	Geisinger Choices PPO 20/40/4000	M	75729PA005147	Silver	Off
Plan 40	75729PA005148	Geisinger Choices PPO 10/20/0	E	75729PA005148	Platinum	Off
Plan 41	75729PA005149	Geisinger Choices PPO 20/40/1000	E	75729PA005149	Gold	Off
Plan 42	75729PA005150	Geisinger Choices PPO 20/40/2000	E	75729PA005150	Gold	Off
Plan 43	75729PA005151	Geisinger Choices PPO 20/40/4000	M	75729PA005151	Silver	Off

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ 450.83	\$ 379.89	\$ -	\$ 436.88	\$ 419.90	\$ 497.39	\$ -	\$ 433.45	\$ 400.76	

\$0.00	\$282.15	\$269.78	\$0.00	\$288.49	\$304.02	\$368.38	\$0.00	\$312.90	\$ 303.27
\$0.00	\$378.30	\$361.72	\$0.00	\$386.80	\$407.63	\$493.92	\$0.00	\$419.53	\$ 386.34
\$0.00	\$381.51	\$364.79	\$0.00	\$390.08	\$411.09	\$498.11	\$0.00	\$423.09	\$ 383.79
\$0.00	\$361.68	\$345.84	\$0.00	\$369.81	\$389.72	\$472.22	\$0.00	\$401.10	\$ 376.99
\$0.00	\$315.95	\$302.11	\$0.00	\$323.05	\$340.45	\$412.52	\$0.00	\$350.39	\$ 333.99
\$0.00	\$313.34	\$299.60	\$0.00	\$320.38	\$337.63	\$409.10	\$0.00	\$347.49	\$ 313.86
\$0.00	\$379.38	\$362.76	\$0.00	\$387.91	\$408.80	\$495.33	\$0.00	\$420.73	\$ 385.34
\$0.00	\$330.14	\$315.67	\$0.00	\$337.56	\$355.73	\$431.03	\$0.00	\$366.12	\$ 348.13
\$0.00	\$433.05	\$414.07	\$0.00	\$442.78	\$466.62	\$565.39	\$0.00	\$480.24	\$ 424.79
\$0.00	\$428.71	\$408.02	\$0.00	\$436.30	\$459.80	\$557.13	\$0.00	\$473.22	\$ 435.45
\$0.00	\$352.89	\$337.42	\$0.00	\$360.82	\$380.25	\$460.74	\$0.00	\$391.35	\$ 369.57
\$0.00	\$340.86	\$325.92	\$0.00	\$348.52	\$367.28	\$445.03	\$0.00	\$378.01	\$ 345.24
\$0.00	\$393.93	\$378.67	\$0.00	\$402.78	\$424.47	\$514.32	\$0.00	\$436.87	\$ 386.73
\$0.00	\$374.08	\$357.69	\$0.00	\$382.49	\$403.08	\$488.41	\$0.00	\$414.85	\$ 366.09
\$0.00	\$366.81	\$350.73	\$0.00	\$375.05	\$395.24	\$478.91	\$0.00	\$406.78	\$ 372.70
\$0.00	\$328.43	\$314.04	\$0.00	\$335.81	\$353.90	\$428.81	\$0.00	\$364.23	\$ 343.64
\$0.00	\$325.69	\$311.42	\$0.00	\$333.01	\$350.94	\$425.22	\$0.00	\$361.18	\$ 327.27
\$0.00	\$286.09	\$273.55	\$0.00	\$292.51	\$308.26	\$373.52	\$0.00	\$317.27	\$ 306.87
\$0.00	\$317.78	\$303.85	\$0.00	\$324.92	\$342.41	\$414.89	\$0.00	\$352.41	\$ 326.22
\$0.00	\$373.26	\$356.90	\$0.00	\$381.64	\$402.19	\$487.33	\$0.00	\$413.94	\$ 370.80
\$0.00	\$450.83	\$431.08	\$0.00	\$460.97	\$485.79	\$588.62	\$0.00	\$499.97	\$ 456.29
\$0.00	\$449.55	\$429.85	\$0.00	\$459.86	\$484.41	\$586.95	\$0.00	\$498.55	\$ 461.98
\$0.00	\$373.47	\$357.11	\$0.00	\$381.87	\$402.43	\$487.62	\$0.00	\$414.18	\$ 386.34
\$0.00	\$437.96	\$418.76	\$0.00	\$447.80	\$471.91	\$571.80	\$0.00	\$485.69	\$ 449.49
\$0.00	\$369.40	\$353.21	\$0.00	\$377.70	\$398.04	\$482.29	\$0.00	\$409.66	\$ 377.76
\$0.00	\$354.94	\$339.39	\$0.00	\$362.92	\$382.46	\$463.42	\$0.00	\$393.63	\$ 365.56
\$0.00	\$312.70	\$299.00	\$0.00	\$319.73	\$336.95	\$408.27	\$0.00	\$346.79	\$ 320.29
\$0.00	\$418.69	\$400.34	\$0.00	\$428.10	\$451.15	\$546.65	\$0.00	\$464.32	\$ 400.34
\$0.00	\$412.72	\$394.64	\$0.00	\$422.00	\$444.72	\$538.86	\$0.00	\$457.70	\$ 404.18
\$0.00	\$356.65	\$341.02	\$0.00	\$364.67	\$384.30	\$465.65	\$0.00	\$395.52	\$ 341.02
\$0.00	\$384.39	\$367.54	\$0.00	\$393.03	\$414.19	\$501.86	\$0.00	\$426.28	\$ -
\$0.00	\$430.45	\$411.59	\$0.00	\$440.12	\$463.82	\$562.00	\$0.00	\$477.36	\$ -
\$0.00	\$361.92	\$346.06	\$0.00	\$370.05	\$389.98	\$472.53	\$0.00	\$401.37	\$ -
\$0.00	\$346.85	\$331.65	\$0.00	\$354.65	\$373.74	\$452.86	\$0.00	\$384.65	\$ 373.74
\$0.00	\$314.02	\$300.26	\$0.00	\$321.08	\$338.37	\$410.00	\$0.00	\$348.25	\$ -
\$0.00	\$430.45	\$411.59	\$0.00	\$440.12	\$463.82	\$562.00	\$0.00	\$477.36	\$ -
\$0.00	\$361.92	\$346.06	\$0.00	\$370.05	\$389.98	\$472.53	\$0.00	\$401.37	\$ -
\$0.00	\$346.85	\$331.65	\$0.00	\$354.65	\$373.74	\$452.86	\$0.00	\$384.65	\$ 331.65
\$0.00	\$314.02	\$300.26	\$0.00	\$321.08	\$338.37	\$410.00	\$0.00	\$348.25	\$ -

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9		
\$ -	\$ 511.49	\$ 442.31	\$ -	\$ 502.40	\$ 489.42	\$ 583.41	\$ -	\$ 505.59		

\$ -	\$ 313.42	\$ 299.69	\$ -	\$ 320.46	\$ 337.72	\$ 409.21	\$ -	\$ 347.58
\$ -	\$ 450.71	\$ 430.96	\$ -	\$ 460.84	\$ 485.65	\$ 588.46	\$ -	\$ 499.83
\$ -	\$ 450.71	\$ 430.96	\$ -	\$ 460.84	\$ 485.65	\$ 588.46	\$ -	\$ 499.83
\$ -	\$ 432.37	\$ 413.42	\$ -	\$ 442.08	\$ 465.89	\$ 564.50	\$ -	\$ 479.49
\$ -	\$ 369.51	\$ 353.32	\$ -	\$ 377.81	\$ 398.16	\$ 482.44	\$ -	\$ 409.78
\$ -	\$ 369.51	\$ 353.32	\$ -	\$ 377.81	\$ 398.16	\$ 482.44	\$ -	\$ 409.78
\$ -	\$ 390.78	\$ 373.66	\$ -	\$ 399.56	\$ 421.08	\$ 510.21	\$ -	\$ 433.37
\$ -	\$ 366.85	\$ 350.78	\$ -	\$ 375.09	\$ 395.29	\$ 478.97	\$ -	\$ 406.83
\$ -	\$ 490.67	\$ 469.16	\$ -	\$ 501.69	\$ 528.71	\$ 640.62	\$ -	\$ 544.14
\$ -	\$ 488.01	\$ 466.63	\$ -	\$ 498.98	\$ 525.85	\$ 637.16	\$ -	\$ 541.20
\$ -	\$ 422.33	\$ 403.83	\$ -	\$ 431.82	\$ 455.07	\$ 551.40	\$ -	\$ 468.36
\$ -	\$ 414.77	\$ 396.60	\$ -	\$ 424.09	\$ 446.93	\$ 541.54	\$ -	\$ 459.98
\$ -	\$ 467.30	\$ 446.82	\$ -	\$ 477.80	\$ 503.53	\$ 610.11	\$ -	\$ 518.23
\$ -	\$ 441.84	\$ 422.46	\$ -	\$ 451.77	\$ 476.10	\$ 576.88	\$ -	\$ 490.00
\$ -	\$ 427.71	\$ 408.96	\$ -	\$ 437.32	\$ 460.86	\$ 558.42	\$ -	\$ 474.32
\$ -	\$ 378.97	\$ 362.36	\$ -	\$ 387.49	\$ 408.35	\$ 494.79	\$ -	\$ 420.27
\$ -	\$ 369.51	\$ 353.32	\$ -	\$ 377.81	\$ 398.16	\$ 482.44	\$ -	\$ 409.78
\$ -	\$ 259.43	\$ 248.06	\$ -	\$ 265.26	\$ 279.54	\$ 338.72	\$ -	\$ 287.71
\$ -	\$ 375.56	\$ 359.11	\$ -	\$ 384.00	\$ 404.68	\$ 490.34	\$ -	\$ 416.50
\$ -	\$ 427.71	\$ 408.96	\$ -	\$ 437.32	\$ 460.86	\$ 558.42	\$ -	\$ 474.32
\$ -	\$ 511.49	\$ 489.08	\$ -	\$ 522.99	\$ 551.15	\$ 667.81	\$ -	\$ 567.24
\$ -	\$ 511.49	\$ 489.08	\$ -	\$ 522.99	\$ 551.15	\$ 667.81	\$ -	\$ 567.24
\$ -	\$ 467.30	\$ 446.82	\$ -	\$ 477.80	\$ 503.53	\$ 610.11	\$ -	\$ 518.23
\$ -	\$ 499.61	\$ 477.72	\$ -	\$ 510.84	\$ 538.35	\$ 652.31	\$ -	\$ 554.07
\$ -	\$ 442.64	\$ 423.24	\$ -	\$ 452.59	\$ 476.96	\$ 577.92	\$ -	\$ 490.88
\$ -	\$ 420.05	\$ 401.64	\$ -	\$ 429.49	\$ 452.62	\$ 548.42	\$ -	\$ 465.83
\$ -	\$ 375.56	\$ 359.11	\$ -	\$ 384.00	\$ 404.68	\$ 490.34	\$ -	\$ 416.50
\$ -	\$ 390.78	\$ 373.66	\$ -	\$ 399.56	\$ 421.08	\$ 510.21	\$ -	\$ 433.37
\$ -	\$ 511.49	\$ 489.08	\$ -	\$ 522.99	\$ 551.15	\$ 667.81	\$ -	\$ 567.24
\$ -	\$ 409.56	\$ 391.62	\$ -	\$ 418.77	\$ 441.32	\$ 534.73	\$ -	\$ 454.20
\$ -	\$ 390.78	\$ 373.66	\$ -	\$ 399.56	\$ 421.08	\$ 510.21	\$ -	\$ 433.37
\$ -	\$ 463.93	\$ 443.60	\$ -	\$ 474.36	\$ 499.90	\$ 605.72	\$ -	\$ 514.50
\$ -	\$ 397.90	\$ 380.46	\$ -	\$ 406.84	\$ 428.75	\$ 519.51	\$ -	\$ 441.27
\$ -	\$ 381.72	\$ 364.99	\$ -	\$ 390.29	\$ 411.31	\$ 498.38	\$ -	\$ 423.32
\$ -	\$ 331.54	\$ 317.01	\$ -	\$ 338.99	\$ 357.24	\$ 432.86	\$ -	\$ 367.67
\$ -	\$ 463.93	\$ 443.60	\$ -	\$ 474.36	\$ 499.90	\$ 605.72	\$ -	\$ 514.50
\$ -	\$ 397.90	\$ 380.46	\$ -	\$ 406.84	\$ 428.75	\$ 519.51	\$ -	\$ 441.27
\$ -	\$ 381.72	\$ 364.99	\$ -	\$ 390.29	\$ 411.31	\$ 498.38	\$ -	\$ 423.32
\$ -	\$ 331.54	\$ 317.01	\$ -	\$ 338.99	\$ 357.24	\$ 432.86	\$ -	\$ 367.67
\$ -	\$ 463.93	\$ 443.60	\$ -	\$ 474.36	\$ 499.90	\$ 605.72	\$ -	\$ 514.50
\$ -	\$ 397.90	\$ 380.46	\$ -	\$ 406.84	\$ 428.75	\$ 519.51	\$ -	\$ 441.27
\$ -	\$ 381.72	\$ 364.99	\$ -	\$ 390.29	\$ 411.31	\$ 498.38	\$ -	\$ 423.32
\$ -	\$ 331.54	\$ 317.01	\$ -	\$ 338.99	\$ 357.24	\$ 432.86	\$ -	\$ 367.67

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

Carrier Name: Geisinger Quality Options
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2021

			Average (weighted by enrollment by rating area)
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	
Totals	These cells auto-fill using the \$		466.84

Plan 1	75729PA0050062	Geisinger All-Access QHDHP PPO 6500	\$ 336.89
Plan 2	75729PA0050068	Geisinger Extra PPO 10/60/500	\$ 460.29
Plan 3	75729PA0050070	Geisinger All-Access PPO 20/40/1000	\$ 453.40
Plan 4	75729PA0050071	Geisinger All-Access PPO 25/50/2750	\$ 450.66
Plan 5	75729PA0050073	Geisinger All-Access PPO 30/60/6000	\$ 390.60
Plan 6	75729PA0050075	Geisinger All-Access PPO 25/50/6750	\$ 370.13
Plan 7	75729PA0050078	Geisinger All-Access QHDHP PPO 2100	\$ 396.91
Plan 8	75729PA0050079	Geisinger All-Access QHDHP PPO 4100	\$ 386.84
Plan 9	75729PA0050080	Geisinger All-Access PPO 15/30/250	\$ 481.31
Plan 10	75729PA0050082	Geisinger Extra PPO 10/40/250	\$ 498.00
Plan 11	75729PA0050096	Geisinger All-Access PPO 30/60/3500	\$ 441.10
Plan 12	75729PA0050097	Geisinger Extra PPO 20/60/3500	\$ 421.33
Plan 13	75729PA005102	Geisinger All-Access PPO 20/40/1500	\$ 458.76
Plan 14	75729PA005103	Geisinger All-Access PPO 20/40/1500	\$ 432.40
Plan 15	75729PA005104	Geisinger All-Access PPO 25/50/2000	\$ 434.59
Plan 16	75729PA005105	Geisinger All-Access PPO 35/70/4300	\$ 396.52
Plan 17	75729PA005106	Geisinger All-Access PPO 35/70/5000	\$ 371.31
Plan 18	75729PA005107	Geisinger All-Access PPO 40/90/7200	\$ 278.28
Plan 19	75729PA005108	Geisinger Extra PPO 20/60/4300	\$ 385.54
Plan 20	75729PA005127	Geisinger All-Access PPO 25/50/2000 1xded	\$ 424.89
Plan 21	75729PA005128	Geisinger All-Access PPO 10/20/0	\$ 517.68
Plan 22	75729PA005129	Geisinger All-Access PPO 15/30/0	\$ 525.82
Plan 23	75729PA005130	Geisinger All-Access PPO 25/50/500	\$ 463.40
Plan 24	75729PA005131	Geisinger Extra PPO 10/40/0	\$ 512.77
Plan 25	75729PA005132	Geisinger All-Access PPO 10/60/1000	\$ 452.66
Plan 26	75729PA005133	Geisinger Extra PPO 10/60/2000	\$ 432.62
Plan 27	75729PA005134	Geisinger Extra PPO 20/60/6250	\$ 384.67
Plan 28	75729PA005135	Geisinger All-Access QHDHP PPO 1500	\$ 373.66
Plan 29	75729PA005136	Geisinger All-Access PPO 15/30/1500	\$ 500.90
Plan 30	75729PA005137	Geisinger All-Access PPO 25/50/4500 1x ded	\$ 381.62
Plan 31	75729PA005138	Geisinger All-Access QHDHP PPO 20/40/1500	\$ -
Plan 32	75729PA005140	Geisinger Choices PPO 10/20/0	\$ -
Plan 33	75729PA005141	Geisinger Choices PPO 20/40/1000	\$ -
Plan 34	75729PA005142	Geisinger Choices PPO 20/40/2000	\$ -
Plan 35	75729PA005143	Geisinger Choices PPO 20/40/4000	\$ -
Plan 36	75729PA005144	Geisinger Choices PPO 10/20/0	\$ -
Plan 37	75729PA005145	Geisinger Choices PPO 20/40/1000	\$ -
Plan 38	75729PA005146	Geisinger Choices PPO 20/40/2000	\$ 411.31
Plan 39	75729PA005147	Geisinger Choices PPO 20/40/4000	\$ -
Plan 40	75729PA005148	Geisinger Choices PPO 10/20/0	\$ -
Plan 41	75729PA005149	Geisinger Choices PPO 20/40/1000	\$ -
Plan 42	75729PA005150	Geisinger Choices PPO 20/40/2000	\$ 364.99
Plan 43	75729PA005151	Geisinger Choices PPO 20/40/4000	\$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
0.0%	13.5%	16.6%	0.0%	15.2%	16.7%	17.3%	0.0%	16.7%	16.7%	

	11.1%	11.1%		11.1%	11.1%	11.1%		11.1%	11.1%	
	19.1%	19.1%		19.1%	19.1%	19.1%		19.1%	19.1%	
	18.1%	18.1%		18.1%	18.1%	18.1%		18.1%	18.1%	
	19.5%	19.5%		19.5%	19.5%	19.5%		19.5%	19.5%	
	17.0%	17.0%		17.0%	17.0%	16.9%		17.0%	17.0%	
	17.9%	17.9%		17.9%	17.9%	17.9%		17.9%	17.9%	
	3.0%	3.0%		3.0%	3.0%	3.0%		3.0%	3.0%	
	11.1%	11.1%		11.1%	11.1%	11.1%		11.1%	11.1%	
	13.3%	13.3%		13.3%	13.3%	13.3%		13.3%	13.3%	
	14.4%	14.4%		14.4%	14.4%	14.4%		14.4%	14.4%	
	19.7%	19.7%		19.7%	19.7%	19.7%		19.7%	19.7%	
	21.7%	21.7%		21.7%	21.7%	21.7%		21.7%	21.7%	
	18.6%	18.6%		18.6%	18.6%	18.6%		18.6%	18.6%	
	18.1%	18.1%		18.1%	18.1%	18.1%		18.1%	18.1%	
	16.6%	16.6%		16.6%	16.6%	16.6%		16.6%	16.6%	
	15.4%	15.4%		15.4%	15.4%	15.4%		15.4%	15.4%	
	13.5%	13.5%		13.5%	13.5%	13.5%		13.5%	13.5%	
	-9.3%	-9.3%		-9.3%	-9.3%	-9.3%		-9.3%	-9.3%	
	18.2%	18.2%		18.2%	18.2%	18.2%		18.2%	18.2%	
	14.6%	14.6%		14.6%	14.6%	14.6%		14.6%	14.6%	
	13.5%	13.5%		13.5%	13.5%	13.5%		13.5%	13.5%	
	13.8%	13.8%		13.8%	13.8%	13.8%		13.8%	13.8%	
	25.1%	25.1%		25.1%	25.1%	25.1%		25.1%	25.1%	
	14.1%	14.1%		14.1%	14.1%	14.1%		14.1%	14.1%	
	19.8%	19.8%		19.8%	19.8%	19.8%		19.8%	19.8%	
	18.3%	18.3%		18.3%	18.3%	18.3%		18.3%	18.3%	
	20.1%	20.1%		20.1%	20.1%	20.1%		20.1%	20.1%	
	-6.7%	-6.7%		-6.7%	-6.7%	-6.7%		-6.7%	-6.7%	
	23.9%	23.9%		23.9%	23.9%	23.9%		23.9%	23.9%	
	14.8%	14.8%		14.8%	14.8%	14.8%		14.8%	14.8%	
	1.7%	1.7%		1.7%	1.7%	1.7%		1.7%	1.7%	
	7.8%	7.8%		7.8%	7.8%	7.8%		7.8%	7.8%	
	9.9%	9.9%		9.9%	9.9%	9.9%		9.9%	9.9%	
	10.1%	10.1%		10.1%	10.1%	10.1%		10.1%	10.1%	
	5.6%	5.6%		5.6%	5.6%	5.6%		5.6%	5.6%	
	7.8%	7.8%		7.8%	7.8%	7.8%		7.8%	7.8%	
	9.9%	9.9%		9.9%	9.9%	9.9%		9.9%	9.9%	
	10.1%	10.1%		10.1%	10.1%	10.1%		10.1%	10.1%	
	5.6%	5.6%		5.6%	5.6%	5.6%		5.6%	5.6%	

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ 521.71	\$ 451.14	\$ -	\$ 512.43	\$ 499.19	\$ 595.06	\$ -	\$ 515.69	\$ 476.16	

\$ -	\$ 319.68	\$ 305.67	\$ -	\$ 326.86	\$ 344.46	\$ 417.38	\$ -	\$ 354.52	\$ 343.61	
\$ -	\$ 459.71	\$ 439.57	\$ -	\$ 470.04	\$ 495.35	\$ 600.21	\$ -	\$ 509.81	\$ 469.48	
\$ -	\$ 459.71	\$ 439.57	\$ -	\$ 470.04	\$ 495.35	\$ 600.21	\$ -	\$ 509.81	\$ 462.46	
\$ -	\$ 441.00	\$ 421.68	\$ -	\$ 450.91	\$ 475.19	\$ 575.78	\$ -	\$ 489.06	\$ 459.66	
\$ -	\$ 376.89	\$ 360.37	\$ -	\$ 385.36	\$ 406.11	\$ 492.07	\$ -	\$ 417.97	\$ 398.40	
\$ -	\$ 376.89	\$ 360.37	\$ -	\$ 385.36	\$ 406.11	\$ 492.07	\$ -	\$ 417.97	\$ 377.52	
\$ -	\$ 398.58	\$ 381.12	\$ -	\$ 407.54	\$ 429.49	\$ 520.40	\$ -	\$ 442.03	\$ 404.84	
\$ -	\$ 374.18	\$ 357.78	\$ -	\$ 382.59	\$ 403.19	\$ 488.53	\$ -	\$ 414.96	\$ 394.57	
\$ -	\$ 500.46	\$ 478.53	\$ -	\$ 511.71	\$ 539.26	\$ 653.42	\$ -	\$ 555.01	\$ 490.92	
\$ -	\$ 497.76	\$ 475.95	\$ -	\$ 508.94	\$ 536.35	\$ 649.88	\$ -	\$ 552.01	\$ 507.95	
\$ -	\$ 430.77	\$ 411.89	\$ -	\$ 440.45	\$ 464.16	\$ 562.42	\$ -	\$ 477.71	\$ 449.91	
\$ -	\$ 423.06	\$ 404.52	\$ -	\$ 432.56	\$ 455.85	\$ 552.35	\$ -	\$ 469.16	\$ 429.74	
\$ -	\$ 476.63	\$ 455.74	\$ -	\$ 487.34	\$ 513.58	\$ 622.30	\$ -	\$ 528.58	\$ 467.92	
\$ -	\$ 450.66	\$ 430.92	\$ -	\$ 460.79	\$ 485.60	\$ 588.40	\$ -	\$ 499.78	\$ 441.03	
\$ -	\$ 436.25	\$ 417.13	\$ -	\$ 446.05	\$ 470.07	\$ 569.57	\$ -	\$ 483.79	\$ 443.26	
\$ -	\$ 386.54	\$ 369.60	\$ -	\$ 395.22	\$ 416.50	\$ 504.67	\$ -	\$ 428.67	\$ 404.44	
\$ -	\$ 376.89	\$ 360.37	\$ -	\$ 385.36	\$ 406.11	\$ 492.07	\$ -	\$ 417.97	\$ 378.72	
\$ -	\$ 264.61	\$ 253.02	\$ -	\$ 270.56	\$ 285.13	\$ 345.48	\$ -	\$ 293.45	\$ 283.84	
\$ -	\$ 383.06	\$ 366.28	\$ -	\$ 391.67	\$ 412.76	\$ 500.13	\$ -	\$ 424.81	\$ 393.24	
\$ -	\$ 436.25	\$ 417.13	\$ -	\$ 446.05	\$ 470.07	\$ 569.57	\$ -	\$ 483.79	\$ 433.37	
\$ -	\$ 521.71	\$ 498.84	\$ -	\$ 533.43	\$ 562.15	\$ 681.15	\$ -	\$ 578.57	\$ 528.01	
\$ -	\$ 521.71	\$ 498.84	\$ -	\$ 533.43	\$ 562.15	\$ 681.15	\$ -	\$ 578.57	\$ 536.12	
\$ -	\$ 476.63	\$ 455.74	\$ -	\$ 487.34	\$ 513.58	\$ 622.30	\$ -	\$ 528.58	\$ 493.05	
\$ -	\$ 509.59	\$ 487.26	\$ -	\$ 521.04	\$ 549.10	\$ 665.33	\$ -	\$ 565.13	\$ 523.01	
\$ -	\$ 451.48	\$ 431.70	\$ -	\$ 461.63	\$ 486.48	\$ 589.46	\$ -	\$ 500.69	\$ 461.70	
\$ -	\$ 428.44	\$ 409.66	\$ -	\$ 438.07	\$ 461.65	\$ 559.38	\$ -	\$ 475.13	\$ 441.26	
\$ -	\$ 383.06	\$ 366.28	\$ -	\$ 391.67	\$ 412.76	\$ 500.13	\$ -	\$ 424.81	\$ 392.35	
\$ -	\$ 398.58	\$ 381.12	\$ -	\$ 407.54	\$ 429.49	\$ 520.40	\$ -	\$ 442.03	\$ 381.12	
\$ -	\$ 521.71	\$ 498.84	\$ -	\$ 533.43	\$ 562.15	\$ 681.15	\$ -	\$ 578.57	\$ 510.90	
\$ -	\$ 417.74	\$ 399.44	\$ -	\$ 427.13	\$ 450.13	\$ 545.41	\$ -	\$ 463.27	\$ 399.44	
\$ -	\$ 398.58	\$ 381.12	\$ -	\$ 407.54	\$ 429.49	\$ 520.40	\$ -	\$ 442.03	\$ -	
\$ -	\$ 473.20	\$ 452.46	\$ -	\$ 483.83	\$ 509.88	\$ 617.81	\$ -	\$ 524.77	\$ -	
\$ -	\$ 405.85	\$ 388.06	\$ -	\$ 414.97	\$ 437.31	\$ 529.88	\$ -	\$ 450.08	\$ -	
\$ -	\$ 389.34	\$ 372.28	\$ -	\$ 398.09	\$ 419.52	\$ 508.33	\$ -	\$ 431.77	\$ -	
\$ -	\$ 338.16	\$ 323.34	\$ -	\$ 345.76	\$ 364.37	\$ 441.51	\$ -	\$ 375.01	\$ -	
\$ -	\$ 473.20	\$ 452.46	\$ -	\$ 483.83	\$ 509.88	\$ 617.81	\$ -	\$ 524.77	\$ -	
\$ -	\$ 405.85	\$ 388.06	\$ -	\$ 414.97	\$ 437.31	\$ 529.88	\$ -	\$ 450.08	\$ -	
\$ -	\$ 389.34	\$ 372.28	\$ -	\$ 398.09	\$ 419.52	\$ 508.33	\$ -	\$ 431.77	\$ 372.28	
\$ -	\$ 338.16	\$ 323.34	\$ -	\$ 345.76	\$ 364.37	\$ 441.51	\$ -	\$ 375.01	\$ -	

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM			Qua
1	2	3	
\$ -	\$ 532.12	\$ 460.15	

\$ -	\$ 326.06	\$ 311.78
\$ -	\$ 468.89	\$ 448.34
\$ -	\$ 468.89	\$ 448.34
\$ -	\$ 449.81	\$ 430.10
\$ -	\$ 384.42	\$ 367.57
\$ -	\$ 384.42	\$ 367.57
\$ -	\$ 406.54	\$ 388.73
\$ -	\$ 381.65	\$ 364.93
\$ -	\$ 510.46	\$ 488.09
\$ -	\$ 507.70	\$ 485.45
\$ -	\$ 439.37	\$ 420.11
\$ -	\$ 431.50	\$ 412.60
\$ -	\$ 486.15	\$ 464.84
\$ -	\$ 459.66	\$ 439.52
\$ -	\$ 444.96	\$ 425.46
\$ -	\$ 394.26	\$ 376.98
\$ -	\$ 384.42	\$ 367.57
\$ -	\$ 269.90	\$ 258.07
\$ -	\$ 390.71	\$ 373.59
\$ -	\$ 444.96	\$ 425.46
\$ -	\$ 532.12	\$ 508.81
\$ -	\$ 532.12	\$ 508.81
\$ -	\$ 486.15	\$ 464.84
\$ -	\$ 519.77	\$ 496.99
\$ -	\$ 460.50	\$ 440.32
\$ -	\$ 436.99	\$ 417.84
\$ -	\$ 390.71	\$ 373.59
\$ -	\$ 406.54	\$ 388.73
\$ -	\$ 532.12	\$ 508.81
\$ -	\$ 426.08	\$ 407.41
\$ -	\$ 406.54	\$ 388.73
\$ -	\$ 402.85	\$ 402.85
\$ -	\$ 413.95	\$ 395.81
\$ -	\$ 397.11	\$ 379.71
\$ -	\$ 344.91	\$ 329.80
\$ -	\$ 482.65	\$ 461.50
\$ -	\$ 413.95	\$ 395.81
\$ -	\$ 397.11	\$ 379.71
\$ -	\$ 344.91	\$ 329.80
\$ -	\$ 402.85	\$ 402.85
\$ -	\$ 413.95	\$ 395.81
\$ -	\$ 397.11	\$ 379.71
\$ -	\$ 344.91	\$ 329.80

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

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

Geisinger Quality Options
PPO
Small Group
1/1/2021

			ter 3 2021, 21-year-old Non-Tobacco Premium PMPM							
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
Totals			These cells auto-fill using the							
			\$ -	\$ 522.67	\$ 509.16	\$ 606.94	\$ -	\$ 525.99	\$ 485.67	

Plan 1	75729PA0050062	Geisinger All-Access QHDHP PPO 6500	\$ -	\$ 333.39	\$ 351.34	\$ 425.72	\$ -	\$ 361.60	\$ 350.48
Plan 2	75729PA0050068	Geisinger Extra PPO 10/60/500	\$ -	\$ 479.43	\$ 505.24	\$ 612.19	\$ -	\$ 520.00	\$ 478.86
Plan 3	75729PA0050070	Geisinger All-Access PPO 20/40/1000	\$ -	\$ 479.43	\$ 505.24	\$ 612.19	\$ -	\$ 520.00	\$ 471.69
Plan 4	75729PA0050071	Geisinger All-Access PPO 25/50/2750	\$ -	\$ 459.92	\$ 484.68	\$ 587.28	\$ -	\$ 498.83	\$ 468.84
Plan 5	75729PA0050073	Geisinger All-Access PPO 30/60/6000	\$ -	\$ 393.05	\$ 414.22	\$ 501.90	\$ -	\$ 426.31	\$ 406.36
Plan 6	75729PA0050075	Geisinger All-Access PPO 25/50/6750	\$ -	\$ 393.05	\$ 414.22	\$ 501.90	\$ -	\$ 426.31	\$ 385.06
Plan 7	75729PA0050078	Geisinger All-Access QHDHP PPO 2100	\$ -	\$ 415.68	\$ 438.06	\$ 530.79	\$ -	\$ 450.85	\$ 412.92
Plan 8	75729PA0050079	Geisinger All-Access QHDHP PPO 4100	\$ -	\$ 390.23	\$ 411.24	\$ 498.29	\$ -	\$ 423.24	\$ 402.45
Plan 9	75729PA0050080	Geisinger All-Access PPO 15/30/250	\$ -	\$ 521.93	\$ 550.03	\$ 666.46	\$ -	\$ 566.09	\$ 500.72
Plan 10	75729PA0050082	Geisinger Extra PPO 10/40/250	\$ -	\$ 519.11	\$ 547.06	\$ 662.86	\$ -	\$ 563.03	\$ 518.09
Plan 11	75729PA0050096	Geisinger All-Access PPO 30/60/3500	\$ -	\$ 449.24	\$ 473.43	\$ 573.65	\$ -	\$ 487.25	\$ 458.89
Plan 12	75729PA0050097	Geisinger Extra PPO 20/60/3500	\$ -	\$ 441.20	\$ 464.96	\$ 563.38	\$ -	\$ 478.53	\$ 438.32
Plan 13	75729PA0050102	Geisinger All-Access PPO 20/40/1500	\$ -	\$ 497.07	\$ 523.84	\$ 634.72	\$ -	\$ 539.13	\$ 477.26
Plan 14	75729PA0050103	Geisinger All-Access PPO 20/40/1500	\$ -	\$ 469.99	\$ 495.30	\$ 600.15	\$ -	\$ 509.76	\$ 449.84
Plan 15	75729PA0050104	Geisinger All-Access PPO 25/50/2000	\$ -	\$ 454.96	\$ 479.46	\$ 580.95	\$ -	\$ 493.45	\$ 452.12
Plan 16	75729PA0050105	Geisinger All-Access PPO 35/70/4300	\$ -	\$ 403.12	\$ 424.82	\$ 514.75	\$ -	\$ 437.23	\$ 412.51
Plan 17	75729PA0050106	Geisinger All-Access PPO 35/70/5000	\$ -	\$ 393.05	\$ 414.22	\$ 501.90	\$ -	\$ 426.31	\$ 386.28
Plan 18	75729PA0050107	Geisinger All-Access PPO 40/90/7200	\$ -	\$ 275.96	\$ 290.82	\$ 352.38	\$ -	\$ 299.31	\$ 289.51
Plan 19	75729PA0050108	Geisinger Extra PPO 20/60/4300	\$ -	\$ 399.49	\$ 421.00	\$ 510.12	\$ -	\$ 433.30	\$ 401.09
Plan 20	75729PA0050127	Geisinger All-Access PPO 25/50/2000 1x ded	\$ -	\$ 454.96	\$ 479.46	\$ 580.95	\$ -	\$ 493.45	\$ 442.03
Plan 21	75729PA0050128	Geisinger All-Access PPO 10/20/0	\$ -	\$ 544.08	\$ 573.38	\$ 694.75	\$ -	\$ 590.12	\$ 538.56
Plan 22	75729PA0050129	Geisinger All-Access PPO 15/30/0	\$ -	\$ 544.08	\$ 573.38	\$ 694.75	\$ -	\$ 590.12	\$ 546.83
Plan 23	75729PA0050130	Geisinger All-Access PPO 25/50/1500	\$ -	\$ 497.07	\$ 523.84	\$ 634.72	\$ -	\$ 539.13	\$ 502.90
Plan 24	75729PA0050131	Geisinger Extra PPO 10/40/0	\$ -	\$ 531.45	\$ 560.06	\$ 678.62	\$ -	\$ 576.42	\$ 533.45
Plan 25	75729PA0050132	Geisinger All-Access PPO 10/60/1000	\$ -	\$ 470.84	\$ 496.20	\$ 601.23	\$ -	\$ 510.68	\$ 470.92
Plan 26	75729PA0050133	Geisinger Extra PPO 10/60/2000	\$ -	\$ 446.81	\$ 470.87	\$ 570.55	\$ -	\$ 484.62	\$ 450.07
Plan 27	75729PA0050134	Geisinger Extra PPO 20/60/6250	\$ -	\$ 399.49	\$ 421.00	\$ 510.12	\$ -	\$ 433.30	\$ 400.19
Plan 28	75729PA0050135	Geisinger All-Access QHDHP PPO 1500	\$ -	\$ 415.68	\$ 438.06	\$ 530.79	\$ -	\$ 450.85	\$ 388.73
Plan 29	75729PA0050136	Geisinger All-Access PPO 15/30/1500	\$ -	\$ 544.08	\$ 573.38	\$ 694.75	\$ -	\$ 590.12	\$ 521.11
Plan 30	75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	\$ -	\$ 435.66	\$ 459.12	\$ 556.30	\$ -	\$ 472.52	\$ 407.41
Plan 31	75729PA0050138	Geisinger All-Access QHDHP PPO 20/40/1500	\$ -	\$ 415.68	\$ 438.06	\$ 530.79	\$ -	\$ 450.85	\$ -
Plan 32	75729PA0050140	Geisinger Choices PPO 10/20/0	\$ -	\$ 493.49	\$ 520.06	\$ 630.15	\$ -	\$ 535.25	\$ -
Plan 33	75729PA0050141	Geisinger Choices PPO 20/40/1000	\$ -	\$ 423.25	\$ 446.04	\$ 540.46	\$ -	\$ 459.07	\$ -
Plan 34	75729PA0050142	Geisinger Choices PPO 20/40/2000	\$ -	\$ 406.04	\$ 427.90	\$ 518.48	\$ -	\$ 440.39	\$ -
Plan 35	75729PA0050143	Geisinger Choices PPO 20/40/4000	\$ -	\$ 352.66	\$ 371.65	\$ 450.32	\$ -	\$ 382.50	\$ -
Plan 36	75729PA0050144	Geisinger Choices PPO 10/20/0	\$ -	\$ 493.49	\$ 520.06	\$ 630.15	\$ -	\$ 535.25	\$ -
Plan 37	75729PA0050145	Geisinger Choices PPO 20/40/1000	\$ -	\$ 423.25	\$ 446.04	\$ 540.46	\$ -	\$ 459.07	\$ -
Plan 38	75729PA0050146	Geisinger Choices PPO 20/40/2000	\$ -	\$ 406.04	\$ 427.90	\$ 518.48	\$ -	\$ 440.39	\$ 427.90
Plan 39	75729PA0050147	Geisinger Choices PPO 20/40/4000	\$ -	\$ 352.66	\$ 371.65	\$ 450.32	\$ -	\$ 382.50	\$ -
Plan 40	75729PA0050148	Geisinger Choices PPO 10/20/0	\$ -	\$ 493.49	\$ 520.06	\$ 630.15	\$ -	\$ 535.25	\$ -
Plan 41	75729PA0050149	Geisinger Choices PPO 20/40/1000	\$ -	\$ 423.25	\$ 446.04	\$ 540.46	\$ -	\$ 459.07	\$ -
Plan 42	75729PA0050150	Geisinger Choices PPO 20/40/2000	\$ -	\$ 406.04	\$ 427.90	\$ 518.48	\$ -	\$ 440.39	\$ 379.71
Plan 43	75729PA0050151	Geisinger Choices PPO 20/40/4000	\$ -	\$ 352.66	\$ 371.65	\$ 450.32	\$ -	\$ 382.50	\$ -

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)
\$ -	\$ 542.75	\$ 469.34	\$ -	\$ 533.10	\$ 519.33	\$ 619.06	\$ -	\$ 536.49	\$ 495.37

\$ -	\$ 332.58	\$ 318.00	\$ -	\$ 340.05	\$ 358.36	\$ 434.22	\$ -	\$ 368.82	\$ 357.48
\$ -	\$ 478.26	\$ 457.30	\$ -	\$ 489.00	\$ 515.33	\$ 624.42	\$ -	\$ 530.38	\$ 488.42
\$ -	\$ 478.26	\$ 457.30	\$ -	\$ 489.00	\$ 515.33	\$ 624.42	\$ -	\$ 530.38	\$ 481.11
\$ -	\$ 458.79	\$ 438.69	\$ -	\$ 469.10	\$ 494.36	\$ 599.00	\$ -	\$ 508.79	\$ 478.21
\$ -	\$ 392.09	\$ 374.91	\$ -	\$ 400.90	\$ 422.49	\$ 511.92	\$ -	\$ 434.83	\$ 414.48
\$ -	\$ 392.09	\$ 374.91	\$ -	\$ 400.90	\$ 422.49	\$ 511.92	\$ -	\$ 434.83	\$ 392.75
\$ -	\$ 414.66	\$ 396.49	\$ -	\$ 423.98	\$ 446.81	\$ 541.39	\$ -	\$ 459.86	\$ 421.17
\$ -	\$ 389.27	\$ 372.21	\$ -	\$ 398.02	\$ 419.45	\$ 508.24	\$ -	\$ 431.70	\$ 410.48
\$ -	\$ 520.65	\$ 497.84	\$ -	\$ 532.35	\$ 561.02	\$ 679.77	\$ -	\$ 577.40	\$ 510.72
\$ -	\$ 517.84	\$ 495.15	\$ -	\$ 529.47	\$ 557.98	\$ 676.10	\$ -	\$ 574.28	\$ 528.44
\$ -	\$ 448.14	\$ 428.50	\$ -	\$ 458.21	\$ 482.89	\$ 585.10	\$ -	\$ 496.98	\$ 468.05
\$ -	\$ 440.12	\$ 420.84	\$ -	\$ 450.01	\$ 474.24	\$ 574.63	\$ -	\$ 488.09	\$ 447.08
\$ -	\$ 495.86	\$ 474.13	\$ -	\$ 507.00	\$ 534.30	\$ 647.40	\$ -	\$ 549.90	\$ 486.79
\$ -	\$ 468.84	\$ 448.30	\$ -	\$ 479.38	\$ 505.19	\$ 612.13	\$ -	\$ 519.94	\$ 458.82
\$ -	\$ 453.84	\$ 433.96	\$ -	\$ 464.04	\$ 489.03	\$ 592.55	\$ -	\$ 503.31	\$ 461.14
\$ -	\$ 402.13	\$ 384.51	\$ -	\$ 411.17	\$ 433.31	\$ 525.03	\$ -	\$ 445.96	\$ 420.75
\$ -	\$ 392.09	\$ 374.91	\$ -	\$ 400.90	\$ 422.49	\$ 511.92	\$ -	\$ 434.83	\$ 394.00
\$ -	\$ 275.29	\$ 263.22	\$ -	\$ 281.47	\$ 296.63	\$ 359.42	\$ -	\$ 305.29	\$ 295.29
\$ -	\$ 398.52	\$ 381.05	\$ -	\$ 407.47	\$ 429.41	\$ 520.31	\$ -	\$ 441.95	\$ 409.10
\$ -	\$ 453.84	\$ 433.96	\$ -	\$ 464.04	\$ 489.03	\$ 592.55	\$ -	\$ 503.31	\$ 450.85
\$ -	\$ 542.75	\$ 518.97	\$ -	\$ 554.95	\$ 584.83	\$ 708.63	\$ -	\$ 601.90	\$ 549.31
\$ -	\$ 542.75	\$ 518.97	\$ -	\$ 554.95	\$ 584.83	\$ 708.63	\$ -	\$ 601.90	\$ 557.75
\$ -	\$ 495.86	\$ 474.13	\$ -	\$ 507.00	\$ 534.30	\$ 647.40	\$ -	\$ 549.90	\$ 512.94
\$ -	\$ 530.15	\$ 506.92	\$ -	\$ 542.06	\$ 571.25	\$ 692.17	\$ -	\$ 587.93	\$ 544.11
\$ -	\$ 469.69	\$ 449.11	\$ -	\$ 480.25	\$ 506.11	\$ 613.24	\$ -	\$ 520.88	\$ 480.32
\$ -	\$ 445.72	\$ 426.19	\$ -	\$ 455.74	\$ 480.28	\$ 581.94	\$ -	\$ 494.30	\$ 459.06
\$ -	\$ 398.52	\$ 381.05	\$ -	\$ 407.47	\$ 429.41	\$ 520.31	\$ -	\$ 441.95	\$ 408.18
\$ -	\$ 414.66	\$ 396.49	\$ -	\$ 423.98	\$ 446.81	\$ 541.39	\$ -	\$ 459.86	\$ 396.49
\$ -	\$ 542.75	\$ 518.97	\$ -	\$ 554.95	\$ 584.83	\$ 708.63	\$ -	\$ 601.90	\$ 531.51
\$ -	\$ 434.59	\$ 415.55	\$ -	\$ 444.36	\$ 468.29	\$ 567.41	\$ -	\$ 481.96	\$ 415.55
\$ -	\$ 414.66	\$ 396.49	\$ -	\$ 423.98	\$ 446.81	\$ 541.39	\$ -	\$ 459.86	\$ -
\$ -	\$ 492.28	\$ 470.71	\$ -	\$ 503.35	\$ 530.45	\$ 642.74	\$ -	\$ 545.94	\$ -
\$ -	\$ 422.22	\$ 403.72	\$ -	\$ 431.71	\$ 454.95	\$ 551.25	\$ -	\$ 468.23	\$ -
\$ -	\$ 405.04	\$ 387.30	\$ -	\$ 414.15	\$ 436.45	\$ 528.83	\$ -	\$ 449.19	\$ 436.45
\$ -	\$ 351.80	\$ 336.38	\$ -	\$ 359.70	\$ 379.07	\$ 459.32	\$ -	\$ 390.14	\$ -
\$ -	\$ 492.28	\$ 470.71	\$ -	\$ 503.35	\$ 530.45	\$ 642.74	\$ -	\$ 545.94	\$ -
\$ -	\$ 422.22	\$ 403.72	\$ -	\$ 431.71	\$ 454.95	\$ 551.25	\$ -	\$ 468.23	\$ -
\$ -	\$ 405.04	\$ 387.30	\$ -	\$ 414.15	\$ 436.45	\$ 528.83	\$ -	\$ 449.19	\$ 387.30
\$ -	\$ 351.80	\$ 336.38	\$ -	\$ 359.70	\$ 379.07	\$ 459.32	\$ -	\$ 390.14	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Geisinger Quality Options
PPO
Small Group
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		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	0.890	0.890
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.851	0.851
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.910
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	0.959
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.162
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	0.987

Table 14. Network Factors

[illegible]

**Geisinger Quality Options
Small Group Filing for 2021
Calibration of Age Factors**

	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) (2) Calibration Factor:
Total members with premium:	19,301	30,158.68	1.563
Members in 0-20 age with no premium:	96		
Total:	19,397		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	2,262	1,730.43
15	16	0.833	194	161.60
16	17	0.859	203	174.38
17	18	0.885	201	177.89
18	19	0.913	196	178.95
19	20	0.941	189	177.85
20	21	0.970	222	215.34
21	22	1.000	221	221.00
22	23	1.000	248	248.00
23	24	1.000	297	297.00
24	25	1.000	249	249.00
25	26	1.004	287	288.15
26	27	1.024	321	328.70
27	28	1.048	337	353.18
28	29	1.087	345	375.02
29	30	1.119	351	392.77
30	31	1.135	394	447.19
31	32	1.159	343	397.54
32	33	1.183	322	380.93
33	34	1.198	316	378.57
34	35	1.214	290	352.06
35	36	1.222	334	408.15
36	37	1.230	340	418.20
37	38	1.238	363	449.39
38	39	1.246	338	421.15
39	40	1.262	338	426.56
40	41	1.278	319	407.68
41	42	1.302	319	415.34
42	43	1.325	343	454.48
43	44	1.357	290	393.53
44	45	1.397	338	472.19
45	46	1.444	337	486.63
46	47	1.500	333	499.50
47	48	1.563	375	586.13

48	49	1.635	417	681.80
49	50	1.706	388	661.93
50	51	1.786	393	701.90
51	52	1.865	394	734.81
52	53	1.952	363	708.58
53	54	2.040	422	860.88
54	55	2.135	461	984.24
55	56	2.230	439	978.97
56	57	2.333	410	956.53
57	58	2.437	413	1,006.48
58	59	2.548	430	1,095.64
59	60	2.603	440	1,145.32
60	61	2.714	413	1,120.88
61	62	2.810	367	1,031.27
62	63	2.873	359	1,031.41
63	64	2.952	362	1,068.62
64	200	3.000	675	2,025.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Quality Options
Small Group Filing for 2021
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(3)	(1) X (3)	Factor X Member Months
	Feb Members	Factor X Feb Members	2019 Member Months	Factor X 2019 Member Months	Member Months
Total members:	21,172	33,080.66	227,796	353,581.58	Experience Period Enrollment Factor:
					1.552
					February Enrollment Factor:
					1.562
					Table 5 Factor:
					1.006

Min	Max	(1)	(2)	(1) X (2)	(3)	(1) X (3)
		HHS defined age curve	Feb Members	Factor X Feb Members	2019 Member Months	Factor X 2019 Member Months
0	14	0.765	2,557	1,956.11	28,595	21,875.18
15	16	0.833	210	174.93	2,228	1,855.92
16	17	0.859	219	188.12	2,507	2,153.51
17	18	0.885	217	192.05	2,511	2,222.24
18	19	0.913	217	198.12	2,225	2,031.43
19	20	0.941	205	192.91	2,700	2,540.70
20	21	0.970	237	229.89	2,431	2,358.07
21	22	1.000	241	241.00	2,728	2,728.00
22	23	1.000	267	267.00	3,058	3,058.00
23	24	1.000	322	322.00	2,989	2,989.00
24	25	1.000	269	269.00	2,999	2,999.00
25	26	1.004	309	310.24	3,248	3,260.99
26	27	1.024	349	357.38	3,622	3,708.93
27	28	1.048	360	377.28	3,841	4,025.37
28	29	1.087	374	406.54	4,248	4,617.58
29	30	1.119	392	438.65	4,694	5,252.59
30	31	1.135	434	492.59	4,016	4,558.16
31	32	1.159	384	445.06	3,901	4,521.26
32	33	1.183	349	412.87	3,732	4,414.96
33	34	1.198	346	414.51	3,385	4,055.23
34	35	1.214	307	372.70	3,818	4,635.05
35	36	1.222	368	449.70	4,025	4,918.55
36	37	1.230	364	447.72	3,712	4,565.76
37	38	1.238	402	497.68	3,682	4,558.32
38	39	1.246	358	446.07	3,979	4,957.83
39	40	1.262	365	460.63	3,923	4,950.83
40	41	1.278	351	448.58	3,602	4,603.36
41	42	1.302	350	455.70	3,686	4,799.17
42	43	1.325	368	487.60	3,731	4,943.58
43	44	1.357	320	434.24	3,679	4,992.40
44	45	1.397	363	507.11	4,074	5,691.38
45	46	1.444	375	541.50	3,840	5,544.96
46	47	1.500	363	544.50	4,262	6,393.00
47	48	1.563	398	622.07	4,397	6,872.51
48	49	1.635	448	732.48	4,621	7,555.34
49	50	1.706	432	736.99	4,661	7,951.67
50	51	1.786	439	784.05	5,025	8,974.65
51	52	1.865	434	809.41	4,181	7,797.57
52	53	1.952	407	794.46	4,709	9,191.97
53	54	2.040	454	926.16	5,244	10,697.76
54	55	2.135	504	1,076.04	5,859	12,508.97
55	56	2.230	490	1,092.70	5,022	11,199.06
56	57	2.333	454	1,059.18	4,913	11,462.03
57	58	2.437	451	1,099.09	5,121	12,479.88
58	59	2.548	470	1,197.56	4,882	12,439.34
59	60	2.603	475	1,236.43	4,847	12,616.74
60	61	2.714	457	1,240.30	4,583	12,438.26
61	62	2.810	412	1,157.72	4,314	12,122.34
62	63	2.873	393	1,129.09	4,323	12,419.98
63	64	2.952	396	1,168.99	4,078	12,038.26
64	200	3.000	746	2,238.00	7,345	22,035.00
Min	Max	HHS defined age curve	Feb Members	Factor X Feb Members	2019 Member Months	Factor X 2019 Member Months
		(1)	(2)	(1) X (2)	(3)	(1) X (3)

**Geisinger Quality Options
Small Group Filing for 2021
Calibration of Area Factors**

				(1) X (2)
		(1)	(2)	(1) X (2)
Region	Area Factors	Feb Members	Factor X Members	Calibation Factor:
2	0.890	1	0.89	
3	0.851	9,720	8,271.72	
5	0.910	178	161.98	
6	0.959	8,915	8,549.49	
7	1.162	105	122.01	
9	0.987	478	471.79	
		19,397	17,577.87	0.906

**Geisinger Quality Options
Small Group Filing for 2021
Capitation History**

	2016	2017	2018	2019	Proj. 2021
Chiropractic Coverage:	\$0.78	\$0.72	\$0.22	\$0.31	\$0.00
Nurseline:	\$0.32	\$0.20	\$0.03	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$7.17	\$8.50	\$7.85	\$7.18	\$0.00
Pediatric Dental:	\$0.00	\$0.13	\$0.13	\$0.13	\$0.13
Total Capitation:	\$8.27	\$9.55	\$8.23	\$7.65	\$0.17
Trend:		16%	-14%	-7%	-85%

**Geisinger Quality Options
Small Group Filing for 2021
Trend Exhibit**

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Allowed PMPM	Annual Change	Weight
Jan 2016 - Dec 2016	\$438.68		
Jan 2017 - Dec 2017	\$453.07	3.3%	33%
Jan 2018 - Dec 2018	\$491.83	8.6%	33%
Jan 2019 - Dec 2019	\$554.99	12.8%	33%

Percentage Annual Trend 8.2%

**Geisinger Quality Options
Small Group Filing for 2021
Morbidity**

	Stayed ACA^	Switched to Level-Funded^	Total
Average Age Factor[#]	1.555	1.548	1.553
MER*	114%	54%	99%
Average Risk Score	1.637	1.057	1.487

^Used renewals from January to April of 2020

[#]Difference in Age Factor was minimal and therefore was not considered in our morbidity analysis

*Based on 2019 claims experience

Geisinger Quality Options
Small Group Filing for 2021
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium July 2019 - June 2020	\$3.35
Assumed Reinsurance Premium July 2020 - June 2021	\$4.69
Assumed Reinsurance Premium July 2021 - June 2022	\$6.57
Estimated Reinsurance Premium Jan 2021 - Dec 2021	\$5.63

Estimated Reinsurance Recoveries	\$1.69
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Net Reinsurance	\$3.94
Other Factor - Other	1.007

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$562.66
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**Geisinger Quality Options
Small Group Filing for 2021
PBM Change Analysis**

	Total Allowed, Gross of Rebates
ACA Individual and Small Group Markets	\$417,336,384
Estimated Savings with new PBM	-\$2,701,712
Other Factor - Other	0.994

**Geisinger Quality Options
Small Group Filing for 2021
Risk Adjustment**

2019 Best Estimate Payment Transfer PMPM: -\$34.74

Estimated Impact of 2021 Coefficient Changes:

2021 Transfer Estimate after Coefficient Changes:

High Cost Risk Pool Charge Estimate PMPM:

High Cost Risk Pool Reinsurace Recoveries Estimate PMPM:

2021 Best Estimate Payment Transfer PMPM: -\$20.33

**Geisinger Quality Options
Small Group Filing for 2021
Administrative Expense Exhibit**

	2016	2017	2018	2019
Actual PMPM:	\$30.41	\$30.41	\$32.12	\$36.78
Projected PMPM:	\$38.81	\$34.89	\$33.88	\$30.41

**Geisinger Quality Options
Small Group Filing for 2021
Projected Tax Estimates**

Federal Income Tax

Projected Margin: 2%
Projected Federal Income Tax Rate: 21%

Estimated Federal Income Tax:	0.53%
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PA Premium & Other Taxes (if applicable)

Projected Margin: 2%
Projected State Income Tax Rate: 9.99%

Estimated Federal Income Tax:	0.22%
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PCORI Fee

Quarter	Average PCORI	Projected Members Renewing by Quarter	% of Total
Q1	\$0.24	3,665	19%
Q2	\$0.24	3,895	20%
Q3	\$0.24	3,210	17%
Q4	\$0.25	8,627	44%

Total/Weighted Average	\$0.24
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**Geisinger Quality Options
Small Group Filing for 2021
Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Geisinger Health Plan and Geisinger Quality Options, Inc.
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

Business Subject to MLR
Comprehensive Health Coverage
Small Group Employer

Line 1.1	Health premiums earned (From Part 2, Line 1.11)	183,308,854
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	3,341,791

Estimated Percentage:	1.8%
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**Geisinger Quality Options
Small Group Filing for 2021
Induced Utilization Exhibit**

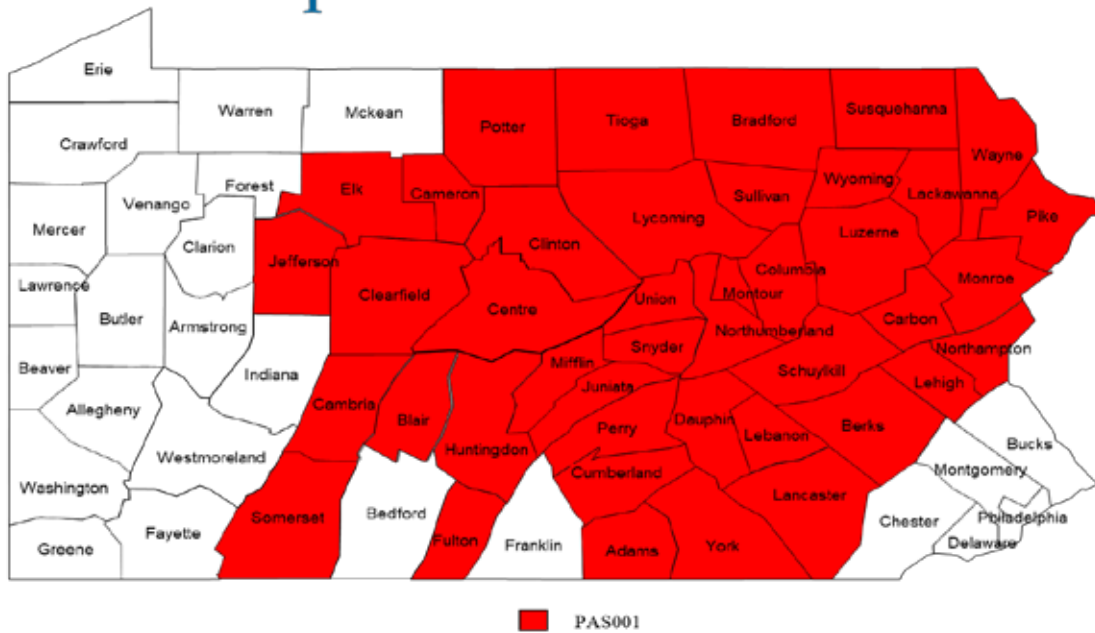
Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0050062	Bronze	186	0.7050	1.03203
75729PA0050068	Gold	3,496	0.9060	1.15484
75729PA0050070	Gold	961	0.9060	1.15484
75729PA0050071	Gold	480	0.8830	1.13669
75729PA0050073	Silver	356	0.7960	1.07762
75729PA0050078	Gold	287	0.8270	1.09693
75729PA0050079	Silver	159	0.7920	1.07526
75729PA0050080	Platinum	943	0.9530	1.19521
75729PA0050082	Platinum	1,605	0.9500	1.19250
75729PA0050096	Gold	209	0.8700	1.12690
75729PA0050097	Gold	503	0.8600	1.11960
75729PA0050102	Gold	1,316	0.9260	1.17148
75729PA0050103	Gold	415	0.8950	1.14603
75729PA0050104	Gold	316	0.8770	1.13213
75729PA0050105	Silver	145	0.8100	1.08610
75729PA0050107	Bronze	64	0.6020	1.00040
75729PA0050108	Silver	504	0.8050	1.08303
75729PA0050127	Gold	264	0.8770	1.13213
75729PA0050128	Platinum	3,333	0.9760	1.21658
75729PA0050131	Platinum	1,484	0.9630	1.20437
75729PA0050132	Gold	1,316	0.8960	1.14682
75729PA0050133	Gold	1,036	0.8670	1.12469
75729PA0050137	Gold	13	0.8530	1.11461
75729PA0050140	Platinum	-	0.9220	1.16808
75729PA0050141	Gold	-	0.8370	1.10357
75729PA0050142	Gold	-	0.8140	1.08860
75729PA0050143	Silver	-	0.7360	1.04570
75729PA0050144	Platinum	-	0.9220	1.16808
75729PA0050145	Gold	-	0.8370	1.10357
75729PA0050146	Gold	3	0.8140	1.08860
75729PA0050147	Silver	-	0.7360	1.04570
75729PA0050148	Platinum	-	0.9220	1.16808
75729PA0050149	Gold	-	0.8370	1.10357
75729PA0050150	Gold	3	0.8140	1.08860
75729PA0050151	Silver	-	0.7360	1.04570
Total		19,397	0.9132	1.1637

Geisinger Quality Options
Small Group Filing for 2021
Benefit Changes

2021 Plan Name	HIOS IDs	Plan Changes
Geisinger Choices PPO 10/20/0	75729PA0050140, 75729PA0050144, 75729PA0050148	No Changes
Geisinger Choices PPO 20/40/1000	75729PA0050141, 75729PA0050145, 75729PA0050149	No Changes
Geisinger Choices PPO 20/40/2000	75729PA0050142, 75729PA0050146, 75729PA0050150	No Changes
Geisinger Choices PPO 20/40/4000	75729PA0050143, 75729PA0050147, 75729PA0050151	MOOP increased 7900 to 8400
Geisinger Extra PPO 10/40/0	75729PA0050131	No Changes
Geisinger Extra PPO 10/40/250	75729PA0050082	No Changes
Geisinger Extra PPO 10/60/1000	75729PA0050132	No Changes
Geisinger Extra PPO 10/60/2000	75729PA0050133	No Changes
Geisinger Extra PPO 10/60/500	75729PA0050068	No Changes
Geisinger Extra PPO 20/60/3500	75729PA0050097	No Changes
Geisinger Extra PPO 20/60/4300	75729PA0050108	MOOP increased 8150 to 8550, OP Facility copay increased 150 to 175
Geisinger All-Access PPO 10/20/0	75729PA0050128	MOOP increased 2900 to 6000
Geisinger All-Access PPO 15/30/250	75729PA0050080	No Changes
Geisinger All-Access PPO 20/40/1000	75729PA0050070	MOOP increased 8150 to 8550, OP Facility copay increased 125 to 150
Geisinger All-Access PPO 20/40/1500	75729PA0050103	MOOP increased 7350 to 7900
Geisinger All-Access PPO 20/40/500	75729PA0050102	No Changes
Geisinger All-Access PPO 25/50/2000	75729PA0050104	No Changes
Geisinger All-Access PPO 25/50/2000 1xded	75729PA0050127	No Changes
Geisinger All-Access PPO 25/50/3300	75729PA0050071	MOOP increased 7350 to 8550, Deductible increased 2750 to 3300
Geisinger All-Access PPO 25/50/4500 1xded	75729PA0050137	No Changes
Geisinger All-Access PPO 30/60/3500	75729PA0050096	No Changes
Geisinger All-Access PPO 30/60/6000	75729PA0050073	No Changes
Geisinger All-Access PPO 35/70/4300	75729PA0050105	MOOP increased 8150 to 8550, OP Facility copay increased 150 to 175
Geisinger All-Access PPO 40/90/8400	75729PA0050107	MOOP increased 7200 to 8400, Deductible increased 7200 to 8400
Geisinger All-Access QHDHP PPO 2500	75729PA0050078	MOOP increased 2100 to 2500, Deductible increased 2100 to 2500
Geisinger All-Access QHDHP PPO 4300	75729PA0050079	MOOP increased 4100 to 4300, Deductible increased 4100 to 4300
Geisinger All-Access QHDHP PPO 6850	75729PA0050062	MOOP increased 6500 to 6850, Deductible increased 6500 to 6850

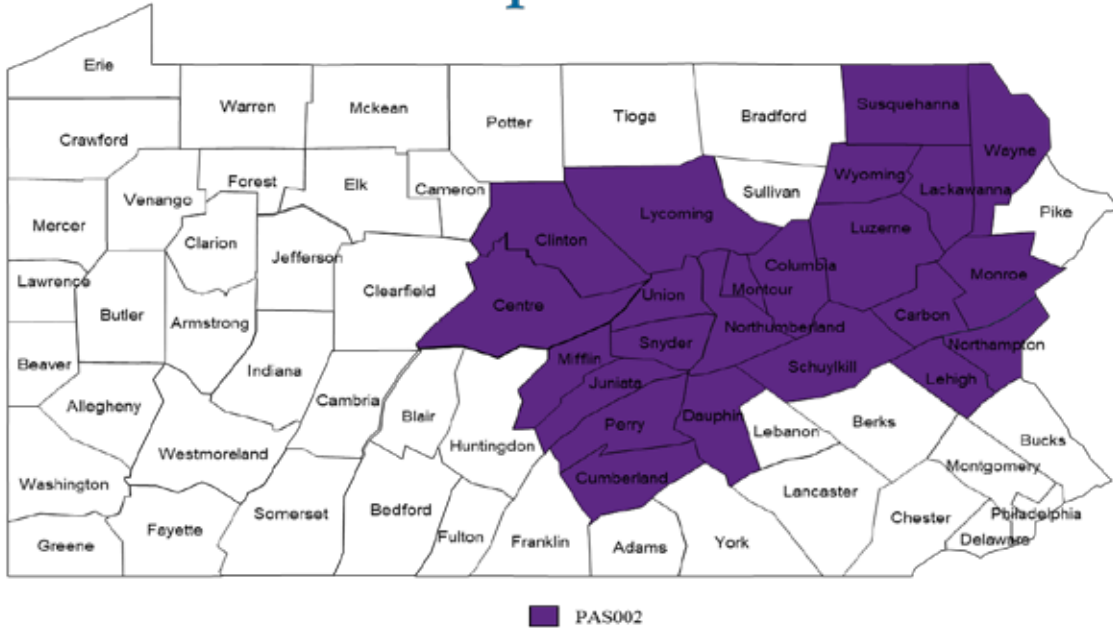
2021 Service Area

Small Group All-Access HMO & PPO

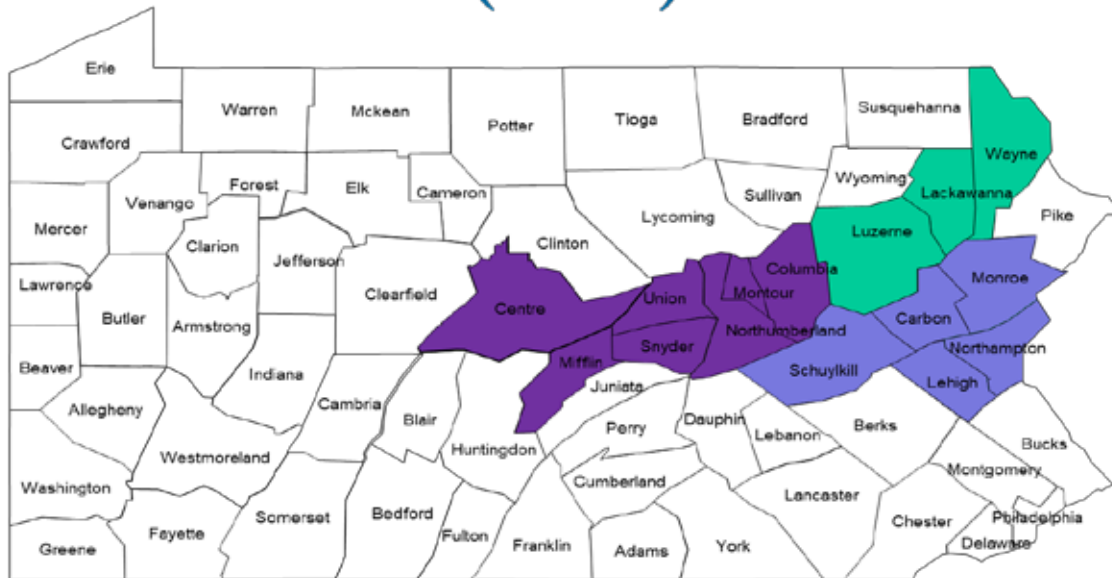


2021 Service Area

Small Group Extra PPO



2021 Small Group Service Area Choices (tiered) PPO



Company Name:	Geisinger Quality Options
Market:	Small Group
Product:	PPO
Effective Date of Rates:	January 1, 2021

Ending date of Rates: March 31, 2021

HIOS Plan ID (On Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
HIOS Plan ID (Off Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
Plan Marketing Name ⇒	Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger All-Access PPO 20/40	
Form # ⇒	M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold	
Deductible ⇒	Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$20 / \$20	
OOP Maximum ⇒	\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$239.77	\$239.77	\$229.26	\$229.26	\$245.16	\$245.16	\$258.36	\$258.36	\$313.04	\$313.04	\$265.90	\$265.90	\$329.68	\$329.68	\$371.52	\$371.52	\$382.37	\$382.37	\$344.79	\$344.79
15	\$261.08	\$261.08	\$249.64	\$249.64	\$266.95	\$266.95	\$281.32	\$281.32	\$340.87	\$340.87	\$289.53	\$289.53	\$358.99	\$358.99	\$404.55	\$404.55	\$416.36	\$416.36	\$375.44	\$375.44
16	\$269.23	\$269.23	\$257.43	\$257.43	\$275.28	\$275.28	\$290.10	\$290.10	\$351.51	\$351.51	\$298.57	\$298.57	\$370.19	\$370.19	\$417.18	\$417.18	\$429.36	\$429.36	\$387.16	\$387.16
17	\$277.38	\$277.38	\$265.22	\$265.22	\$283.61	\$283.61	\$298.88	\$298.88	\$362.15	\$362.15	\$307.61	\$307.61	\$381.40	\$381.40	\$429.80	\$429.80	\$442.35	\$442.35	\$398.88	\$398.88
18	\$286.15	\$286.15	\$273.61	\$273.61	\$292.58	\$292.58	\$308.34	\$308.34	\$373.61	\$373.61	\$317.34	\$317.34	\$393.47	\$393.47	\$443.40	\$443.40	\$456.35	\$456.35	\$411.50	\$411.50
19	\$294.93	\$294.93	\$282.01	\$282.01	\$301.56	\$301.56	\$317.79	\$317.79	\$385.07	\$385.07	\$327.07	\$327.07	\$405.53	\$405.53	\$457.00	\$457.00	\$470.34	\$470.34	\$424.12	\$424.12
20	\$304.02	\$304.02	\$290.70	\$290.70	\$310.85	\$310.85	\$327.59	\$327.59	\$396.93	\$396.93	\$337.15	\$337.15	\$418.03	\$418.03	\$471.08	\$471.08	\$484.84	\$484.84	\$437.19	\$437.19
21	\$313.43	\$313.43	\$299.69	\$299.69	\$320.47	\$320.47	\$337.73	\$337.73	\$409.21	\$409.21	\$347.59	\$347.59	\$430.97	\$430.97	\$485.66	\$485.66	\$499.84	\$499.84	\$450.72	\$450.72
22	\$313.43	\$313.43	\$299.69	\$299.69	\$320.47	\$320.47	\$337.73	\$337.73	\$409.21	\$409.21	\$347.59	\$347.59	\$430.97	\$430.97	\$485.66	\$485.66	\$499.84	\$499.84	\$450.72	\$450.72
23	\$313.43	\$313.43	\$299.69	\$299.69	\$320.47	\$320.47	\$337.73	\$337.73	\$409.21	\$409.21	\$347.59	\$347.59	\$430.97	\$430.97	\$485.66	\$485.66	\$499.84	\$499.84	\$450.72	\$450.72
24	\$313.43	\$313.43	\$299.69	\$299.69	\$320.47	\$320.47	\$337.73	\$337.73	\$409.21	\$409.21	\$347.59	\$347.59	\$430.97	\$430.97	\$485.66	\$485.66	\$499.84	\$499.84	\$450.72	\$450.72
25	\$314.68	\$314.68	\$300.89	\$300.89	\$321.75	\$321.75	\$339.07	\$339.07	\$410.85	\$410.85	\$348.97	\$348.97	\$432.68	\$432.68	\$487.60	\$487.60	\$501.83	\$501.83	\$452.51	\$452.51
26	\$320.94	\$320.94	\$306.88	\$306.88	\$328.16	\$328.16	\$345.83	\$345.83	\$419.03	\$419.03	\$355.92	\$355.92	\$441.30	\$441.30	\$497.31	\$497.31	\$511.83	\$511.83	\$461.53	\$461.53
27	\$328.47	\$328.47	\$314.07	\$314.07	\$335.85	\$335.85	\$353.93	\$353.93	\$428.85	\$428.85	\$364.26	\$364.26	\$451.65	\$451.65	\$508.96	\$508.96	\$523.82	\$523.82	\$472.34	\$472.34
28	\$340.69	\$340.69	\$325.76	\$325.76	\$348.35	\$348.35	\$367.10	\$367.10	\$444.81	\$444.81	\$377.82	\$377.82	\$468.45	\$468.45	\$527.90	\$527.90	\$543.32	\$543.32	\$489.92	\$489.92
29	\$350.72	\$350.72	\$335.35	\$335.35	\$358.60	\$358.60	\$377.91	\$377.91	\$457.90	\$457.90	\$388.94	\$388.94	\$482.24	\$482.24	\$543.45	\$543.45	\$559.31	\$559.31	\$504.34	\$504.34
30	\$355.73	\$355.73	\$340.15	\$340.15	\$363.73	\$363.73	\$383.31	\$383.31	\$464.45	\$464.45	\$394.50	\$394.50	\$489.14	\$489.14	\$551.22	\$551.22	\$567.31	\$567.31	\$511.56	\$511.56
31	\$363.26	\$363.26	\$347.34	\$347.34	\$371.42	\$371.42	\$391.42	\$391.42	\$474.27	\$474.27	\$402.85	\$402.85	\$499.48	\$499.48	\$562.87	\$562.87	\$579.31	\$579.31	\$522.37	\$522.37
32	\$370.78	\$370.78	\$354.53	\$354.53	\$379.11	\$379.11	\$399.52	\$399.52	\$484.09	\$484.09	\$411.19	\$411.19	\$509.83	\$509.83	\$574.53	\$574.53	\$591.30	\$591.30	\$533.19	\$533.19
33	\$375.48	\$375.48	\$359.03	\$359.03	\$383.92	\$383.92	\$404.59	\$404.59	\$490.23	\$490.23	\$416.40	\$416.40	\$516.29	\$516.29	\$581.81	\$581.81	\$598.80	\$598.80	\$539.95	\$539.95
34	\$380.49	\$380.49	\$363.82	\$363.82	\$389.04	\$389.04	\$409.99	\$409.99	\$496.78	\$496.78	\$421.96	\$421.96	\$523.19	\$523.19	\$589.58	\$589.58	\$606.80	\$606.80	\$547.16	\$547.16
35	\$383.00	\$383.00	\$366.22	\$366.22	\$391.61	\$391.61	\$412.69	\$412.69	\$500.05	\$500.05	\$424.74	\$424.74	\$526.63	\$526.63	\$593.47	\$593.47	\$610.80	\$610.80	\$550.77	\$550.77
36	\$385.51	\$385.51	\$368.62	\$368.62	\$394.17	\$394.17	\$415.40	\$415.40	\$503.33	\$503.33	\$427.52	\$427.52	\$530.08	\$530.08	\$597.35	\$597.35	\$614.79	\$614.79	\$554.37	\$554.37
37	\$388.02	\$388.02	\$371.01	\$371.01	\$396.74	\$396.74	\$418.10	\$418.10	\$506.60	\$506.60	\$430.31	\$430.31	\$533.53	\$533.53	\$601.24	\$601.24	\$618.79	\$618.79	\$557.98	\$557.98
38	\$390.52	\$390.52	\$373.41	\$373.41	\$399.30	\$399.30	\$420.80	\$420.80	\$509.87	\$509.87	\$433.09	\$433.09	\$536.98	\$536.98	\$605.12	\$605.12	\$622.79	\$622.79	\$561.58	\$561.58
39	\$395.54	\$395.54	\$378.21	\$378.21	\$404.43	\$404.43	\$426.20	\$426.20	\$516.42	\$516.42	\$438.65	\$438.65	\$543.87	\$543.87	\$612.89	\$612.89	\$630.79	\$630.79	\$568.80	\$568.80
40	\$400.55	\$400.55	\$383.00	\$383.00	\$409.55	\$409.55	\$431.61	\$431.61	\$522.97	\$522.97	\$444.21	\$444.21	\$550.77	\$550.77	\$620.66	\$620.66	\$638.79	\$638.79	\$576.01	\$576.01
41	\$408.07	\$408.07	\$390.19	\$390.19	\$417.25	\$417.25	\$439.71	\$439.71	\$532.79	\$532.79	\$452.55	\$452.55	\$561.11	\$561.11	\$632.32	\$632.32	\$650.78	\$650.78	\$586.82	\$586.82
42	\$415.28	\$415.28	\$397.09	\$397.09	\$424.62	\$424.62	\$447.48	\$447.48	\$542.20	\$542.20	\$460.54	\$460.54	\$571.02	\$571.02	\$643.49	\$643.49	\$662.28	\$662.28	\$597.19	\$597.19
43	\$425.31	\$425.31	\$406.68	\$406.68	\$434.87	\$434.87	\$458.29	\$458.29	\$555.30	\$555.30	\$471.67	\$471.67	\$584.81	\$584.81	\$659.03	\$659.03	\$678.27	\$678.27	\$611.61	\$611.61
44	\$437.85	\$437.85	\$418.66	\$418.66	\$447.69	\$447.69	\$471.80	\$471.80	\$571.66	\$571.66	\$485.57	\$485.57	\$602.05	\$602.05	\$678.46	\$678.46	\$698.27	\$698.27	\$629.64	\$629.64
45	\$452.58	\$452.58	\$432.75	\$432.75	\$462.75	\$462.75	\$487.67	\$487.67	\$590.90	\$590.90	\$501.91	\$501.91	\$622.31	\$622.31	\$701.28	\$701.28	\$721.76	\$721.76	\$650.83	\$650.83
46	\$470.13	\$470.13	\$449.53	\$449.53	\$480.70	\$480.70	\$506.58	\$506.58	\$613.81	\$613.81	\$521.37	\$521.37	\$646.44	\$646.44	\$728.48	\$728.48	\$749.75	\$749.75	\$676.07	\$676.07
47	\$489.88	\$489.88	\$468.41	\$468.41	\$500.89	\$500.89	\$527.86	\$527.86	\$639.59	\$639.59	\$543.27	\$543.27	\$673.59	\$673.59	\$759.08	\$759.08	\$781.24	\$781.24	\$704.46	\$704.46
48	\$512.44	\$512.44	\$489.99	\$489.99	\$523.96	\$523.96	\$552.17	\$552.17	\$669.06	\$669.06	\$568.29	\$568.29	\$704.62	\$704.62	\$794.04	\$794.04	\$817.23	\$817.23	\$736.91	\$736.91
49	\$534.70	\$534.70	\$511.27	\$511.27	\$546.71	\$546.71	\$576.15	\$576.15	\$698.11	\$698.11	\$592.97	\$592.97	\$735.22	\$735.22	\$828.52	\$828.52	\$852.71	\$852.71	\$768.91	\$768.91
50	\$559.77	\$559.77	\$535.24	\$535.24	\$572.35	\$572.35	\$603.75	\$603.75	\$730.85	\$730.85	\$620.78	\$620.78	\$769.69	\$769.69	\$867.38	\$867.38	\$892.70	\$892.70	\$804.97	\$804.97
51	\$584.53	\$584.53	\$558.92	\$558.92	\$597.67	\$597.67	\$629.85	\$629.85	\$763.17	\$763.17	\$648.24	\$648.24	\$803.74	\$803.74	\$905.74	\$905.74	\$932.19	\$932.19	\$840.57	\$840.57
52	\$611.80	\$611.80	\$584.99	\$584.99	\$625.55	\$625.55	\$659.23	\$659.23	\$798.78	\$798.78	\$678.48	\$678.48	\$841.23	\$841.23	\$947.99	\$947.99	\$975.67	\$975.67	\$879.79	\$879.79
53	\$639.38	\$639.38	\$611.36	\$611.36	\$653.75	\$653.75	\$688.95	\$688.95	\$834.79	\$834.79	\$709.07	\$709.07	\$879.16	\$879.16	\$990.73	\$990.73	\$1,019.66	\$1,019.66	\$919.45	\$919.45
54	\$669.15	\$669.15	\$639.83	\$639.83	\$684.19	\$684.19	\$721.03	\$721.03	\$873.66	\$873.66	\$742.09	\$742.09	\$920.10	\$920.10	\$1,036.87	\$1,036.87	\$1,067.14	\$1,067.14	\$962.27	\$962.27
55	\$698.93	\$698.93	\$668.30	\$668.30	\$714.64	\$714.64	\$753.12	\$753.12	\$912.54	\$912.54	\$775.11	\$775.11	\$961.04	\$961.04	\$1,083.01	\$1,083.01	\$1,114.63	\$1,114.63	\$1,	

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

HIOS Plan ID (On Exchange)⇒	75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070	
HIOS Plan ID (Off Exchange)⇒	0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070	
Plan Marketing Name ⇒	-Access PPO /1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300	
Form # ⇒	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Id		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible ⇒	00 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0	
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50	
OOP Maximum ⇒	\$50		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$344.79	\$329.68	\$329.68	\$352.54	\$352.54	\$371.52	\$371.52	\$450.17	\$450.17	\$382.37	\$382.37	\$330.76	\$330.76	\$316.27	\$316.27	\$338.19	\$338.19	\$356.40	\$356.40	
15	\$375.44	\$358.99	\$358.99	\$383.88	\$383.88	\$404.55	\$404.55	\$490.18	\$490.18	\$416.36	\$416.36	\$360.16	\$360.16	\$344.38	\$344.38	\$368.25	\$368.25	\$388.08	\$388.08	
16	\$387.16	\$370.19	\$370.19	\$395.86	\$395.86	\$417.18	\$417.18	\$505.48	\$505.48	\$429.36	\$429.36	\$371.40	\$371.40	\$355.13	\$355.13	\$379.75	\$379.75	\$400.20	\$400.20	
17	\$398.88	\$381.40	\$381.40	\$407.84	\$407.84	\$429.80	\$429.80	\$520.78	\$520.78	\$442.35	\$442.35	\$382.64	\$382.64	\$365.88	\$365.88	\$391.24	\$391.24	\$412.31	\$412.31	
18	\$411.50	\$393.47	\$393.47	\$420.75	\$420.75	\$443.40	\$443.40	\$537.26	\$537.26	\$456.35	\$456.35	\$394.75	\$394.75	\$377.45	\$377.45	\$403.62	\$403.62	\$425.35	\$425.35	
19	\$424.12	\$405.53	\$405.53	\$433.65	\$433.65	\$457.00	\$457.00	\$553.74	\$553.74	\$470.34	\$470.34	\$406.86	\$406.86	\$389.03	\$389.03	\$416.00	\$416.00	\$438.40	\$438.40	
20	\$437.19	\$418.03	\$418.03	\$447.01	\$447.01	\$471.08	\$471.08	\$570.80	\$570.80	\$484.84	\$484.84	\$419.40	\$419.40	\$401.02	\$401.02	\$428.82	\$428.82	\$451.91	\$451.91	
21	\$450.72	\$430.97	\$430.97	\$460.84	\$460.84	\$485.66	\$485.66	\$588.46	\$588.46	\$499.84	\$499.84	\$432.37	\$432.37	\$413.43	\$413.43	\$442.09	\$442.09	\$465.89	\$465.89	
22	\$450.72	\$430.97	\$430.97	\$460.84	\$460.84	\$485.66	\$485.66	\$588.46	\$588.46	\$499.84	\$499.84	\$432.37	\$432.37	\$413.43	\$413.43	\$442.09	\$442.09	\$465.89	\$465.89	
23	\$450.72	\$430.97	\$430.97	\$460.84	\$460.84	\$485.66	\$485.66	\$588.46	\$588.46	\$499.84	\$499.84	\$432.37	\$432.37	\$413.43	\$413.43	\$442.09	\$442.09	\$465.89	\$465.89	
24	\$450.72	\$430.97	\$430.97	\$460.84	\$460.84	\$485.66	\$485.66	\$588.46	\$588.46	\$499.84	\$499.84	\$432.37	\$432.37	\$413.43	\$413.43	\$442.09	\$442.09	\$465.89	\$465.89	
25	\$452.51	\$432.68	\$432.68	\$462.68	\$462.68	\$487.60	\$487.60	\$590.81	\$590.81	\$501.83	\$501.83	\$434.10	\$434.10	\$415.07	\$415.07	\$443.85	\$443.85	\$467.75	\$467.75	
26	\$461.53	\$441.30	\$441.30	\$471.90	\$471.90	\$497.31	\$497.31	\$602.58	\$602.58	\$511.83	\$511.83	\$442.74	\$442.74	\$423.34	\$423.34	\$452.69	\$452.69	\$477.07	\$477.07	
27	\$472.34	\$451.65	\$451.65	\$482.96	\$482.96	\$508.96	\$508.96	\$616.70	\$616.70	\$523.82	\$523.82	\$453.12	\$453.12	\$433.26	\$433.26	\$463.30	\$463.30	\$488.25	\$488.25	
28	\$489.92	\$468.45	\$468.45	\$500.93	\$500.93	\$527.90	\$527.90	\$639.65	\$639.65	\$543.32	\$543.32	\$469.98	\$469.98	\$449.39	\$449.39	\$480.54	\$480.54	\$506.42	\$506.42	
29	\$504.34	\$482.24	\$482.24	\$515.68	\$515.68	\$543.45	\$543.45	\$658.48	\$658.48	\$559.31	\$559.31	\$483.82	\$483.82	\$462.62	\$462.62	\$494.69	\$494.69	\$521.33	\$521.33	
30	\$511.56	\$489.14	\$489.14	\$523.05	\$523.05	\$551.22	\$551.22	\$667.90	\$667.90	\$567.31	\$567.31	\$490.74	\$490.74	\$469.23	\$469.23	\$501.76	\$501.76	\$528.78	\$528.78	
31	\$522.37	\$499.48	\$499.48	\$534.11	\$534.11	\$562.87	\$562.87	\$682.02	\$682.02	\$579.31	\$579.31	\$501.11	\$501.11	\$479.15	\$479.15	\$512.37	\$512.37	\$539.96	\$539.96	
32	\$533.19	\$509.83	\$509.83	\$545.17	\$545.17	\$574.53	\$574.53	\$696.14	\$696.14	\$591.30	\$591.30	\$511.49	\$511.49	\$489.08	\$489.08	\$522.98	\$522.98	\$551.14	\$551.14	
33	\$539.95	\$516.29	\$516.29	\$552.08	\$552.08	\$581.81	\$581.81	\$704.97	\$704.97	\$598.80	\$598.80	\$517.98	\$517.98	\$495.28	\$495.28	\$529.61	\$529.61	\$558.13	\$558.13	
34	\$547.16	\$523.19	\$523.19	\$559.46	\$559.46	\$589.58	\$589.58	\$714.38	\$714.38	\$606.80	\$606.80	\$524.89	\$524.89	\$501.89	\$501.89	\$536.69	\$536.69	\$565.59	\$565.59	
35	\$550.77	\$526.63	\$526.63	\$563.14	\$563.14	\$593.47	\$593.47	\$719.09	\$719.09	\$610.80	\$610.80	\$528.35	\$528.35	\$505.20	\$505.20	\$540.22	\$540.22	\$569.31	\$569.31	
36	\$554.37	\$530.08	\$530.08	\$566.83	\$566.83	\$597.35	\$597.35	\$723.80	\$723.80	\$614.79	\$614.79	\$531.81	\$531.81	\$508.51	\$508.51	\$543.76	\$543.76	\$573.04	\$573.04	
37	\$557.98	\$533.53	\$533.53	\$570.52	\$570.52	\$601.24	\$601.24	\$728.51	\$728.51	\$618.79	\$618.79	\$535.27	\$535.27	\$511.81	\$511.81	\$547.30	\$547.30	\$576.77	\$576.77	
38	\$561.58	\$536.98	\$536.98	\$574.20	\$574.20	\$605.12	\$605.12	\$733.22	\$733.22	\$622.79	\$622.79	\$538.73	\$538.73	\$515.12	\$515.12	\$550.83	\$550.83	\$580.50	\$580.50	
39	\$568.80	\$543.87	\$543.87	\$581.58	\$581.58	\$612.89	\$612.89	\$742.63	\$742.63	\$630.79	\$630.79	\$545.65	\$545.65	\$521.74	\$521.74	\$557.91	\$557.91	\$587.95	\$587.95	
40	\$576.01	\$550.77	\$550.77	\$588.95	\$588.95	\$620.66	\$620.66	\$752.05	\$752.05	\$638.79	\$638.79	\$552.56	\$552.56	\$528.35	\$528.35	\$564.98	\$564.98	\$595.40	\$595.40	
41	\$586.82	\$561.11	\$561.11	\$600.01	\$600.01	\$632.32	\$632.32	\$766.17	\$766.17	\$650.78	\$650.78	\$562.94	\$562.94	\$538.27	\$538.27	\$575.59	\$575.59	\$606.58	\$606.58	
42	\$597.19	\$571.02	\$571.02	\$610.61	\$610.61	\$643.49	\$643.49	\$779.70	\$779.70	\$662.28	\$662.28	\$572.89	\$572.89	\$547.78	\$547.78	\$585.76	\$585.76	\$617.30	\$617.30	
43	\$611.61	\$584.81	\$584.81	\$625.36	\$625.36	\$659.03	\$659.03	\$798.53	\$798.53	\$678.27	\$678.27	\$586.72	\$586.72	\$561.01	\$561.01	\$599.91	\$599.91	\$632.21	\$632.21	
44	\$629.64	\$602.05	\$602.05	\$643.79	\$643.79	\$678.46	\$678.46	\$822.07	\$822.07	\$698.27	\$698.27	\$604.02	\$604.02	\$577.55	\$577.55	\$617.59	\$617.59	\$650.84	\$650.84	
45	\$650.83	\$622.31	\$622.31	\$665.45	\$665.45	\$701.28	\$701.28	\$849.73	\$849.73	\$721.76	\$721.76	\$624.34	\$624.34	\$596.98	\$596.98	\$638.37	\$638.37	\$672.74	\$672.74	
46	\$676.07	\$646.44	\$646.44	\$691.26	\$691.26	\$728.48	\$728.48	\$882.68	\$882.68	\$749.75	\$749.75	\$648.55	\$648.55	\$620.13	\$620.13	\$663.12	\$663.12	\$698.83	\$698.83	
47	\$704.46	\$673.59	\$673.59	\$720.29	\$720.29	\$759.08	\$759.08	\$919.76	\$919.76	\$781.24	\$781.24	\$675.79	\$675.79	\$646.18	\$646.18	\$690.98	\$690.98	\$728.18	\$728.18	
48	\$736.91	\$704.62	\$704.62	\$753.47	\$753.47	\$794.04	\$794.04	\$962.12	\$962.12	\$817.23	\$817.23	\$706.92	\$706.92	\$675.94	\$675.94	\$722.80	\$722.80	\$761.73	\$761.73	
49	\$768.91	\$735.22	\$735.22	\$786.19	\$786.19	\$828.52	\$828.52	\$1,003.90	\$1,003.90	\$852.71	\$852.71	\$737.62	\$737.62	\$705.29	\$705.29	\$754.19	\$754.19	\$794.80	\$794.80	
50	\$804.97	\$769.69	\$769.69	\$823.06	\$823.06	\$867.38	\$867.38	\$1,050.98	\$1,050.98	\$892.70	\$892.70	\$772.21	\$772.21	\$738.37	\$738.37	\$789.56	\$789.56	\$832.07	\$832.07	
51	\$840.57	\$803.74	\$803.74	\$859.46	\$859.46	\$905.74	\$905.74	\$1,097.47	\$1,097.47	\$932.19	\$932.19	\$806.36	\$806.36	\$771.03	\$771.03	\$824.48	\$824.48	\$868.88	\$868.88	
52	\$879.79	\$841.23	\$841.23	\$899.56	\$899.56	\$947.99	\$947.99	\$1,148.66	\$1,148.66	\$975.67	\$975.67	\$843.98	\$843.98	\$807.00	\$807.00	\$862.95	\$862.95	\$909.41	\$909.41	
53	\$919.45	\$879.16	\$879.16	\$940.11	\$940.11	\$990.73	\$990.73	\$1,200.45	\$1,200.45	\$1,019.66	\$1,019.66	\$882.03	\$882.03	\$843.38	\$843.38	\$901.85	\$901.85	\$950.41	\$950.41	
54	\$962.27	\$920.10	\$920.10	\$983.89	\$983.89	\$1,036.87	\$1,036.87	\$1,256.35	\$1,256.35	\$1,067.14	\$1,067.14	\$923.10	\$923.10	\$882.65	\$882.65	\$943.85	\$943.85	\$994.67	\$994.67	
55	\$1,005.08	\$961.04	\$961.04	\$1,027.67	\$1,027.67	\$1,083.01	\$1,083.01	\$1,312.26	\$1,312.26	\$1,114.63	\$1,114.63	\$964.18	\$964.18	\$921.93	\$921.93	\$985.84	\$985.84	\$1,038.93	\$1,038.93	
56	\$1,051.51	\$1,005.43	\$1,005.43	\$1,075.14	\$1,075.14	\$1,133.03	\$1,133.03													

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

HIOS Plan ID (On Exchange)⇒	75729PA0050071		75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050079	
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access QHDP PPO 2500		Geisinger All-Access PPO	
Plan Marketing Name ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122	
Form # ⇒	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating	
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Network ⇒	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Metal ⇒	Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Combined: \$2,500		Combined: \$2,500	
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Coinsurance ⇒	\$25 / \$50		\$25 / \$50		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		0% After Deductible		0% After Deductible	
Copays ⇒	\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,500		\$2,500	
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) ⇒	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$431.85	\$431.85	\$366.81	\$366.81	\$282.68	\$282.68	\$270.29	\$270.29	\$289.03	\$289.03	\$304.59	\$304.59	\$369.07	\$369.07	\$313.48	\$313.48	\$298.95	\$298.95	\$285.85	\$285.85
15	\$470.23	\$470.23	\$399.41	\$399.41	\$307.80	\$307.80	\$294.31	\$294.31	\$314.72	\$314.72	\$331.67	\$331.67	\$401.87	\$401.87	\$341.35	\$341.35	\$325.52	\$325.52	\$311.26	\$311.26
16	\$484.91	\$484.91	\$411.88	\$411.88	\$317.41	\$317.41	\$303.50	\$303.50	\$324.54	\$324.54	\$342.02	\$342.02	\$414.42	\$414.42	\$352.00	\$352.00	\$335.68	\$335.68	\$320.97	\$320.97
17	\$499.59	\$499.59	\$424.35	\$424.35	\$327.02	\$327.02	\$312.69	\$312.69	\$334.37	\$334.37	\$352.37	\$352.37	\$426.96	\$426.96	\$362.66	\$362.66	\$345.84	\$345.84	\$330.69	\$330.69
18	\$515.39	\$515.39	\$437.77	\$437.77	\$337.36	\$337.36	\$322.58	\$322.58	\$344.94	\$344.94	\$363.52	\$363.52	\$440.47	\$440.47	\$374.13	\$374.13	\$356.78	\$356.78	\$341.15	\$341.15
19	\$531.20	\$531.20	\$451.20	\$451.20	\$347.71	\$347.71	\$332.47	\$332.47	\$355.52	\$355.52	\$374.67	\$374.67	\$453.98	\$453.98	\$385.61	\$385.61	\$367.73	\$367.73	\$351.61	\$351.61
20	\$547.57	\$547.57	\$465.10	\$465.10	\$358.42	\$358.42	\$342.72	\$342.72	\$366.48	\$366.48	\$386.21	\$386.21	\$467.97	\$467.97	\$397.49	\$397.49	\$379.06	\$379.06	\$362.45	\$362.45
21	\$564.51	\$564.51	\$479.49	\$479.49	\$369.52	\$369.52	\$353.32	\$353.32	\$377.82	\$377.82	\$398.16	\$398.16	\$482.44	\$482.44	\$409.79	\$409.79	\$390.79	\$390.79	\$373.66	\$373.66
22	\$564.51	\$564.51	\$479.49	\$479.49	\$369.52	\$369.52	\$353.32	\$353.32	\$377.82	\$377.82	\$398.16	\$398.16	\$482.44	\$482.44	\$409.79	\$409.79	\$390.79	\$390.79	\$373.66	\$373.66
23	\$564.51	\$564.51	\$479.49	\$479.49	\$369.52	\$369.52	\$353.32	\$353.32	\$377.82	\$377.82	\$398.16	\$398.16	\$482.44	\$482.44	\$409.79	\$409.79	\$390.79	\$390.79	\$373.66	\$373.66
24	\$564.51	\$564.51	\$479.49	\$479.49	\$369.52	\$369.52	\$353.32	\$353.32	\$377.82	\$377.82	\$398.16	\$398.16	\$482.44	\$482.44	\$409.79	\$409.79	\$390.79	\$390.79	\$373.66	\$373.66
25	\$566.76	\$566.76	\$481.41	\$481.41	\$370.99	\$370.99	\$354.73	\$354.73	\$379.33	\$379.33	\$399.75	\$399.75	\$484.37	\$484.37	\$411.42	\$411.42	\$392.34	\$392.34	\$375.15	\$375.15
26	\$578.05	\$578.05	\$491.00	\$491.00	\$378.38	\$378.38	\$361.80	\$361.80	\$386.88	\$386.88	\$407.71	\$407.71	\$494.02	\$494.02	\$419.62	\$419.62	\$400.16	\$400.16	\$382.62	\$382.62
27	\$591.60	\$591.60	\$502.51	\$502.51	\$387.25	\$387.25	\$370.28	\$370.28	\$395.95	\$395.95	\$417.27	\$417.27	\$505.60	\$505.60	\$429.45	\$429.45	\$409.54	\$409.54	\$391.59	\$391.59
28	\$613.62	\$613.62	\$521.21	\$521.21	\$401.66	\$401.66	\$384.06	\$384.06	\$410.68	\$410.68	\$432.80	\$432.80	\$524.41	\$524.41	\$445.43	\$445.43	\$424.78	\$424.78	\$406.17	\$406.17
29	\$631.68	\$631.68	\$536.55	\$536.55	\$413.48	\$413.48	\$395.36	\$395.36	\$422.77	\$422.77	\$445.54	\$445.54	\$539.85	\$539.85	\$458.55	\$458.55	\$437.28	\$437.28	\$418.12	\$418.12
30	\$640.71	\$640.71	\$544.22	\$544.22	\$419.39	\$419.39	\$401.02	\$401.02	\$428.82	\$428.82	\$451.91	\$451.91	\$547.57	\$547.57	\$465.10	\$465.10	\$443.54	\$443.54	\$424.10	\$424.10
31	\$654.26	\$654.26	\$555.73	\$555.73	\$428.26	\$428.26	\$409.50	\$409.50	\$437.89	\$437.89	\$461.46	\$461.46	\$559.15	\$559.15	\$474.94	\$474.94	\$452.92	\$452.92	\$433.07	\$433.07
32	\$667.81	\$667.81	\$567.24	\$567.24	\$437.13	\$437.13	\$417.98	\$417.98	\$446.95	\$446.95	\$471.02	\$471.02	\$570.73	\$570.73	\$484.77	\$484.77	\$462.29	\$462.29	\$442.04	\$442.04
33	\$676.28	\$676.28	\$574.43	\$574.43	\$442.67	\$442.67	\$423.28	\$423.28	\$452.62	\$452.62	\$476.99	\$476.99	\$577.96	\$577.96	\$490.92	\$490.92	\$468.16	\$468.16	\$447.64	\$447.64
34	\$685.31	\$685.31	\$582.10	\$582.10	\$448.59	\$448.59	\$428.93	\$428.93	\$458.67	\$458.67	\$483.36	\$483.36	\$585.68	\$585.68	\$497.48	\$497.48	\$474.41	\$474.41	\$453.62	\$453.62
35	\$689.83	\$689.83	\$585.94	\$585.94	\$451.54	\$451.54	\$431.75	\$431.75	\$461.69	\$461.69	\$486.55	\$486.55	\$589.54	\$589.54	\$500.75	\$500.75	\$477.53	\$477.53	\$456.61	\$456.61
36	\$694.34	\$694.34	\$589.77	\$589.77	\$454.50	\$454.50	\$434.58	\$434.58	\$464.71	\$464.71	\$489.73	\$489.73	\$593.40	\$593.40	\$504.03	\$504.03	\$480.66	\$480.66	\$459.60	\$459.60
37	\$698.86	\$698.86	\$593.61	\$593.61	\$457.45	\$457.45	\$437.41	\$437.41	\$467.73	\$467.73	\$492.92	\$492.92	\$597.26	\$597.26	\$507.31	\$507.31	\$483.79	\$483.79	\$462.59	\$462.59
38	\$703.37	\$703.37	\$597.44	\$597.44	\$460.41	\$460.41	\$440.23	\$440.23	\$470.76	\$470.76	\$496.10	\$496.10	\$601.12	\$601.12	\$510.59	\$510.59	\$486.91	\$486.91	\$465.58	\$465.58
39	\$712.41	\$712.41	\$605.12	\$605.12	\$466.32	\$466.32	\$445.89	\$445.89	\$476.80	\$476.80	\$502.47	\$502.47	\$608.84	\$608.84	\$517.15	\$517.15	\$493.17	\$493.17	\$471.56	\$471.56
40	\$721.44	\$721.44	\$612.79	\$612.79	\$472.23	\$472.23	\$451.54	\$451.54	\$482.85	\$482.85	\$508.85	\$508.85	\$616.56	\$616.56	\$523.70	\$523.70	\$499.42	\$499.42	\$477.53	\$477.53
41	\$734.99	\$734.99	\$624.30	\$624.30	\$481.10	\$481.10	\$460.02	\$460.02	\$491.91	\$491.91	\$518.40	\$518.40	\$628.14	\$628.14	\$533.54	\$533.54	\$508.80	\$508.80	\$486.50	\$486.50
42	\$747.97	\$747.97	\$635.32	\$635.32	\$489.60	\$489.60	\$468.15	\$468.15	\$500.60	\$500.60	\$527.56	\$527.56	\$639.23	\$639.23	\$542.96	\$542.96	\$517.79	\$517.79	\$495.10	\$495.10
43	\$766.03	\$766.03	\$650.67	\$650.67	\$501.43	\$501.43	\$479.45	\$479.45	\$512.69	\$512.69	\$540.30	\$540.30	\$654.67	\$654.67	\$556.08	\$556.08	\$530.29	\$530.29	\$507.05	\$507.05
44	\$788.61	\$788.61	\$669.85	\$669.85	\$516.21	\$516.21	\$493.59	\$493.59	\$527.81	\$527.81	\$556.23	\$556.23	\$673.97	\$673.97	\$572.47	\$572.47	\$545.92	\$545.92	\$522.00	\$522.00
45	\$815.15	\$815.15	\$692.38	\$692.38	\$533.57	\$533.57	\$510.19	\$510.19	\$545.56	\$545.56	\$574.94	\$574.94	\$696.64	\$696.64	\$591.73	\$591.73	\$564.29	\$564.29	\$539.56	\$539.56
46	\$846.76	\$846.76	\$719.23	\$719.23	\$554.27	\$554.27	\$529.98	\$529.98	\$566.72	\$566.72	\$597.24	\$597.24	\$723.66	\$723.66	\$614.67	\$614.67	\$586.17	\$586.17	\$560.49	\$560.49
47	\$882.32	\$882.32	\$749.44	\$749.44	\$577.54	\$577.54	\$552.24	\$552.24	\$590.52	\$590.52	\$622.32	\$622.32	\$754.05	\$754.05	\$640.49	\$640.49	\$610.79	\$610.79	\$584.03	\$584.03
48	\$922.97	\$922.97	\$783.97	\$783.97	\$604.15	\$604.15	\$577.68	\$577.68	\$617.73	\$617.73	\$650.99	\$650.99	\$788.79	\$788.79	\$669.99	\$669.99	\$638.93	\$638.93	\$610.93	\$610.93
49	\$963.05	\$963.05	\$818.01	\$818.01	\$630.38	\$630.38	\$602.76	\$602.76	\$644.55	\$644.55	\$679.26	\$679.26	\$823.04	\$823.04	\$699.09	\$699.09	\$666.67	\$666.67	\$637.46	\$637.46
50	\$1,008.21	\$1,008.21	\$856.37	\$856.37	\$659.95	\$659.95	\$631.03	\$631.03	\$674.78	\$674.78	\$711.11	\$711.11	\$861.64	\$861.64	\$731.87	\$731.87	\$697.94	\$697.94	\$667.35	\$667.35
51	\$1,052.80	\$1,052.80	\$894.25	\$894.25	\$689.14	\$689.14	\$658.94	\$658.94	\$704.62	\$704.62	\$742.56	\$742.56	\$899.75	\$899.75	\$764.24	\$764.24	\$728.81	\$728.81	\$696.87	\$696.87
52	\$1,101.91	\$1,101.91	\$935.96	\$935.96	\$721.28	\$721.28	\$689.68	\$689.68	\$737.49	\$737.49	\$777.20	\$777.20	\$941.72	\$941.72	\$799.90	\$799.90	\$762.80	\$762.80	\$729.38	\$729.38
53	\$1,151.59	\$1,151.59	\$978.16	\$978.16	\$753.80	\$753.80	\$720.77	\$720.77	\$770.74	\$770.74	\$812.24	\$812.24	\$984.18	\$984.18	\$835.96	\$835.96	\$797.19	\$797.19	\$762.26	\$762.26
54	\$1,205.22	\$1,205.22	\$1,023.71	\$1,023.71	\$788.90	\$788.90	\$754.33	\$754.33	\$806.63	\$806.63	\$850.07	\$850.07	\$1,030.01	\$1,030.01	\$874.89	\$874.89				

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

HIOS Plan ID (On Exchange)⇒	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079	
HIOS Plan ID (Off Exchange)⇒	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079	
Plan Marketing Name ⇒	Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300	
Form # ⇒	F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21	
Rating Area ⇒	Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7	
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Id		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible ⇒	Id: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300	
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum ⇒	\$00		\$2,500		\$2,500		\$2,500		\$2,500		\$4,300		\$4,300		\$4,300		\$4,300		\$4,300	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$285.85	\$305.67	\$305.67	\$322.12	\$322.12	\$390.31	\$390.31	\$331.53	\$331.53	\$280.64	\$280.64	\$268.34	\$268.34	\$286.95	\$286.95	\$302.40	\$302.40	\$366.41	\$366.41	\$366.41
15	\$311.26	\$332.84	\$332.84	\$350.76	\$350.76	\$425.01	\$425.01	\$361.00	\$361.00	\$305.59	\$305.59	\$292.20	\$292.20	\$312.45	\$312.45	\$329.28	\$329.28	\$398.98	\$398.98	\$398.98
16	\$320.97	\$343.22	\$343.22	\$361.71	\$361.71	\$438.27	\$438.27	\$372.27	\$372.27	\$315.12	\$315.12	\$301.32	\$301.32	\$322.21	\$322.21	\$339.56	\$339.56	\$411.43	\$411.43	\$411.43
17	\$330.69	\$353.61	\$353.61	\$372.65	\$372.65	\$451.54	\$451.54	\$383.53	\$383.53	\$324.66	\$324.66	\$310.44	\$310.44	\$331.96	\$331.96	\$349.83	\$349.83	\$423.89	\$423.89	\$423.89
18	\$341.15	\$364.80	\$364.80	\$384.44	\$384.44	\$465.82	\$465.82	\$395.67	\$395.67	\$334.93	\$334.93	\$320.26	\$320.26	\$342.46	\$342.46	\$360.90	\$360.90	\$437.30	\$437.30	\$437.30
19	\$351.61	\$375.99	\$375.99	\$396.23	\$396.23	\$480.11	\$480.11	\$407.80	\$407.80	\$345.21	\$345.21	\$330.08	\$330.08	\$352.96	\$352.96	\$371.97	\$371.97	\$450.71	\$450.71	\$450.71
20	\$362.45	\$387.58	\$387.58	\$408.45	\$408.45	\$494.90	\$494.90	\$420.37	\$420.37	\$355.85	\$355.85	\$340.25	\$340.25	\$363.84	\$363.84	\$383.43	\$383.43	\$464.60	\$464.60	\$464.60
21	\$373.66	\$399.57	\$399.57	\$421.08	\$421.08	\$510.22	\$510.22	\$433.38	\$433.38	\$366.86	\$366.86	\$350.78	\$350.78	\$375.10	\$375.10	\$395.30	\$395.30	\$478.97	\$478.97	\$478.97
22	\$373.66	\$399.57	\$399.57	\$421.08	\$421.08	\$510.22	\$510.22	\$433.38	\$433.38	\$366.86	\$366.86	\$350.78	\$350.78	\$375.10	\$375.10	\$395.30	\$395.30	\$478.97	\$478.97	\$478.97
23	\$373.66	\$399.57	\$399.57	\$421.08	\$421.08	\$510.22	\$510.22	\$433.38	\$433.38	\$366.86	\$366.86	\$350.78	\$350.78	\$375.10	\$375.10	\$395.30	\$395.30	\$478.97	\$478.97	\$478.97
24	\$373.66	\$399.57	\$399.57	\$421.08	\$421.08	\$510.22	\$510.22	\$433.38	\$433.38	\$366.86	\$366.86	\$350.78	\$350.78	\$375.10	\$375.10	\$395.30	\$395.30	\$478.97	\$478.97	\$478.97
25	\$375.15	\$401.16	\$401.16	\$422.76	\$422.76	\$512.25	\$512.25	\$435.11	\$435.11	\$368.32	\$368.32	\$352.18	\$352.18	\$376.60	\$376.60	\$396.87	\$396.87	\$480.88	\$480.88	\$480.88
26	\$382.62	\$409.15	\$409.15	\$431.18	\$431.18	\$522.46	\$522.46	\$443.77	\$443.77	\$375.66	\$375.66	\$359.19	\$359.19	\$384.10	\$384.10	\$404.78	\$404.78	\$490.46	\$490.46	\$490.46
27	\$391.59	\$418.74	\$418.74	\$441.29	\$441.29	\$534.70	\$534.70	\$454.17	\$454.17	\$384.46	\$384.46	\$367.61	\$367.61	\$393.10	\$393.10	\$414.27	\$414.27	\$501.96	\$501.96	\$501.96
28	\$406.17	\$434.32	\$434.32	\$457.71	\$457.71	\$554.60	\$554.60	\$471.08	\$471.08	\$398.77	\$398.77	\$381.29	\$381.29	\$407.73	\$407.73	\$429.68	\$429.68	\$520.64	\$520.64	\$520.64
29	\$418.12	\$447.11	\$447.11	\$471.19	\$471.19	\$570.93	\$570.93	\$484.94	\$484.94	\$410.51	\$410.51	\$392.52	\$392.52	\$419.73	\$419.73	\$442.33	\$442.33	\$535.96	\$535.96	\$535.96
30	\$424.10	\$453.50	\$453.50	\$477.92	\$477.92	\$579.09	\$579.09	\$491.88	\$491.88	\$416.38	\$416.38	\$398.13	\$398.13	\$425.73	\$425.73	\$448.66	\$448.66	\$543.63	\$543.63	\$543.63
31	\$433.07	\$463.09	\$463.09	\$488.03	\$488.03	\$591.33	\$591.33	\$502.28	\$502.28	\$425.18	\$425.18	\$406.55	\$406.55	\$434.73	\$434.73	\$458.14	\$458.14	\$555.12	\$555.12	\$555.12
32	\$442.04	\$472.68	\$472.68	\$498.13	\$498.13	\$603.58	\$603.58	\$512.68	\$512.68	\$433.98	\$433.98	\$414.97	\$414.97	\$443.74	\$443.74	\$467.63	\$467.63	\$566.62	\$566.62	\$566.62
33	\$447.64	\$478.68	\$478.68	\$504.45	\$504.45	\$611.23	\$611.23	\$519.18	\$519.18	\$439.49	\$439.49	\$420.23	\$420.23	\$449.36	\$449.36	\$473.56	\$473.56	\$573.80	\$573.80	\$573.80
34	\$453.62	\$485.07	\$485.07	\$511.19	\$511.19	\$619.40	\$619.40	\$526.11	\$526.11	\$445.36	\$445.36	\$425.84	\$425.84	\$455.36	\$455.36	\$479.88	\$479.88	\$581.47	\$581.47	\$581.47
35	\$456.61	\$488.27	\$488.27	\$514.56	\$514.56	\$623.48	\$623.48	\$529.58	\$529.58	\$448.29	\$448.29	\$428.65	\$428.65	\$458.37	\$458.37	\$483.05	\$483.05	\$585.30	\$585.30	\$585.30
36	\$459.60	\$491.46	\$491.46	\$517.93	\$517.93	\$627.56	\$627.56	\$533.05	\$533.05	\$451.23	\$451.23	\$431.45	\$431.45	\$461.37	\$461.37	\$486.21	\$486.21	\$589.13	\$589.13	\$589.13
37	\$462.59	\$494.66	\$494.66	\$521.29	\$521.29	\$631.64	\$631.64	\$536.51	\$536.51	\$454.16	\$454.16	\$434.26	\$434.26	\$464.37	\$464.37	\$489.37	\$489.37	\$592.96	\$592.96	\$592.96
38	\$465.58	\$497.86	\$497.86	\$524.66	\$524.66	\$635.72	\$635.72	\$539.98	\$539.98	\$457.10	\$457.10	\$437.07	\$437.07	\$467.37	\$467.37	\$492.53	\$492.53	\$596.79	\$596.79	\$596.79
39	\$471.56	\$504.25	\$504.25	\$531.40	\$531.40	\$643.89	\$643.89	\$546.92	\$546.92	\$462.97	\$462.97	\$442.68	\$442.68	\$473.37	\$473.37	\$498.86	\$498.86	\$604.46	\$604.46	\$604.46
40	\$477.53	\$510.64	\$510.64	\$538.14	\$538.14	\$652.05	\$652.05	\$553.85	\$553.85	\$468.84	\$468.84	\$448.29	\$448.29	\$479.37	\$479.37	\$505.18	\$505.18	\$612.12	\$612.12	\$612.12
41	\$486.50	\$520.23	\$520.23	\$548.24	\$548.24	\$664.29	\$664.29	\$564.25	\$564.25	\$477.64	\$477.64	\$456.71	\$456.71	\$488.37	\$488.37	\$514.67	\$514.67	\$623.62	\$623.62	\$623.62
42	\$495.10	\$529.42	\$529.42	\$557.93	\$557.93	\$676.03	\$676.03	\$574.22	\$574.22	\$486.08	\$486.08	\$464.78	\$464.78	\$497.00	\$497.00	\$523.76	\$523.76	\$634.63	\$634.63	\$634.63
43	\$507.05	\$542.21	\$542.21	\$571.40	\$571.40	\$692.36	\$692.36	\$588.09	\$588.09	\$497.82	\$497.82	\$476.00	\$476.00	\$509.00	\$509.00	\$536.41	\$536.41	\$649.96	\$649.96	\$649.96
44	\$522.00	\$558.19	\$558.19	\$588.25	\$588.25	\$712.76	\$712.76	\$605.42	\$605.42	\$512.49	\$512.49	\$490.03	\$490.03	\$524.01	\$524.01	\$552.22	\$552.22	\$669.12	\$669.12	\$669.12
45	\$539.56	\$576.97	\$576.97	\$608.04	\$608.04	\$736.74	\$736.74	\$625.79	\$625.79	\$529.73	\$529.73	\$506.52	\$506.52	\$541.64	\$541.64	\$570.80	\$570.80	\$691.63	\$691.63	\$691.63
46	\$560.49	\$599.34	\$599.34	\$631.62	\$631.62	\$765.32	\$765.32	\$650.06	\$650.06	\$550.28	\$550.28	\$526.16	\$526.16	\$562.64	\$562.64	\$592.94	\$592.94	\$718.45	\$718.45	\$718.45
47	\$584.03	\$624.52	\$624.52	\$658.14	\$658.14	\$797.46	\$797.46	\$677.36	\$677.36	\$573.39	\$573.39	\$548.26	\$548.26	\$586.27	\$586.27	\$617.84	\$617.84	\$748.63	\$748.63	\$748.63
48	\$610.93	\$653.29	\$653.29	\$688.46	\$688.46	\$834.19	\$834.19	\$708.56	\$708.56	\$599.80	\$599.80	\$573.52	\$573.52	\$613.28	\$613.28	\$646.30	\$646.30	\$783.11	\$783.11	\$783.11
49	\$637.46	\$681.65	\$681.65	\$718.36	\$718.36	\$870.42	\$870.42	\$739.33	\$739.33	\$625.85	\$625.85	\$598.42	\$598.42	\$639.91	\$639.91	\$674.37	\$674.37	\$817.12	\$817.12	\$817.12
50	\$667.35	\$713.62	\$713.62	\$752.04	\$752.04	\$911.24	\$911.24	\$774.00	\$774.00	\$655.20	\$655.20	\$626.48	\$626.48	\$669.92	\$669.92	\$705.99	\$705.99	\$855.44	\$855.44	\$855.44
51	\$696.87	\$745.18	\$745.18	\$785.31	\$785.31	\$951.54	\$951.54	\$808.24	\$808.24	\$684.18	\$684.18	\$654.20	\$654.20	\$699.55	\$699.55	\$737.22	\$737.22	\$893.27	\$893.27	\$893.27
52	\$729.38	\$779.95	\$779.95	\$821.94	\$821.94	\$995.93	\$995.93	\$845.94	\$845.94	\$716.09	\$716.09	\$684.71	\$684.71	\$732.18	\$732.18	\$771.61	\$771.61	\$934.94	\$934.94	\$934.94
53	\$762.26	\$815.11	\$815.11	\$859.00	\$859.00	\$1,040.83	\$1,040.83	\$884.08	\$884.08	\$748.38	\$748.38	\$715.58	\$715.58	\$765.19	\$765.19	\$806.40	\$806.40	\$977.09	\$977.09	\$977.09
54	\$797.76	\$853.07	\$853.07	\$899.00	\$899.00	\$1,089.30	\$1,089.30	\$925.25	\$925.25	\$783.23	\$783.23	\$748.91	\$748.91	\$800.83	\$800.83	\$843.95	\$843.95	\$1,022.59		

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

HIOS Plan ID (On Exchange)⇒	75729PA0050079		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050082		75729PA0050082		75729PA0050082	
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger Extra PPO 10/40/250		Geisinger Extra PPO 10/40/250		Geisinger PPO 10/40/250	
Plan Marketing Name ⇒	M-152-122-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21	
Form # ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating	
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Network ⇒	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Metal ⇒	Combined: \$4,300		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0	
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Coinsurance ⇒	0% After Deductible		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$40 / \$40		\$40 / \$40		\$40 / \$40	
Copays ⇒	\$4,300		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,250		\$2,250		\$2,250	
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) ⇒	Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14	\$311.23	\$311.23	\$375.36	\$375.36	\$358.91	\$358.91	\$383.79	\$383.79	\$404.46	\$404.46	\$490.08	\$490.08	\$416.27	\$416.27	\$356.97	\$356.97	\$402.27	\$402.27	\$414.02	\$414.02
15	\$338.89	\$338.89	\$408.72	\$408.72	\$390.81	\$390.81	\$417.91	\$417.91	\$440.41	\$440.41	\$533.64	\$533.64	\$453.27	\$453.27	\$388.70	\$388.70	\$438.03	\$438.03	\$450.82	\$450.82
16	\$349.47	\$349.47	\$421.48	\$421.48	\$403.01	\$403.01	\$430.95	\$430.95	\$454.16	\$454.16	\$550.29	\$550.29	\$467.42	\$467.42	\$400.83	\$400.83	\$451.70	\$451.70	\$464.89	\$464.89
17	\$360.05	\$360.05	\$434.24	\$434.24	\$415.21	\$415.21	\$444.00	\$444.00	\$467.91	\$467.91	\$566.95	\$566.95	\$481.57	\$481.57	\$412.97	\$412.97	\$465.38	\$465.38	\$478.96	\$478.96
18	\$371.44	\$371.44	\$447.98	\$447.98	\$428.35	\$428.35	\$458.04	\$458.04	\$482.71	\$482.71	\$584.89	\$584.89	\$496.80	\$496.80	\$426.03	\$426.03	\$480.10	\$480.10	\$494.12	\$494.12
19	\$382.83	\$382.83	\$461.72	\$461.72	\$441.48	\$441.48	\$472.09	\$472.09	\$497.51	\$497.51	\$602.83	\$602.83	\$512.04	\$512.04	\$439.10	\$439.10	\$494.82	\$494.82	\$509.27	\$509.27
20	\$394.63	\$394.63	\$475.95	\$475.95	\$455.09	\$455.09	\$486.64	\$486.64	\$512.85	\$512.85	\$621.40	\$621.40	\$527.82	\$527.82	\$452.63	\$452.63	\$510.07	\$510.07	\$524.96	\$524.96
21	\$406.84	\$406.84	\$490.67	\$490.67	\$469.17	\$469.17	\$501.70	\$501.70	\$528.71	\$528.71	\$640.63	\$640.63	\$544.15	\$544.15	\$466.63	\$466.63	\$525.85	\$525.85	\$541.21	\$541.21
22	\$406.84	\$406.84	\$490.67	\$490.67	\$469.17	\$469.17	\$501.70	\$501.70	\$528.71	\$528.71	\$640.63	\$640.63	\$544.15	\$544.15	\$466.63	\$466.63	\$525.85	\$525.85	\$541.21	\$541.21
23	\$406.84	\$406.84	\$490.67	\$490.67	\$469.17	\$469.17	\$501.70	\$501.70	\$528.71	\$528.71	\$640.63	\$640.63	\$544.15	\$544.15	\$466.63	\$466.63	\$525.85	\$525.85	\$541.21	\$541.21
24	\$406.84	\$406.84	\$490.67	\$490.67	\$469.17	\$469.17	\$501.70	\$501.70	\$528.71	\$528.71	\$640.63	\$640.63	\$544.15	\$544.15	\$466.63	\$466.63	\$525.85	\$525.85	\$541.21	\$541.21
25	\$408.46	\$408.46	\$492.63	\$492.63	\$471.04	\$471.04	\$503.70	\$503.70	\$530.82	\$530.82	\$643.18	\$643.18	\$546.32	\$546.32	\$468.49	\$468.49	\$527.95	\$527.95	\$543.37	\$543.37
26	\$416.60	\$416.60	\$502.44	\$502.44	\$480.42	\$480.42	\$513.73	\$513.73	\$541.40	\$541.40	\$656.00	\$656.00	\$557.20	\$557.20	\$477.83	\$477.83	\$538.47	\$538.47	\$554.19	\$554.19
27	\$426.36	\$426.36	\$514.22	\$514.22	\$491.68	\$491.68	\$525.77	\$525.77	\$554.08	\$554.08	\$671.37	\$671.37	\$570.26	\$570.26	\$489.03	\$489.03	\$551.09	\$551.09	\$567.18	\$567.18
28	\$442.23	\$442.23	\$533.35	\$533.35	\$509.98	\$509.98	\$545.34	\$545.34	\$574.70	\$574.70	\$696.36	\$696.36	\$591.48	\$591.48	\$507.22	\$507.22	\$571.60	\$571.60	\$588.29	\$588.29
29	\$455.25	\$455.25	\$549.06	\$549.06	\$525.00	\$525.00	\$561.39	\$561.39	\$591.62	\$591.62	\$716.86	\$716.86	\$608.90	\$608.90	\$522.16	\$522.16	\$588.42	\$588.42	\$605.60	\$605.60
30	\$461.76	\$461.76	\$556.91	\$556.91	\$532.50	\$532.50	\$569.42	\$569.42	\$600.08	\$600.08	\$727.11	\$727.11	\$617.60	\$617.60	\$529.62	\$529.62	\$596.84	\$596.84	\$614.26	\$614.26
31	\$471.52	\$471.52	\$568.68	\$568.68	\$543.76	\$543.76	\$581.46	\$581.46	\$612.77	\$612.77	\$742.48	\$742.48	\$630.66	\$630.66	\$540.82	\$540.82	\$609.46	\$609.46	\$627.25	\$627.25
32	\$481.28	\$481.28	\$580.46	\$580.46	\$555.02	\$555.02	\$593.50	\$593.50	\$625.46	\$625.46	\$757.86	\$757.86	\$643.72	\$643.72	\$552.02	\$552.02	\$622.08	\$622.08	\$640.24	\$640.24
33	\$487.39	\$487.39	\$587.82	\$587.82	\$562.06	\$562.06	\$601.03	\$601.03	\$633.39	\$633.39	\$767.47	\$767.47	\$651.88	\$651.88	\$559.02	\$559.02	\$629.97	\$629.97	\$648.36	\$648.36
34	\$493.90	\$493.90	\$595.67	\$595.67	\$569.57	\$569.57	\$609.05	\$609.05	\$641.85	\$641.85	\$777.72	\$777.72	\$660.59	\$660.59	\$566.49	\$566.49	\$638.38	\$638.38	\$657.02	\$657.02
35	\$497.15	\$497.15	\$599.59	\$599.59	\$573.32	\$573.32	\$613.07	\$613.07	\$646.08	\$646.08	\$782.84	\$782.84	\$664.94	\$664.94	\$570.22	\$570.22	\$642.59	\$642.59	\$661.35	\$661.35
36	\$500.41	\$500.41	\$603.52	\$603.52	\$577.07	\$577.07	\$617.08	\$617.08	\$650.31	\$650.31	\$787.97	\$787.97	\$669.30	\$669.30	\$573.95	\$573.95	\$646.79	\$646.79	\$665.68	\$665.68
37	\$503.66	\$503.66	\$607.44	\$607.44	\$580.83	\$580.83	\$621.09	\$621.09	\$654.54	\$654.54	\$793.09	\$793.09	\$673.65	\$673.65	\$577.69	\$577.69	\$651.00	\$651.00	\$670.01	\$670.01
38	\$506.91	\$506.91	\$611.37	\$611.37	\$584.58	\$584.58	\$625.11	\$625.11	\$658.77	\$658.77	\$798.22	\$798.22	\$678.00	\$678.00	\$581.42	\$581.42	\$655.21	\$655.21	\$674.34	\$674.34
39	\$513.42	\$513.42	\$619.22	\$619.22	\$592.09	\$592.09	\$633.14	\$633.14	\$667.23	\$667.23	\$808.47	\$808.47	\$686.71	\$686.71	\$588.88	\$588.88	\$663.62	\$663.62	\$683.00	\$683.00
40	\$519.93	\$519.93	\$627.07	\$627.07	\$599.59	\$599.59	\$641.16	\$641.16	\$675.69	\$675.69	\$818.72	\$818.72	\$695.41	\$695.41	\$596.35	\$596.35	\$672.03	\$672.03	\$691.65	\$691.65
41	\$529.70	\$529.70	\$638.85	\$638.85	\$610.85	\$610.85	\$653.20	\$653.20	\$688.38	\$688.38	\$834.09	\$834.09	\$708.47	\$708.47	\$607.55	\$607.55	\$684.65	\$684.65	\$704.64	\$704.64
42	\$539.05	\$539.05	\$650.13	\$650.13	\$621.64	\$621.64	\$664.74	\$664.74	\$700.54	\$700.54	\$848.82	\$848.82	\$720.99	\$720.99	\$618.28	\$618.28	\$696.75	\$696.75	\$717.09	\$717.09
43	\$552.07	\$552.07	\$665.83	\$665.83	\$636.66	\$636.66	\$680.80	\$680.80	\$717.45	\$717.45	\$869.32	\$869.32	\$738.40	\$738.40	\$633.21	\$633.21	\$713.58	\$713.58	\$734.41	\$734.41
44	\$568.35	\$568.35	\$685.46	\$685.46	\$655.42	\$655.42	\$700.86	\$700.86	\$738.60	\$738.60	\$894.95	\$894.95	\$760.17	\$760.17	\$651.88	\$651.88	\$734.61	\$734.61	\$756.06	\$756.06
45	\$587.47	\$587.47	\$708.52	\$708.52	\$677.47	\$677.47	\$724.44	\$724.44	\$763.45	\$763.45	\$925.06	\$925.06	\$785.74	\$785.74	\$673.81	\$673.81	\$759.32	\$759.32	\$781.49	\$781.49
46	\$610.25	\$610.25	\$736.00	\$736.00	\$703.75	\$703.75	\$752.54	\$752.54	\$793.06	\$793.06	\$960.93	\$960.93	\$816.21	\$816.21	\$699.94	\$699.94	\$788.77	\$788.77	\$811.80	\$811.80
47	\$635.88	\$635.88	\$766.91	\$766.91	\$733.30	\$733.30	\$784.14	\$784.14	\$826.37	\$826.37	\$1,001.29	\$1,001.29	\$850.50	\$850.50	\$729.34	\$729.34	\$821.90	\$821.90	\$845.90	\$845.90
48	\$665.17	\$665.17	\$802.24	\$802.24	\$767.08	\$767.08	\$820.27	\$820.27	\$864.43	\$864.43	\$1,047.42	\$1,047.42	\$889.67	\$889.67	\$762.94	\$762.94	\$859.76	\$859.76	\$884.86	\$884.86
49	\$694.06	\$694.06	\$837.08	\$837.08	\$800.40	\$800.40	\$855.89	\$855.89	\$901.97	\$901.97	\$1,092.90	\$1,092.90	\$928.31	\$928.31	\$796.07	\$796.07	\$897.10	\$897.10	\$923.29	\$923.29
50	\$726.60	\$726.60	\$876.33	\$876.33	\$837.93	\$837.93	\$896.02	\$896.02	\$944.27	\$944.27	\$1,144.15	\$1,144.15	\$971.84	\$971.84	\$833.40	\$833.40	\$939.16	\$939.16	\$966.58	\$966.58
51	\$758.74	\$758.74	\$915.09	\$915.09	\$874.99	\$874.99	\$935.66	\$935.66	\$986.04	\$986.04	\$1,194.76	\$1,194.76	\$1,014.83	\$1,014.83	\$870.26	\$870.26	\$980.71	\$980.71	\$1,009.34	\$1,009.34
52	\$794.14	\$794.14	\$957.78	\$957.78	\$915.81	\$915.81	\$979.30	\$979.30	\$1,032.03	\$1,032.03	\$1,250.49	\$1,250.49	\$1,062.17	\$1,062.17	\$910.86	\$910.86	\$1,026.45	\$1,026.45	\$1,056.42	\$1,056.42
53	\$829.94	\$829.94	\$1,000.96	\$1,000.96	\$957.10	\$957.10	\$1,023.45	\$1,023.45	\$1,078.56	\$1,078.56	\$1,306.87	\$1,306.87	\$1,110.05	\$1,110.05	\$951.92	\$951.92	\$1,072.73	\$1,072.73	\$1,104.05	\$1,104.05
54	\$868.59	\$868.59	\$1,047.57	\$1,047.57	\$1,001.67	\$1,001.67	\$1,071.11	\$1,071.11	\$1,128.79	\$1,128.79	\$1,367.73	\$1,367.73	\$1,161.75	\$1						

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

HIOS Plan ID (On Exchange)⇒																				
HIOS Plan ID (Off Exchange)⇒	0050082	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096	75729PA0050096
Plan Marketing Name ⇒	Extra PPO /250	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500	Geisinger All-Access PPO 30/60/3500
Form ⇒	F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21
Rating Area ⇒	Area 9	Rating Area 2	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network ⇒	-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO
Metal ⇒	num	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible ⇒	0 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0
Coinsurance ⇒	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays ⇒	\$40	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum ⇒	\$50	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
Pediatric Dental (Yes/No) ⇒	ps	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$414.02	\$323.08	\$323.08	\$308.93	\$308.93	\$330.34	\$330.34	\$348.13	\$348.13	\$421.82	\$421.82	\$358.30	\$358.30	\$303.40	\$303.40	\$341.90	\$341.90	\$351.88	\$351.88	\$351.88
15	\$450.82	\$351.80	\$351.80	\$336.39	\$336.39	\$359.71	\$359.71	\$379.08	\$379.08	\$459.32	\$459.32	\$390.14	\$390.14	\$330.37	\$330.37	\$372.29	\$372.29	\$383.16	\$383.16	\$383.16
16	\$464.89	\$362.78	\$362.78	\$346.89	\$346.89	\$370.94	\$370.94	\$390.91	\$390.91	\$473.66	\$473.66	\$402.32	\$402.32	\$340.68	\$340.68	\$383.91	\$383.91	\$395.12	\$395.12	\$395.12
17	\$478.96	\$373.76	\$373.76	\$357.39	\$357.39	\$382.16	\$382.16	\$402.74	\$402.74	\$487.99	\$487.99	\$414.50	\$414.50	\$350.99	\$350.99	\$395.53	\$395.53	\$407.08	\$407.08	\$407.08
18	\$494.12	\$385.59	\$385.59	\$368.69	\$368.69	\$394.25	\$394.25	\$415.48	\$415.48	\$503.43	\$503.43	\$427.61	\$427.61	\$362.09	\$362.09	\$408.05	\$408.05	\$419.96	\$419.96	\$419.96
19	\$509.27	\$397.41	\$397.41	\$380.00	\$380.00	\$406.34	\$406.34	\$428.22	\$428.22	\$518.87	\$518.87	\$440.73	\$440.73	\$373.20	\$373.20	\$420.56	\$420.56	\$432.84	\$432.84	\$432.84
20	\$524.96	\$409.66	\$409.66	\$391.71	\$391.71	\$418.87	\$418.87	\$441.42	\$441.42	\$534.86	\$534.86	\$454.31	\$454.31	\$384.70	\$384.70	\$433.52	\$433.52	\$446.18	\$446.18	\$446.18
21	\$541.21	\$422.34	\$422.34	\$403.83	\$403.83	\$431.83	\$431.83	\$455.08	\$455.08	\$551.41	\$551.41	\$468.37	\$468.37	\$396.60	\$396.60	\$446.93	\$446.93	\$459.98	\$459.98	\$459.98
22	\$541.21	\$422.34	\$422.34	\$403.83	\$403.83	\$431.83	\$431.83	\$455.08	\$455.08	\$551.41	\$551.41	\$468.37	\$468.37	\$396.60	\$396.60	\$446.93	\$446.93	\$459.98	\$459.98	\$459.98
23	\$541.21	\$422.34	\$422.34	\$403.83	\$403.83	\$431.83	\$431.83	\$455.08	\$455.08	\$551.41	\$551.41	\$468.37	\$468.37	\$396.60	\$396.60	\$446.93	\$446.93	\$459.98	\$459.98	\$459.98
24	\$541.21	\$422.34	\$422.34	\$403.83	\$403.83	\$431.83	\$431.83	\$455.08	\$455.08	\$551.41	\$551.41	\$468.37	\$468.37	\$396.60	\$396.60	\$446.93	\$446.93	\$459.98	\$459.98	\$459.98
25	\$543.37	\$424.02	\$424.02	\$405.44	\$405.44	\$433.55	\$433.55	\$456.89	\$456.89	\$553.61	\$553.61	\$470.23	\$470.23	\$398.18	\$398.18	\$448.72	\$448.72	\$461.82	\$461.82	\$461.82
26	\$554.19	\$432.47	\$432.47	\$413.52	\$413.52	\$442.19	\$442.19	\$466.00	\$466.00	\$564.64	\$564.64	\$479.60	\$479.60	\$406.12	\$406.12	\$457.66	\$457.66	\$471.02	\$471.02	\$471.02
27	\$567.18	\$442.60	\$442.60	\$423.21	\$423.21	\$452.55	\$452.55	\$476.92	\$476.92	\$577.87	\$577.87	\$490.84	\$490.84	\$415.63	\$415.63	\$468.38	\$468.38	\$482.06	\$482.06	\$482.06
28	\$588.29	\$459.07	\$459.07	\$438.96	\$438.96	\$469.39	\$469.39	\$494.67	\$494.67	\$599.38	\$599.38	\$509.11	\$509.11	\$431.10	\$431.10	\$485.81	\$485.81	\$500.00	\$500.00	\$500.00
29	\$605.60	\$472.59	\$472.59	\$451.88	\$451.88	\$483.21	\$483.21	\$509.23	\$509.23	\$617.02	\$617.02	\$524.10	\$524.10	\$443.79	\$443.79	\$500.11	\$500.11	\$514.72	\$514.72	\$514.72
30	\$614.26	\$479.35	\$479.35	\$458.34	\$458.34	\$490.12	\$490.12	\$516.51	\$516.51	\$625.84	\$625.84	\$531.59	\$531.59	\$450.14	\$450.14	\$507.26	\$507.26	\$522.08	\$522.08	\$522.08
31	\$627.25	\$489.48	\$489.48	\$468.03	\$468.03	\$500.48	\$500.48	\$527.43	\$527.43	\$639.08	\$639.08	\$542.83	\$542.83	\$459.66	\$459.66	\$517.99	\$517.99	\$533.12	\$533.12	\$533.12
32	\$640.24	\$499.62	\$499.62	\$477.73	\$477.73	\$510.85	\$510.85	\$538.35	\$538.35	\$652.31	\$652.31	\$554.07	\$554.07	\$469.17	\$469.17	\$528.72	\$528.72	\$544.15	\$544.15	\$544.15
33	\$648.36	\$505.95	\$505.95	\$483.78	\$483.78	\$517.32	\$517.32	\$545.18	\$545.18	\$660.58	\$660.58	\$561.10	\$561.10	\$475.12	\$475.12	\$535.42	\$535.42	\$551.05	\$551.05	\$551.05
34	\$657.02	\$512.71	\$512.71	\$490.24	\$490.24	\$524.23	\$524.23	\$552.46	\$552.46	\$669.40	\$669.40	\$568.59	\$568.59	\$481.47	\$481.47	\$542.57	\$542.57	\$558.41	\$558.41	\$558.41
35	\$661.35	\$516.09	\$516.09	\$493.47	\$493.47	\$527.69	\$527.69	\$556.10	\$556.10	\$673.82	\$673.82	\$572.34	\$572.34	\$484.64	\$484.64	\$546.15	\$546.15	\$562.09	\$562.09	\$562.09
36	\$665.68	\$519.47	\$519.47	\$496.70	\$496.70	\$531.14	\$531.14	\$559.74	\$559.74	\$678.23	\$678.23	\$576.08	\$576.08	\$487.81	\$487.81	\$549.72	\$549.72	\$565.77	\$565.77	\$565.77
37	\$670.01	\$522.85	\$522.85	\$499.94	\$499.94	\$534.60	\$534.60	\$563.38	\$563.38	\$682.64	\$682.64	\$579.83	\$579.83	\$490.99	\$490.99	\$553.30	\$553.30	\$569.45	\$569.45	\$569.45
38	\$674.34	\$526.23	\$526.23	\$503.17	\$503.17	\$538.05	\$538.05	\$567.02	\$567.02	\$687.05	\$687.05	\$583.58	\$583.58	\$494.16	\$494.16	\$556.87	\$556.87	\$573.13	\$573.13	\$573.13
39	\$683.00	\$532.98	\$532.98	\$509.63	\$509.63	\$544.96	\$544.96	\$574.30	\$574.30	\$695.87	\$695.87	\$591.07	\$591.07	\$500.51	\$500.51	\$564.03	\$564.03	\$580.49	\$580.49	\$580.49
40	\$691.65	\$539.74	\$539.74	\$516.09	\$516.09	\$551.87	\$551.87	\$581.58	\$581.58	\$704.69	\$704.69	\$598.57	\$598.57	\$506.85	\$506.85	\$571.18	\$571.18	\$587.85	\$587.85	\$587.85
41	\$704.64	\$549.88	\$549.88	\$525.78	\$525.78	\$562.23	\$562.23	\$592.51	\$592.51	\$717.93	\$717.93	\$609.81	\$609.81	\$516.37	\$516.37	\$581.90	\$581.90	\$598.89	\$598.89	\$598.89
42	\$717.09	\$559.59	\$559.59	\$535.07	\$535.07	\$572.16	\$572.16	\$602.97	\$602.97	\$730.61	\$730.61	\$620.58	\$620.58	\$525.49	\$525.49	\$592.18	\$592.18	\$609.47	\$609.47	\$609.47
43	\$734.41	\$573.10	\$573.10	\$547.99	\$547.99	\$585.98	\$585.98	\$617.54	\$617.54	\$748.26	\$748.26	\$635.57	\$635.57	\$538.18	\$538.18	\$606.48	\$606.48	\$624.19	\$624.19	\$624.19
44	\$756.06	\$590.00	\$590.00	\$564.14	\$564.14	\$603.26	\$603.26	\$635.74	\$635.74	\$770.31	\$770.31	\$654.30	\$654.30	\$554.05	\$554.05	\$624.36	\$624.36	\$642.59	\$642.59	\$642.59
45	\$781.49	\$609.85	\$609.85	\$583.12	\$583.12	\$623.55	\$623.55	\$657.13	\$657.13	\$796.23	\$796.23	\$676.31	\$676.31	\$572.69	\$572.69	\$645.37	\$645.37	\$664.21	\$664.21	\$664.21
46	\$811.80	\$633.50	\$633.50	\$605.74	\$605.74	\$647.73	\$647.73	\$682.61	\$682.61	\$827.11	\$827.11	\$702.54	\$702.54	\$594.90	\$594.90	\$670.39	\$670.39	\$689.97	\$689.97	\$689.97
47	\$845.90	\$660.10	\$660.10	\$631.18	\$631.18	\$674.94	\$674.94	\$711.28	\$711.28	\$861.84	\$861.84	\$732.05	\$732.05	\$619.88	\$619.88	\$698.55	\$698.55	\$718.95	\$718.95	\$718.95
48	\$884.86	\$690.51	\$690.51	\$660.25	\$660.25	\$706.03	\$706.03	\$744.05	\$744.05	\$901.55	\$901.55	\$765.77	\$765.77	\$648.44	\$648.44	\$730.73	\$730.73	\$752.06	\$752.06	\$752.06
49	\$923.29	\$720.50	\$720.50	\$688.93	\$688.93	\$736.69	\$736.69	\$776.36	\$776.36	\$940.69	\$940.69	\$799.02	\$799.02	\$676.60	\$676.60	\$762.46	\$762.46	\$784.72	\$784.72	\$784.72
50	\$966.58	\$754.28	\$754.28	\$721.23	\$721.23	\$771.23	\$771.23	\$812.76	\$812.76	\$984.81	\$984.81	\$836.49	\$836.49	\$708.32	\$708.32	\$798.22	\$798.22	\$821.52	\$821.52	\$821.52
51	\$1,009.34	\$787.65	\$787.65	\$753.13	\$753.13	\$805.35	\$805.35	\$848.71	\$848.71	\$1,028.37	\$1,028.37	\$873.49	\$873.49	\$739.65	\$739.65	\$833.52	\$833.52	\$857.86	\$857.86	\$857.86
52	\$1,056.42	\$824.39	\$824.39	\$788.27	\$788.27	\$842.92	\$842.92	\$888.30	\$888.30	\$1,076.34	\$1,076.34	\$914.24	\$914.24	\$774.16	\$774.16	\$872.41	\$87			

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

HIOS Plan ID (On Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103	
HIOS Plan ID (Off Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103	
Plan Marketing Name ⇒	Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible ⇒	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum ⇒	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$357.48	\$357.48	\$341.82	\$341.82	\$365.52	\$365.52	\$385.20	\$385.20	\$466.74	\$466.74	\$396.44	\$396.44	\$338.01	\$338.01	\$323.20	\$323.20	\$345.60	\$345.60	\$364.21	\$364.21
15	\$389.26	\$389.26	\$372.20	\$372.20	\$398.01	\$398.01	\$419.44	\$419.44	\$508.22	\$508.22	\$431.68	\$431.68	\$368.05	\$368.05	\$351.93	\$351.93	\$376.32	\$376.32	\$396.59	\$396.59
16	\$401.41	\$401.41	\$383.82	\$383.82	\$410.43	\$410.43	\$432.53	\$432.53	\$524.09	\$524.09	\$445.16	\$445.16	\$379.54	\$379.54	\$362.91	\$362.91	\$388.07	\$388.07	\$408.97	\$408.97
17	\$413.56	\$413.56	\$395.44	\$395.44	\$422.85	\$422.85	\$445.62	\$445.62	\$539.95	\$539.95	\$458.63	\$458.63	\$391.03	\$391.03	\$373.89	\$373.89	\$399.82	\$399.82	\$421.35	\$421.35
18	\$426.64	\$426.64	\$407.95	\$407.95	\$436.23	\$436.23	\$459.72	\$459.72	\$557.03	\$557.03	\$473.14	\$473.14	\$403.40	\$403.40	\$385.72	\$385.72	\$412.47	\$412.47	\$434.68	\$434.68
19	\$439.73	\$439.73	\$420.46	\$420.46	\$449.61	\$449.61	\$473.82	\$473.82	\$574.12	\$574.12	\$487.65	\$487.65	\$415.77	\$415.77	\$397.55	\$397.55	\$425.12	\$425.12	\$448.01	\$448.01
20	\$453.28	\$453.28	\$433.42	\$433.42	\$463.47	\$463.47	\$488.42	\$488.42	\$591.81	\$591.81	\$502.68	\$502.68	\$428.59	\$428.59	\$409.81	\$409.81	\$438.22	\$438.22	\$461.81	\$461.81
21	\$467.30	\$467.30	\$446.83	\$446.83	\$477.80	\$477.80	\$503.53	\$503.53	\$610.12	\$610.12	\$518.23	\$518.23	\$441.85	\$441.85	\$422.48	\$422.48	\$451.78	\$451.78	\$476.10	\$476.10
22	\$467.30	\$467.30	\$446.83	\$446.83	\$477.80	\$477.80	\$503.53	\$503.53	\$610.12	\$610.12	\$518.23	\$518.23	\$441.85	\$441.85	\$422.48	\$422.48	\$451.78	\$451.78	\$476.10	\$476.10
23	\$467.30	\$467.30	\$446.83	\$446.83	\$477.80	\$477.80	\$503.53	\$503.53	\$610.12	\$610.12	\$518.23	\$518.23	\$441.85	\$441.85	\$422.48	\$422.48	\$451.78	\$451.78	\$476.10	\$476.10
24	\$467.30	\$467.30	\$446.83	\$446.83	\$477.80	\$477.80	\$503.53	\$503.53	\$610.12	\$610.12	\$518.23	\$518.23	\$441.85	\$441.85	\$422.48	\$422.48	\$451.78	\$451.78	\$476.10	\$476.10
25	\$469.17	\$469.17	\$448.61	\$448.61	\$479.71	\$479.71	\$505.54	\$505.54	\$612.55	\$612.55	\$520.30	\$520.30	\$443.61	\$443.61	\$424.17	\$424.17	\$453.58	\$453.58	\$478.00	\$478.00
26	\$478.51	\$478.51	\$457.54	\$457.54	\$489.27	\$489.27	\$515.61	\$515.61	\$624.76	\$624.76	\$530.67	\$530.67	\$452.45	\$452.45	\$432.62	\$432.62	\$462.61	\$462.61	\$487.52	\$487.52
27	\$489.73	\$489.73	\$468.27	\$468.27	\$500.73	\$500.73	\$527.70	\$527.70	\$639.40	\$639.40	\$543.10	\$543.10	\$463.05	\$463.05	\$442.76	\$442.76	\$473.46	\$473.46	\$498.95	\$498.95
28	\$507.95	\$507.95	\$485.69	\$485.69	\$519.37	\$519.37	\$547.33	\$547.33	\$663.19	\$663.19	\$563.31	\$563.31	\$480.28	\$480.28	\$459.24	\$459.24	\$491.07	\$491.07	\$517.52	\$517.52
29	\$522.91	\$522.91	\$499.99	\$499.99	\$534.66	\$534.66	\$563.45	\$563.45	\$682.72	\$682.72	\$579.90	\$579.90	\$494.42	\$494.42	\$472.75	\$472.75	\$505.53	\$505.53	\$532.75	\$532.75
30	\$530.38	\$530.38	\$507.14	\$507.14	\$542.30	\$542.30	\$571.50	\$571.50	\$692.48	\$692.48	\$588.19	\$588.19	\$501.49	\$501.49	\$479.51	\$479.51	\$512.76	\$512.76	\$540.37	\$540.37
31	\$541.60	\$541.60	\$517.87	\$517.87	\$553.77	\$553.77	\$583.59	\$583.59	\$707.12	\$707.12	\$600.63	\$600.63	\$512.09	\$512.09	\$489.65	\$489.65	\$523.60	\$523.60	\$551.80	\$551.80
32	\$552.81	\$552.81	\$528.59	\$528.59	\$565.24	\$565.24	\$595.67	\$595.67	\$721.76	\$721.76	\$613.06	\$613.06	\$522.70	\$522.70	\$499.79	\$499.79	\$534.44	\$534.44	\$563.22	\$563.22
33	\$559.82	\$559.82	\$535.29	\$535.29	\$572.40	\$572.40	\$603.23	\$603.23	\$730.92	\$730.92	\$620.84	\$620.84	\$529.33	\$529.33	\$506.13	\$506.13	\$541.22	\$541.22	\$570.36	\$570.36
34	\$567.30	\$567.30	\$542.44	\$542.44	\$580.05	\$580.05	\$611.28	\$611.28	\$740.68	\$740.68	\$629.13	\$629.13	\$536.40	\$536.40	\$512.89	\$512.89	\$548.45	\$548.45	\$577.98	\$577.98
35	\$571.04	\$571.04	\$546.02	\$546.02	\$583.87	\$583.87	\$615.31	\$615.31	\$745.56	\$745.56	\$633.27	\$633.27	\$539.93	\$539.93	\$516.27	\$516.27	\$552.06	\$552.06	\$581.79	\$581.79
36	\$574.78	\$574.78	\$549.59	\$549.59	\$587.69	\$587.69	\$619.34	\$619.34	\$750.44	\$750.44	\$637.42	\$637.42	\$543.46	\$543.46	\$519.65	\$519.65	\$555.68	\$555.68	\$585.60	\$585.60
37	\$578.51	\$578.51	\$553.16	\$553.16	\$591.52	\$591.52	\$623.37	\$623.37	\$755.32	\$755.32	\$641.57	\$641.57	\$547.00	\$547.00	\$523.03	\$523.03	\$559.29	\$559.29	\$589.41	\$589.41
38	\$582.25	\$582.25	\$556.74	\$556.74	\$595.34	\$595.34	\$627.39	\$627.39	\$760.20	\$760.20	\$645.71	\$645.71	\$550.53	\$550.53	\$526.41	\$526.41	\$562.91	\$562.91	\$593.22	\$593.22
39	\$589.73	\$589.73	\$563.89	\$563.89	\$602.98	\$602.98	\$635.45	\$635.45	\$769.96	\$769.96	\$654.00	\$654.00	\$557.60	\$557.60	\$533.17	\$533.17	\$570.13	\$570.13	\$600.83	\$600.83
40	\$597.21	\$597.21	\$571.04	\$571.04	\$610.63	\$610.63	\$643.51	\$643.51	\$779.72	\$779.72	\$662.30	\$662.30	\$564.67	\$564.67	\$539.93	\$539.93	\$577.36	\$577.36	\$608.45	\$608.45
41	\$608.42	\$608.42	\$581.76	\$581.76	\$622.09	\$622.09	\$655.59	\$655.59	\$794.37	\$794.37	\$674.73	\$674.73	\$575.28	\$575.28	\$550.07	\$550.07	\$588.21	\$588.21	\$619.88	\$619.88
42	\$619.17	\$619.17	\$592.04	\$592.04	\$633.08	\$633.08	\$667.17	\$667.17	\$808.40	\$808.40	\$686.65	\$686.65	\$585.44	\$585.44	\$559.79	\$559.79	\$598.60	\$598.60	\$630.83	\$630.83
43	\$634.12	\$634.12	\$606.34	\$606.34	\$648.37	\$648.37	\$683.29	\$683.29	\$827.92	\$827.92	\$703.24	\$703.24	\$599.58	\$599.58	\$573.31	\$573.31	\$613.05	\$613.05	\$646.06	\$646.06
44	\$652.82	\$652.82	\$624.21	\$624.21	\$667.49	\$667.49	\$703.43	\$703.43	\$852.33	\$852.33	\$723.96	\$723.96	\$617.25	\$617.25	\$590.20	\$590.20	\$631.12	\$631.12	\$665.11	\$665.11
45	\$674.78	\$674.78	\$645.21	\$645.21	\$689.94	\$689.94	\$727.09	\$727.09	\$881.00	\$881.00	\$748.32	\$748.32	\$638.02	\$638.02	\$610.06	\$610.06	\$652.36	\$652.36	\$687.48	\$687.48
46	\$700.95	\$700.95	\$670.23	\$670.23	\$716.70	\$716.70	\$755.29	\$755.29	\$915.17	\$915.17	\$777.34	\$777.34	\$662.76	\$662.76	\$633.72	\$633.72	\$677.66	\$677.66	\$714.14	\$714.14
47	\$730.39	\$730.39	\$698.38	\$698.38	\$746.80	\$746.80	\$787.01	\$787.01	\$953.61	\$953.61	\$809.99	\$809.99	\$690.60	\$690.60	\$660.34	\$660.34	\$706.12	\$706.12	\$744.14	\$744.14
48	\$764.03	\$764.03	\$730.55	\$730.55	\$781.20	\$781.20	\$823.27	\$823.27	\$997.53	\$997.53	\$847.30	\$847.30	\$722.41	\$722.41	\$690.75	\$690.75	\$738.64	\$738.64	\$778.42	\$778.42
49	\$797.21	\$797.21	\$762.28	\$762.28	\$815.13	\$815.13	\$859.02	\$859.02	\$1,040.85	\$1,040.85	\$884.10	\$884.10	\$753.78	\$753.78	\$720.75	\$720.75	\$770.72	\$770.72	\$812.22	\$812.22
50	\$834.59	\$834.59	\$798.02	\$798.02	\$853.35	\$853.35	\$899.30	\$899.30	\$1,089.66	\$1,089.66	\$925.56	\$925.56	\$789.13	\$789.13	\$754.55	\$754.55	\$806.86	\$806.86	\$850.31	\$850.31
51	\$871.51	\$871.51	\$833.32	\$833.32	\$891.10	\$891.10	\$939.08	\$939.08	\$1,137.86	\$1,137.86	\$966.50	\$966.50	\$824.03	\$824.03	\$787.92	\$787.92	\$842.55	\$842.55	\$887.92	\$887.92
52	\$912.17	\$912.17	\$872.19	\$872.19	\$932.66	\$932.66	\$982.88	\$982.88	\$1,190.94	\$1,190.94	\$1,011.58	\$1,011.58	\$862.47	\$862.47	\$824.68	\$824.68	\$881.86	\$881.86	\$929.34	\$929.34
53	\$953.29	\$953.29	\$911.51	\$911.51	\$974.71	\$974.71	\$1,027.19	\$1,027.19	\$1,244.63	\$1,244.63	\$1,057.19	\$1,057.19	\$901.36	\$901.36	\$861.86	\$861.86	\$921.61	\$921.61	\$971.24	\$971.24
54	\$997.68	\$997.68	\$953.96	\$953.96	\$1,020.10	\$1,020.10	\$1,075.03	\$1,075.03	\$1,302.59	\$1,302.59	\$1,106.42	\$1,106.42	\$943.33	\$943.33	\$901.99	\$901.99	\$964.53	\$964.53	\$1,016.47	\$1,016.47
55																				

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	0050103		75729PA0050103		75729PA0050103		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050105	
Plan Marketing Name =>	-Access PPO /1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300	
Form # =>	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area =>	Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2	
Network =>	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Id		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	00 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,300 / Rx: \$500	
Coinurance =>	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$40		\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$35 / \$70	
OOP Maximum =>	00		\$7,900		\$7,900		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$8,550	
Pediatric Dental (Yes/No) =>	as		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$364.21	\$441.31	\$441.31	\$374.85	\$374.85	\$327.19	\$327.19	\$312.86	\$312.86	\$334.55	\$334.55	\$352.56	\$352.56	\$427.19	\$427.19	\$362.86	\$362.86	\$289.91	\$289.91	
15	\$396.59	\$480.54	\$480.54	\$408.17	\$408.17	\$356.28	\$356.28	\$340.67	\$340.67	\$364.28	\$364.28	\$383.90	\$383.90	\$465.16	\$465.16	\$395.11	\$395.11	\$315.68	\$315.68	
16	\$408.97	\$495.54	\$495.54	\$420.91	\$420.91	\$367.40	\$367.40	\$351.30	\$351.30	\$375.66	\$375.66	\$395.88	\$395.88	\$479.68	\$479.68	\$407.44	\$407.44	\$325.53	\$325.53	
17	\$421.35	\$510.54	\$510.54	\$433.65	\$433.65	\$378.52	\$378.52	\$361.93	\$361.93	\$387.03	\$387.03	\$407.87	\$407.87	\$494.20	\$494.20	\$419.77	\$419.77	\$335.39	\$335.39	
18	\$434.68	\$526.69	\$526.69	\$447.37	\$447.37	\$390.50	\$390.50	\$373.38	\$373.38	\$399.27	\$399.27	\$420.77	\$420.77	\$509.84	\$509.84	\$433.05	\$433.05	\$346.00	\$346.00	
19	\$448.01	\$542.84	\$542.84	\$461.09	\$461.09	\$402.47	\$402.47	\$384.83	\$384.83	\$411.52	\$411.52	\$433.67	\$433.67	\$525.47	\$525.47	\$446.34	\$446.34	\$356.61	\$356.61	
20	\$461.81	\$559.57	\$559.57	\$475.30	\$475.30	\$414.87	\$414.87	\$396.69	\$396.69	\$424.20	\$424.20	\$447.04	\$447.04	\$541.67	\$541.67	\$460.09	\$460.09	\$367.60	\$367.60	
21	\$476.10	\$576.88	\$576.88	\$490.00	\$490.00	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$474.33	\$474.33	\$378.97	\$378.97	
22	\$476.10	\$576.88	\$576.88	\$490.00	\$490.00	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$474.33	\$474.33	\$378.97	\$378.97	
23	\$476.10	\$576.88	\$576.88	\$490.00	\$490.00	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$474.33	\$474.33	\$378.97	\$378.97	
24	\$476.10	\$576.88	\$576.88	\$490.00	\$490.00	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$474.33	\$474.33	\$378.97	\$378.97	
25	\$478.00	\$579.18	\$579.18	\$491.96	\$491.96	\$429.42	\$429.42	\$410.60	\$410.60	\$439.07	\$439.07	\$462.71	\$462.71	\$560.65	\$560.65	\$476.22	\$476.22	\$380.48	\$380.48	
26	\$487.52	\$590.72	\$590.72	\$501.76	\$501.76	\$437.97	\$437.97	\$418.78	\$418.78	\$447.81	\$447.81	\$471.93	\$471.93	\$571.82	\$571.82	\$485.70	\$485.70	\$388.06	\$388.06	
27	\$498.95	\$604.57	\$604.57	\$513.52	\$513.52	\$448.24	\$448.24	\$428.59	\$428.59	\$458.31	\$458.31	\$482.99	\$482.99	\$585.22	\$585.22	\$497.09	\$497.09	\$397.16	\$397.16	
28	\$517.52	\$627.06	\$627.06	\$532.63	\$532.63	\$464.92	\$464.92	\$444.54	\$444.54	\$475.36	\$475.36	\$500.96	\$500.96	\$607.00	\$607.00	\$515.59	\$515.59	\$411.94	\$411.94	
29	\$532.75	\$645.52	\$645.52	\$548.31	\$548.31	\$478.60	\$478.60	\$457.63	\$457.63	\$489.36	\$489.36	\$515.71	\$515.71	\$624.87	\$624.87	\$530.76	\$530.76	\$424.07	\$424.07	
30	\$540.37	\$654.75	\$654.75	\$556.15	\$556.15	\$485.45	\$485.45	\$464.17	\$464.17	\$496.35	\$496.35	\$523.08	\$523.08	\$633.81	\$633.81	\$538.35	\$538.35	\$430.13	\$430.13	
31	\$551.80	\$668.60	\$668.60	\$567.91	\$567.91	\$495.71	\$495.71	\$473.99	\$473.99	\$506.85	\$506.85	\$534.14	\$534.14	\$647.21	\$647.21	\$549.74	\$549.74	\$439.23	\$439.23	
32	\$563.22	\$682.44	\$682.44	\$579.67	\$579.67	\$505.98	\$505.98	\$483.80	\$483.80	\$517.35	\$517.35	\$545.20	\$545.20	\$660.61	\$660.61	\$561.12	\$561.12	\$448.32	\$448.32	
33	\$570.36	\$691.10	\$691.10	\$587.02	\$587.02	\$512.39	\$512.39	\$489.94	\$489.94	\$523.91	\$523.91	\$552.12	\$552.12	\$668.99	\$668.99	\$568.24	\$568.24	\$454.01	\$454.01	
34	\$577.98	\$700.33	\$700.33	\$594.86	\$594.86	\$519.23	\$519.23	\$496.48	\$496.48	\$530.90	\$530.90	\$559.49	\$559.49	\$677.92	\$677.92	\$575.83	\$575.83	\$460.07	\$460.07	
35	\$581.79	\$704.94	\$704.94	\$598.78	\$598.78	\$522.66	\$522.66	\$499.75	\$499.75	\$534.40	\$534.40	\$563.18	\$563.18	\$682.39	\$682.39	\$579.62	\$579.62	\$463.10	\$463.10	
36	\$585.60	\$709.56	\$709.56	\$602.70	\$602.70	\$526.08	\$526.08	\$503.02	\$503.02	\$537.90	\$537.90	\$566.86	\$566.86	\$686.86	\$686.86	\$583.41	\$583.41	\$466.13	\$466.13	
37	\$589.41	\$714.17	\$714.17	\$606.62	\$606.62	\$529.50	\$529.50	\$506.30	\$506.30	\$541.40	\$541.40	\$570.55	\$570.55	\$691.32	\$691.32	\$587.21	\$587.21	\$469.16	\$469.16	
38	\$593.22	\$718.79	\$718.79	\$610.54	\$610.54	\$532.92	\$532.92	\$509.57	\$509.57	\$544.90	\$544.90	\$574.24	\$574.24	\$695.79	\$695.79	\$591.00	\$591.00	\$472.20	\$472.20	
39	\$600.83	\$728.02	\$728.02	\$618.38	\$618.38	\$539.76	\$539.76	\$516.11	\$516.11	\$551.89	\$551.89	\$581.61	\$581.61	\$704.73	\$704.73	\$598.59	\$598.59	\$478.26	\$478.26	
40	\$608.45	\$737.25	\$737.25	\$626.22	\$626.22	\$546.61	\$546.61	\$522.66	\$522.66	\$558.89	\$558.89	\$588.99	\$588.99	\$713.66	\$713.66	\$606.18	\$606.18	\$484.32	\$484.32	
41	\$619.88	\$751.09	\$751.09	\$637.98	\$637.98	\$556.87	\$556.87	\$532.47	\$532.47	\$569.39	\$569.39	\$600.05	\$600.05	\$727.06	\$727.06	\$617.57	\$617.57	\$493.42	\$493.42	
42	\$630.83	\$764.36	\$764.36	\$649.25	\$649.25	\$566.71	\$566.71	\$541.88	\$541.88	\$579.44	\$579.44	\$610.65	\$610.65	\$739.91	\$739.91	\$628.47	\$628.47	\$502.13	\$502.13	
43	\$646.06	\$782.82	\$782.82	\$664.93	\$664.93	\$580.40	\$580.40	\$554.96	\$554.96	\$593.44	\$593.44	\$625.39	\$625.39	\$757.78	\$757.78	\$643.65	\$643.65	\$514.26	\$514.26	
44	\$665.11	\$805.90	\$805.90	\$684.53	\$684.53	\$597.50	\$597.50	\$571.32	\$571.32	\$610.93	\$610.93	\$643.83	\$643.83	\$780.11	\$780.11	\$662.63	\$662.63	\$529.42	\$529.42	
45	\$687.48	\$833.01	\$833.01	\$707.56	\$707.56	\$617.61	\$617.61	\$590.54	\$590.54	\$631.49	\$631.49	\$665.49	\$665.49	\$806.36	\$806.36	\$684.92	\$684.92	\$547.23	\$547.23	
46	\$714.14	\$865.31	\$865.31	\$735.00	\$735.00	\$641.56	\$641.56	\$613.45	\$613.45	\$655.98	\$655.98	\$691.30	\$691.30	\$837.63	\$837.63	\$711.48	\$711.48	\$568.45	\$568.45	
47	\$744.14	\$901.66	\$901.66	\$765.87	\$765.87	\$668.50	\$668.50	\$639.21	\$639.21	\$683.53	\$683.53	\$720.33	\$720.33	\$872.81	\$872.81	\$741.36	\$741.36	\$592.33	\$592.33	
48	\$778.42	\$943.19	\$943.19	\$801.15	\$801.15	\$699.30	\$699.30	\$668.66	\$668.66	\$715.01	\$715.01	\$753.51	\$753.51	\$913.02	\$913.02	\$775.51	\$775.51	\$619.61	\$619.61	
49	\$812.22	\$984.15	\$984.15	\$835.94	\$835.94	\$729.67	\$729.67	\$697.69	\$697.69	\$746.06	\$746.06	\$786.24	\$786.24	\$952.66	\$952.66	\$809.19	\$809.19	\$646.52	\$646.52	
50	\$850.31	\$1,030.30	\$1,030.30	\$875.13	\$875.13	\$763.88	\$763.88	\$730.41	\$730.41	\$781.05	\$781.05	\$823.10	\$823.10	\$997.34	\$997.34	\$847.14	\$847.14	\$676.84	\$676.84	
51	\$887.92	\$1,075.87	\$1,075.87	\$913.84	\$913.84	\$797.67	\$797.67	\$762.72	\$762.72	\$815.60	\$815.60	\$859.51	\$859.51	\$1,041.45	\$1,041.45	\$884.61	\$884.61	\$706.78	\$706.78	
52	\$929.34	\$1,126.06	\$1,126.06	\$956.47	\$956.47	\$834.88	\$834.88	\$798.30	\$798.30	\$853.64	\$853.64	\$899.61	\$899.61	\$1,090.04	\$1,090.04	\$925.87	\$925.87	\$739.75	\$739.75	
53	\$971.24	\$1,176.83	\$1,176.83	\$999.59	\$999.59	\$872.52	\$872.52	\$834.29	\$834.29	\$892.13	\$892.13	\$940.16	\$940.16	\$1,139.18	\$1,139.18	\$967.61	\$967.61	\$773.10	\$773.10	
54	\$1,016.47	\$1,231.63	\$1,231.63	\$1,046.14	\$1,046.14	\$913.15	\$913.15	\$873.14	\$873.14	\$933.67	\$933.67	\$983.95	\$983.95	\$1,192.23	\$1,192.23	\$1,012.67	\$1,012.67	\$809.10	\$809.10	
55	\$1,061.70	\$1,286.43	\$1,286.43	\$1,092.69	\$1,092.69	\$953.78	\$953.78	\$911.99	\$911.99	\$975.22	\$975.22	\$1,027.73	\$1,027.73	\$1,245.28	\$1,245.28	\$1,057.73	\$1,057.73	\$845.10	\$845.10	
56	\$1,110.73	\$1,345.85	\$1,345.85	\$1,143.16	\$1,143.16	\$997.84	\$997.84	\$954.11	\$954.11	\$1,020.26	\$1,020.26	\$1,075.20	\$1,075.20	\$1,302.79	\$1,302.79	\$1,106.59	\$1,106.59	\$884.13	\$884.13	
57	\$1,160.25	\$1,405.85	\$1,405.85	\$1,194.12	\$1,194.12	\$1,042.32	\$1,042.32	\$996.64	\$996.64	\$1,065.74	\$1,065.74	\$1,123.13	\$1,123.13	\$1,360.87	\$1,360.87	\$1,155.92	\$1,155.92	\$923.55	\$923.55	
58	\$1,213.09	\$1,469.88	\$1,469.88	\$1,248.51	\$1,248.51	\$1,089.79	\$1,089.79	\$1,042.04	\$1,042.04	\$1,114.28	\$1,114.28	\$1,174.28	\$1,174.28	\$1,422.85	\$1,422.85	\$1,208.57	\$1,208.57	\$965.61	\$965.61	
59	\$1,239.29	\$1,501.61	\$1,501.61	\$1,275.46	\$1,275.46	\$1,113.32	\$1,113.32	\$1,064.53	\$1,064.53	\$1,138.34	\$1,138.34	\$1,199.63	\$1,199.63	\$1,453.57	\$1,453.5					

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

HIOS Plan ID (On Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107	
HIOS Plan ID (Off Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107	
Plan Marketing Name ⇒	Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible ⇒	Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90	
OOP Maximum ⇒	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,400		\$8,400		\$8,400		\$8,400		\$8,400	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.21	\$277.21	\$296.43	\$296.43	\$312.39	\$312.39	\$378.51	\$378.51	\$321.51	\$321.51	\$198.46	\$198.46	\$189.77	\$189.77	\$202.92	\$202.92	\$213.85	\$213.85	\$259.12	\$259.12
15	\$301.85	\$301.85	\$322.78	\$322.78	\$340.16	\$340.16	\$412.16	\$412.16	\$350.09	\$350.09	\$216.11	\$216.11	\$206.64	\$206.64	\$220.96	\$220.96	\$232.86	\$232.86	\$282.15	\$282.15
16	\$311.27	\$311.27	\$332.85	\$332.85	\$350.77	\$350.77	\$425.02	\$425.02	\$361.01	\$361.01	\$222.85	\$222.85	\$213.09	\$213.09	\$227.86	\$227.86	\$240.13	\$240.13	\$290.96	\$290.96
17	\$320.69	\$320.69	\$342.92	\$342.92	\$361.39	\$361.39	\$437.89	\$437.89	\$371.94	\$371.94	\$229.60	\$229.60	\$219.54	\$219.54	\$234.76	\$234.76	\$247.40	\$247.40	\$299.76	\$299.76
18	\$330.84	\$330.84	\$353.77	\$353.77	\$372.82	\$372.82	\$451.74	\$451.74	\$383.71	\$383.71	\$236.86	\$236.86	\$226.48	\$226.48	\$242.18	\$242.18	\$255.22	\$255.22	\$309.25	\$309.25
19	\$340.98	\$340.98	\$364.62	\$364.62	\$384.26	\$384.26	\$465.60	\$465.60	\$395.48	\$395.48	\$244.12	\$244.12	\$233.43	\$233.43	\$249.61	\$249.61	\$263.05	\$263.05	\$318.73	\$318.73
20	\$351.49	\$351.49	\$375.86	\$375.86	\$396.10	\$396.10	\$479.95	\$479.95	\$407.66	\$407.66	\$251.65	\$251.65	\$240.62	\$240.62	\$257.30	\$257.30	\$271.16	\$271.16	\$328.56	\$328.56
21	\$362.37	\$362.37	\$387.49	\$387.49	\$408.35	\$408.35	\$494.79	\$494.79	\$420.28	\$420.28	\$259.44	\$259.44	\$248.07	\$248.07	\$265.27	\$265.27	\$279.55	\$279.55	\$338.72	\$338.72
22	\$362.37	\$362.37	\$387.49	\$387.49	\$408.35	\$408.35	\$494.79	\$494.79	\$420.28	\$420.28	\$259.44	\$259.44	\$248.07	\$248.07	\$265.27	\$265.27	\$279.55	\$279.55	\$338.72	\$338.72
23	\$362.37	\$362.37	\$387.49	\$387.49	\$408.35	\$408.35	\$494.79	\$494.79	\$420.28	\$420.28	\$259.44	\$259.44	\$248.07	\$248.07	\$265.27	\$265.27	\$279.55	\$279.55	\$338.72	\$338.72
24	\$362.37	\$362.37	\$387.49	\$387.49	\$408.35	\$408.35	\$494.79	\$494.79	\$420.28	\$420.28	\$259.44	\$259.44	\$248.07	\$248.07	\$265.27	\$265.27	\$279.55	\$279.55	\$338.72	\$338.72
25	\$363.81	\$363.81	\$389.04	\$389.04	\$409.98	\$409.98	\$496.77	\$496.77	\$421.95	\$421.95	\$260.47	\$260.47	\$249.05	\$249.05	\$266.32	\$266.32	\$280.66	\$280.66	\$340.07	\$340.07
26	\$371.06	\$371.06	\$396.78	\$396.78	\$418.15	\$418.15	\$506.66	\$506.66	\$430.36	\$430.36	\$265.66	\$265.66	\$254.02	\$254.02	\$271.63	\$271.63	\$286.25	\$286.25	\$346.85	\$346.85
27	\$379.76	\$379.76	\$406.08	\$406.08	\$427.95	\$427.95	\$518.54	\$518.54	\$440.45	\$440.45	\$271.88	\$271.88	\$259.97	\$259.97	\$277.99	\$277.99	\$292.96	\$292.96	\$354.98	\$354.98
28	\$393.89	\$393.89	\$421.20	\$421.20	\$443.88	\$443.88	\$537.84	\$537.84	\$456.84	\$456.84	\$282.00	\$282.00	\$269.64	\$269.64	\$288.34	\$288.34	\$303.86	\$303.86	\$368.19	\$368.19
29	\$405.48	\$405.48	\$433.60	\$433.60	\$456.94	\$456.94	\$553.67	\$553.67	\$470.28	\$470.28	\$290.30	\$290.30	\$277.58	\$277.58	\$296.83	\$296.83	\$312.81	\$312.81	\$379.02	\$379.02
30	\$411.28	\$411.28	\$439.80	\$439.80	\$463.48	\$463.48	\$561.59	\$561.59	\$477.01	\$477.01	\$294.45	\$294.45	\$281.55	\$281.55	\$301.07	\$301.07	\$317.28	\$317.28	\$384.44	\$384.44
31	\$419.98	\$419.98	\$449.10	\$449.10	\$473.28	\$473.28	\$573.46	\$573.46	\$487.10	\$487.10	\$300.68	\$300.68	\$287.50	\$287.50	\$307.44	\$307.44	\$323.99	\$323.99	\$392.57	\$392.57
32	\$428.67	\$428.67	\$458.40	\$458.40	\$483.08	\$483.08	\$585.34	\$585.34	\$497.18	\$497.18	\$306.91	\$306.91	\$293.46	\$293.46	\$313.80	\$313.80	\$330.70	\$330.70	\$400.70	\$400.70
33	\$434.11	\$434.11	\$464.21	\$464.21	\$489.20	\$489.20	\$592.76	\$592.76	\$503.49	\$503.49	\$310.80	\$310.80	\$297.18	\$297.18	\$317.78	\$317.78	\$334.89	\$334.89	\$405.78	\$405.78
34	\$439.91	\$439.91	\$470.41	\$470.41	\$495.74	\$495.74	\$600.67	\$600.67	\$510.21	\$510.21	\$314.95	\$314.95	\$301.15	\$301.15	\$322.03	\$322.03	\$339.37	\$339.37	\$411.20	\$411.20
35	\$442.81	\$442.81	\$473.51	\$473.51	\$499.00	\$499.00	\$604.63	\$604.63	\$513.57	\$513.57	\$317.02	\$317.02	\$303.13	\$303.13	\$324.15	\$324.15	\$341.60	\$341.60	\$413.91	\$413.91
36	\$445.71	\$445.71	\$476.61	\$476.61	\$502.27	\$502.27	\$608.59	\$608.59	\$516.94	\$516.94	\$319.10	\$319.10	\$305.12	\$305.12	\$326.27	\$326.27	\$343.84	\$343.84	\$416.62	\$416.62
37	\$448.60	\$448.60	\$479.71	\$479.71	\$505.54	\$505.54	\$612.55	\$612.55	\$520.30	\$520.30	\$321.18	\$321.18	\$307.10	\$307.10	\$328.39	\$328.39	\$346.08	\$346.08	\$419.33	\$419.33
38	\$451.50	\$451.50	\$482.81	\$482.81	\$508.80	\$508.80	\$616.51	\$616.51	\$523.66	\$523.66	\$323.25	\$323.25	\$309.09	\$309.09	\$330.51	\$330.51	\$348.31	\$348.31	\$422.04	\$422.04
39	\$457.30	\$457.30	\$489.01	\$489.01	\$515.34	\$515.34	\$624.42	\$624.42	\$530.38	\$530.38	\$327.40	\$327.40	\$313.05	\$313.05	\$334.76	\$334.76	\$352.78	\$352.78	\$427.46	\$427.46
40	\$463.10	\$463.10	\$495.21	\$495.21	\$521.87	\$521.87	\$632.34	\$632.34	\$537.11	\$537.11	\$331.55	\$331.55	\$317.02	\$317.02	\$339.00	\$339.00	\$357.26	\$357.26	\$432.88	\$432.88
41	\$471.80	\$471.80	\$504.51	\$504.51	\$531.67	\$531.67	\$644.22	\$644.22	\$547.19	\$547.19	\$337.78	\$337.78	\$322.98	\$322.98	\$345.37	\$345.37	\$363.97	\$363.97	\$441.01	\$441.01
42	\$480.13	\$480.13	\$513.42	\$513.42	\$541.06	\$541.06	\$655.60	\$655.60	\$556.86	\$556.86	\$343.75	\$343.75	\$328.68	\$328.68	\$351.47	\$351.47	\$370.40	\$370.40	\$448.80	\$448.80
43	\$491.73	\$491.73	\$525.82	\$525.82	\$554.13	\$554.13	\$671.43	\$671.43	\$570.31	\$570.31	\$352.05	\$352.05	\$336.62	\$336.62	\$359.96	\$359.96	\$379.34	\$379.34	\$459.64	\$459.64
44	\$506.22	\$506.22	\$541.32	\$541.32	\$570.46	\$570.46	\$691.22	\$691.22	\$587.12	\$587.12	\$362.42	\$362.42	\$346.54	\$346.54	\$370.57	\$370.57	\$390.52	\$390.52	\$473.19	\$473.19
45	\$523.25	\$523.25	\$559.53	\$559.53	\$589.66	\$589.66	\$714.48	\$714.48	\$606.87	\$606.87	\$374.62	\$374.62	\$358.20	\$358.20	\$383.04	\$383.04	\$403.66	\$403.66	\$489.11	\$489.11
46	\$543.54	\$543.54	\$581.23	\$581.23	\$612.52	\$612.52	\$742.18	\$742.18	\$630.41	\$630.41	\$389.15	\$389.15	\$372.09	\$372.09	\$397.89	\$397.89	\$419.32	\$419.32	\$508.08	\$508.08
47	\$566.37	\$566.37	\$605.64	\$605.64	\$638.25	\$638.25	\$773.36	\$773.36	\$656.89	\$656.89	\$405.49	\$405.49	\$387.72	\$387.72	\$414.60	\$414.60	\$436.93	\$436.93	\$529.41	\$529.41
48	\$592.46	\$592.46	\$633.54	\$633.54	\$667.65	\$667.65	\$808.98	\$808.98	\$687.15	\$687.15	\$424.17	\$424.17	\$405.58	\$405.58	\$433.70	\$433.70	\$457.05	\$457.05	\$553.80	\$553.80
49	\$618.19	\$618.19	\$661.05	\$661.05	\$696.64	\$696.64	\$844.11	\$844.11	\$716.98	\$716.98	\$442.59	\$442.59	\$423.19	\$423.19	\$452.53	\$452.53	\$476.90	\$476.90	\$577.85	\$577.85
50	\$647.18	\$647.18	\$692.05	\$692.05	\$729.31	\$729.31	\$883.69	\$883.69	\$750.61	\$750.61	\$463.34	\$463.34	\$443.04	\$443.04	\$473.76	\$473.76	\$499.27	\$499.27	\$604.95	\$604.95
51	\$675.81	\$675.81	\$722.66	\$722.66	\$761.57	\$761.57	\$922.78	\$922.78	\$783.81	\$783.81	\$483.84	\$483.84	\$462.64	\$462.64	\$494.71	\$494.71	\$521.35	\$521.35	\$631.71	\$631.71
52	\$707.33	\$707.33	\$756.37	\$756.37	\$797.10	\$797.10	\$965.83	\$965.83	\$820.37	\$820.37	\$506.41	\$506.41	\$484.22	\$484.22	\$517.79	\$517.79	\$545.67	\$545.67	\$661.18	\$661.18
53	\$739.22	\$739.22	\$790.47	\$790.47	\$833.03	\$833.03	\$1,009.37	\$1,009.37	\$857.36	\$857.36	\$529.24	\$529.24	\$506.05	\$506.05	\$541.13	\$541.13	\$570.27	\$570.27	\$690.98	\$690.98
54	\$773.64	\$773.64	\$827.28	\$827.28	\$871.83	\$871.83	\$1,056.37	\$1,056.3												

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

HIOS Plan ID (On Exchange)⇒	0050107		75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127	
HIOS Plan ID (Off Exchange)⇒	0050107		75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127	
Plan Marketing Name ⇒	-Access PPO /8400		Geisinger All-Access PPO 40/90/8400		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded	
Form # ⇒	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 7	
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	nze		Bronze		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Gold	
Deductible ⇒	d: \$8,400		Combined: \$8,400		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0	
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$90		\$40 / \$90		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50	
OOP Maximum ⇒	\$00		\$8,400		\$8,550		\$8,550		\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) ⇒	ps		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$259.12	\$220.09	\$220.09	\$274.72	\$274.72	\$309.58	\$309.58	\$318.62	\$318.62	\$327.19	\$327.19	\$312.86	\$312.86	\$334.55	\$334.55	\$352.56	\$352.56	\$427.19	\$427.19	\$427.19
15	\$282.15	\$239.66	\$239.66	\$299.14	\$299.14	\$337.10	\$337.10	\$346.94	\$346.94	\$356.28	\$356.28	\$340.67	\$340.67	\$364.28	\$364.28	\$383.90	\$383.90	\$465.16	\$465.16	\$465.16
16	\$290.96	\$247.14	\$247.14	\$308.47	\$308.47	\$347.62	\$347.62	\$357.77	\$357.77	\$367.40	\$367.40	\$351.30	\$351.30	\$375.66	\$375.66	\$395.88	\$395.88	\$479.68	\$479.68	\$479.68
17	\$299.76	\$254.62	\$254.62	\$317.81	\$317.81	\$358.14	\$358.14	\$368.60	\$368.60	\$378.52	\$378.52	\$361.93	\$361.93	\$387.03	\$387.03	\$407.87	\$407.87	\$494.20	\$494.20	\$494.20
18	\$309.25	\$262.68	\$262.68	\$327.86	\$327.86	\$369.47	\$369.47	\$380.26	\$380.26	\$390.50	\$390.50	\$373.38	\$373.38	\$399.27	\$399.27	\$420.77	\$420.77	\$509.84	\$509.84	\$509.84
19	\$318.73	\$270.73	\$270.73	\$337.92	\$337.92	\$380.80	\$380.80	\$391.92	\$391.92	\$402.47	\$402.47	\$384.83	\$384.83	\$411.52	\$411.52	\$433.67	\$433.67	\$525.47	\$525.47	\$525.47
20	\$328.56	\$279.07	\$279.07	\$348.33	\$348.33	\$392.54	\$392.54	\$404.00	\$404.00	\$414.87	\$414.87	\$396.69	\$396.69	\$424.20	\$424.20	\$447.04	\$447.04	\$541.67	\$541.67	\$541.67
21	\$338.72	\$287.71	\$287.71	\$359.11	\$359.11	\$404.69	\$404.69	\$416.50	\$416.50	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$558.43
22	\$338.72	\$287.71	\$287.71	\$359.11	\$359.11	\$404.69	\$404.69	\$416.50	\$416.50	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$558.43
23	\$338.72	\$287.71	\$287.71	\$359.11	\$359.11	\$404.69	\$404.69	\$416.50	\$416.50	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$558.43
24	\$338.72	\$287.71	\$287.71	\$359.11	\$359.11	\$404.69	\$404.69	\$416.50	\$416.50	\$427.71	\$427.71	\$408.97	\$408.97	\$437.32	\$437.32	\$460.87	\$460.87	\$558.43	\$558.43	\$558.43
25	\$340.07	\$288.86	\$288.86	\$360.54	\$360.54	\$406.30	\$406.30	\$418.16	\$418.16	\$429.42	\$429.42	\$410.60	\$410.60	\$439.07	\$439.07	\$462.71	\$462.71	\$560.65	\$560.65	\$560.65
26	\$346.85	\$294.61	\$294.61	\$367.73	\$367.73	\$414.39	\$414.39	\$426.49	\$426.49	\$437.97	\$437.97	\$418.78	\$418.78	\$447.81	\$447.81	\$471.93	\$471.93	\$571.82	\$571.82	\$571.82
27	\$354.98	\$301.52	\$301.52	\$376.34	\$376.34	\$424.11	\$424.11	\$436.49	\$436.49	\$448.24	\$448.24	\$428.59	\$428.59	\$458.31	\$458.31	\$482.99	\$482.99	\$585.22	\$585.22	\$585.22
28	\$368.19	\$312.74	\$312.74	\$390.35	\$390.35	\$439.89	\$439.89	\$452.73	\$452.73	\$464.92	\$464.92	\$444.54	\$444.54	\$475.36	\$475.36	\$500.96	\$500.96	\$607.00	\$607.00	\$607.00
29	\$379.02	\$321.94	\$321.94	\$401.84	\$401.84	\$452.84	\$452.84	\$466.06	\$466.06	\$478.60	\$478.60	\$457.63	\$457.63	\$489.36	\$489.36	\$515.71	\$515.71	\$624.87	\$624.87	\$624.87
30	\$384.44	\$326.55	\$326.55	\$407.59	\$407.59	\$459.31	\$459.31	\$472.72	\$472.72	\$485.45	\$485.45	\$464.17	\$464.17	\$496.35	\$496.35	\$523.08	\$523.08	\$633.81	\$633.81	\$633.81
31	\$392.57	\$333.45	\$333.45	\$416.20	\$416.20	\$469.02	\$469.02	\$482.72	\$482.72	\$495.71	\$495.71	\$473.99	\$473.99	\$506.85	\$506.85	\$534.14	\$534.14	\$647.21	\$647.21	\$647.21
32	\$400.70	\$340.36	\$340.36	\$424.82	\$424.82	\$478.74	\$478.74	\$492.72	\$492.72	\$505.98	\$505.98	\$483.80	\$483.80	\$517.35	\$517.35	\$545.20	\$545.20	\$660.61	\$660.61	\$660.61
33	\$405.78	\$344.67	\$344.67	\$430.21	\$430.21	\$484.81	\$484.81	\$498.96	\$498.96	\$512.39	\$512.39	\$488.94	\$488.94	\$523.91	\$523.91	\$552.12	\$552.12	\$668.99	\$668.99	\$668.99
34	\$411.20	\$349.27	\$349.27	\$435.96	\$435.96	\$491.28	\$491.28	\$505.63	\$505.63	\$519.23	\$519.23	\$496.48	\$496.48	\$530.90	\$530.90	\$559.49	\$559.49	\$677.92	\$677.92	\$677.92
35	\$413.91	\$351.58	\$351.58	\$438.83	\$438.83	\$494.52	\$494.52	\$508.96	\$508.96	\$522.66	\$522.66	\$499.75	\$499.75	\$534.40	\$534.40	\$563.18	\$563.18	\$682.39	\$682.39	\$682.39
36	\$416.62	\$353.88	\$353.88	\$441.70	\$441.70	\$497.76	\$497.76	\$512.29	\$512.29	\$526.08	\$526.08	\$503.02	\$503.02	\$537.90	\$537.90	\$566.86	\$566.86	\$686.86	\$686.86	\$686.86
37	\$419.33	\$356.18	\$356.18	\$444.57	\$444.57	\$500.99	\$500.99	\$515.62	\$515.62	\$529.50	\$529.50	\$506.30	\$506.30	\$541.40	\$541.40	\$570.55	\$570.55	\$691.32	\$691.32	\$691.32
38	\$422.04	\$358.48	\$358.48	\$447.45	\$447.45	\$504.23	\$504.23	\$518.95	\$518.95	\$532.92	\$532.92	\$509.57	\$509.57	\$544.90	\$544.90	\$574.24	\$574.24	\$695.79	\$695.79	\$695.79
39	\$427.46	\$363.08	\$363.08	\$453.19	\$453.19	\$510.71	\$510.71	\$525.62	\$525.62	\$539.76	\$539.76	\$516.11	\$516.11	\$551.89	\$551.89	\$581.61	\$581.61	\$704.73	\$704.73	\$704.73
40	\$432.88	\$367.69	\$367.69	\$458.94	\$458.94	\$517.18	\$517.18	\$532.28	\$532.28	\$546.61	\$546.61	\$522.66	\$522.66	\$558.89	\$558.89	\$588.99	\$588.99	\$713.66	\$713.66	\$713.66
41	\$441.01	\$374.59	\$374.59	\$467.56	\$467.56	\$526.89	\$526.89	\$542.28	\$542.28	\$556.87	\$556.87	\$532.47	\$532.47	\$569.39	\$569.39	\$600.05	\$600.05	\$727.06	\$727.06	\$727.06
42	\$448.80	\$381.21	\$381.21	\$475.82	\$475.82	\$536.20	\$536.20	\$551.86	\$551.86	\$566.71	\$566.71	\$541.88	\$541.88	\$579.44	\$579.44	\$610.65	\$610.65	\$739.91	\$739.91	\$739.91
43	\$459.64	\$390.42	\$390.42	\$487.31	\$487.31	\$549.15	\$549.15	\$565.19	\$565.19	\$580.40	\$580.40	\$554.96	\$554.96	\$593.44	\$593.44	\$625.39	\$625.39	\$757.78	\$757.78	\$757.78
44	\$473.19	\$401.92	\$401.92	\$501.67	\$501.67	\$565.34	\$565.34	\$581.85	\$581.85	\$597.50	\$597.50	\$571.32	\$571.32	\$610.93	\$610.93	\$643.83	\$643.83	\$780.11	\$780.11	\$780.11
45	\$489.11	\$415.45	\$415.45	\$518.55	\$518.55	\$584.36	\$584.36	\$601.42	\$601.42	\$617.61	\$617.61	\$590.54	\$590.54	\$631.49	\$631.49	\$665.49	\$665.49	\$806.36	\$806.36	\$806.36
46	\$508.08	\$431.56	\$431.56	\$538.66	\$538.66	\$607.02	\$607.02	\$624.74	\$624.74	\$641.56	\$641.56	\$613.45	\$613.45	\$655.98	\$655.98	\$691.30	\$691.30	\$837.63	\$837.63	\$837.63
47	\$529.41	\$449.68	\$449.68	\$561.28	\$561.28	\$632.52	\$632.52	\$650.98	\$650.98	\$668.50	\$668.50	\$639.21	\$639.21	\$683.53	\$683.53	\$720.33	\$720.33	\$872.81	\$872.81	\$872.81
48	\$553.80	\$470.40	\$470.40	\$587.14	\$587.14	\$661.65	\$661.65	\$680.97	\$680.97	\$699.30	\$699.30	\$668.66	\$668.66	\$715.01	\$715.01	\$753.51	\$753.51	\$913.02	\$913.02	\$913.02
49	\$577.85	\$490.83	\$490.83	\$612.64	\$612.64	\$690.39	\$690.39	\$710.54	\$710.54	\$729.67	\$729.67	\$697.69	\$697.69	\$746.06	\$746.06	\$786.24	\$786.24	\$952.66	\$952.66	\$952.66
50	\$604.95	\$513.84	\$513.84	\$641.36	\$641.36	\$722.76	\$722.76	\$743.86	\$743.86	\$763.88	\$763.88	\$730.41	\$730.41	\$781.05	\$781.05	\$823.10	\$823.10	\$997.34	\$997.34	\$997.34
51	\$631.71	\$536.57	\$536.57	\$669.73	\$669.73	\$754.73	\$754.73	\$776.77	\$776.77	\$797.67	\$797.67	\$762.72	\$762.72	\$815.60	\$815.60	\$859.51	\$859.51	\$1,041.45	\$1,041.45	\$1,041.45
52	\$661.18	\$561.60	\$561.60	\$700.98	\$700.98	\$789.94	\$789.94	\$813.00	\$813.00	\$834.88	\$834.88	\$798.30	\$798.30	\$853.64	\$853.64	\$899.61	\$899.61	\$1,090.04	\$1,090.04	\$1,090.04
53	\$690.98	\$586.92	\$586.92	\$732.58	\$732.58	\$825.55	\$825.55	\$849.65	\$849.65	\$872.52	\$872.52	\$834.29	\$834.29	\$892.13	\$892.13	\$940.16	\$940.16	\$1,139.18	\$1,139.18	\$1,139.18
54	\$723.16	\$614.25	\$614.25	\$766.69	\$766.69	\$863.99	\$863.99	\$889.22	\$889.22	\$913.15										

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

HIOS Plan ID (On Exchange)⇒		75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131	
HIOS Plan ID (Off Exchange)⇒		75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131	
Plan Marketing Name ⇒		Geisinger All-Access PPO 25/50/2000 1xd		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger Extra PPO 10/40/0 M-152-243-F Rev. 1/21		Geisinger Extra PPO 10/40/0 M-152-243-F Rev. 1/21		Geisinger Extra PPO 10/40/0 M-152-243-F Rev. 1/21	
Form # ⇒		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21	
Rating Area ⇒		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating	
Network ⇒		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒		Gold		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible ⇒		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinsurance ⇒		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒		\$25 / \$50		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$40 / \$40		\$40 / \$40		\$40	
OOP Maximum ⇒		\$7,350		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$1,600		\$1,600		\$1,600	
Pediatric Dental (Yes/No) ⇒		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$362.86	\$362.86	\$391.29	\$391.29	\$374.14	\$374.14	\$400.08	\$400.08	\$421.63	\$421.63	\$510.88	\$510.88	\$433.94	\$433.94	\$365.46	\$365.46	\$411.84	\$411.84	\$423.86	\$423.86
15		\$395.11	\$395.11	\$426.07	\$426.07	\$407.40	\$407.40	\$435.65	\$435.65	\$459.10	\$459.10	\$556.29	\$556.29	\$472.51	\$472.51	\$397.94	\$397.94	\$448.44	\$448.44	\$461.54	\$461.54
16		\$407.44	\$407.44	\$439.37	\$439.37	\$420.12	\$420.12	\$449.24	\$449.24	\$473.43	\$473.43	\$573.65	\$573.65	\$487.26	\$487.26	\$410.36	\$410.36	\$462.44	\$462.44	\$475.94	\$475.94
17		\$419.77	\$419.77	\$452.67	\$452.67	\$432.83	\$432.83	\$462.84	\$462.84	\$487.76	\$487.76	\$591.01	\$591.01	\$502.01	\$502.01	\$422.78	\$422.78	\$476.44	\$476.44	\$490.35	\$490.35
18		\$433.05	\$433.05	\$466.99	\$466.99	\$446.53	\$446.53	\$477.49	\$477.49	\$503.20	\$503.20	\$609.71	\$609.71	\$517.89	\$517.89	\$436.16	\$436.16	\$491.51	\$491.51	\$505.86	\$505.86
19		\$446.34	\$446.34	\$481.31	\$481.31	\$460.22	\$460.22	\$492.13	\$492.13	\$518.63	\$518.63	\$628.41	\$628.41	\$533.77	\$533.77	\$449.54	\$449.54	\$506.59	\$506.59	\$521.38	\$521.38
20		\$460.09	\$460.09	\$496.15	\$496.15	\$474.41	\$474.41	\$507.30	\$507.30	\$534.61	\$534.61	\$647.78	\$647.78	\$550.22	\$550.22	\$463.39	\$463.39	\$522.20	\$522.20	\$537.45	\$537.45
21		\$474.33	\$474.33	\$511.50	\$511.50	\$489.08	\$489.08	\$522.99	\$522.99	\$551.15	\$551.15	\$667.82	\$667.82	\$567.24	\$567.24	\$477.73	\$477.73	\$538.35	\$538.35	\$554.07	\$554.07
22		\$474.33	\$474.33	\$511.50	\$511.50	\$489.08	\$489.08	\$522.99	\$522.99	\$551.15	\$551.15	\$667.82	\$667.82	\$567.24	\$567.24	\$477.73	\$477.73	\$538.35	\$538.35	\$554.07	\$554.07
23		\$474.33	\$474.33	\$511.50	\$511.50	\$489.08	\$489.08	\$522.99	\$522.99	\$551.15	\$551.15	\$667.82	\$667.82	\$567.24	\$567.24	\$477.73	\$477.73	\$538.35	\$538.35	\$554.07	\$554.07
24		\$474.33	\$474.33	\$511.50	\$511.50	\$489.08	\$489.08	\$522.99	\$522.99	\$551.15	\$551.15	\$667.82	\$667.82	\$567.24	\$567.24	\$477.73	\$477.73	\$538.35	\$538.35	\$554.07	\$554.07
25		\$476.22	\$476.22	\$513.54	\$513.54	\$491.03	\$491.03	\$525.08	\$525.08	\$553.35	\$553.35	\$670.48	\$670.48	\$569.51	\$569.51	\$479.63	\$479.63	\$540.50	\$540.50	\$556.28	\$556.28
26		\$485.70	\$485.70	\$523.77	\$523.77	\$500.82	\$500.82	\$535.54	\$535.54	\$564.37	\$564.37	\$683.84	\$683.84	\$580.85	\$580.85	\$489.19	\$489.19	\$551.27	\$551.27	\$567.36	\$567.36
27		\$497.09	\$497.09	\$536.04	\$536.04	\$512.55	\$512.55	\$548.09	\$548.09	\$577.60	\$577.60	\$699.87	\$699.87	\$594.47	\$594.47	\$500.65	\$500.65	\$564.19	\$564.19	\$580.66	\$580.66
28		\$515.59	\$515.59	\$555.99	\$555.99	\$531.63	\$531.63	\$568.48	\$568.48	\$599.10	\$599.10	\$725.91	\$725.91	\$616.59	\$616.59	\$519.28	\$519.28	\$585.19	\$585.19	\$602.27	\$602.27
29		\$530.76	\$530.76	\$572.36	\$572.36	\$547.28	\$547.28	\$585.22	\$585.22	\$616.73	\$616.73	\$747.28	\$747.28	\$634.74	\$634.74	\$534.57	\$534.57	\$602.41	\$602.41	\$620.00	\$620.00
30		\$538.35	\$538.35	\$580.54	\$580.54	\$555.10	\$555.10	\$593.59	\$593.59	\$625.55	\$625.55	\$757.97	\$757.97	\$643.81	\$643.81	\$542.21	\$542.21	\$611.03	\$611.03	\$628.87	\$628.87
31		\$549.74	\$549.74	\$592.82	\$592.82	\$566.84	\$566.84	\$606.14	\$606.14	\$638.78	\$638.78	\$773.99	\$773.99	\$657.43	\$657.43	\$553.68	\$553.68	\$623.95	\$623.95	\$642.16	\$642.16
32		\$561.12	\$561.12	\$605.09	\$605.09	\$578.58	\$578.58	\$618.69	\$618.69	\$652.01	\$652.01	\$790.02	\$790.02	\$671.04	\$671.04	\$565.14	\$565.14	\$636.87	\$636.87	\$655.46	\$655.46
33		\$568.24	\$568.24	\$612.77	\$612.77	\$585.91	\$585.91	\$626.54	\$626.54	\$660.27	\$660.27	\$800.04	\$800.04	\$679.55	\$679.55	\$572.31	\$572.31	\$644.94	\$644.94	\$663.77	\$663.77
34		\$575.83	\$575.83	\$620.95	\$620.95	\$593.74	\$593.74	\$634.90	\$634.90	\$669.09	\$669.09	\$810.72	\$810.72	\$688.63	\$688.63	\$579.95	\$579.95	\$653.56	\$653.56	\$672.64	\$672.64
35		\$579.62	\$579.62	\$625.04	\$625.04	\$597.65	\$597.65	\$639.09	\$639.09	\$673.50	\$673.50	\$816.07	\$816.07	\$693.16	\$693.16	\$583.78	\$583.78	\$657.86	\$657.86	\$677.07	\$677.07
36		\$583.41	\$583.41	\$629.13	\$629.13	\$601.57	\$601.57	\$643.27	\$643.27	\$677.91	\$677.91	\$821.41	\$821.41	\$697.70	\$697.70	\$587.60	\$587.60	\$662.17	\$662.17	\$681.50	\$681.50
37		\$587.21	\$587.21	\$633.23	\$633.23	\$605.48	\$605.48	\$647.46	\$647.46	\$682.32	\$682.32	\$826.75	\$826.75	\$702.24	\$702.24	\$591.42	\$591.42	\$666.48	\$666.48	\$685.94	\$685.94
38		\$591.00	\$591.00	\$637.32	\$637.32	\$609.39	\$609.39	\$651.64	\$651.64	\$686.73	\$686.73	\$832.09	\$832.09	\$706.78	\$706.78	\$595.24	\$595.24	\$670.78	\$670.78	\$690.37	\$690.37
39		\$598.59	\$598.59	\$645.50	\$645.50	\$617.22	\$617.22	\$660.01	\$660.01	\$695.55	\$695.55	\$842.78	\$842.78	\$715.85	\$715.85	\$602.88	\$602.88	\$679.40	\$679.40	\$699.23	\$699.23
40		\$606.18	\$606.18	\$653.69	\$653.69	\$625.04	\$625.04	\$668.38	\$668.38	\$704.36	\$704.36	\$853.46	\$853.46	\$724.93	\$724.93	\$610.53	\$610.53	\$688.01	\$688.01	\$708.10	\$708.10
41		\$617.57	\$617.57	\$665.96	\$665.96	\$636.78	\$636.78	\$680.93	\$680.93	\$717.59	\$717.59	\$869.49	\$869.49	\$738.54	\$738.54	\$621.99	\$621.99	\$700.93	\$700.93	\$721.40	\$721.40
42		\$628.47	\$628.47	\$677.73	\$677.73	\$648.03	\$648.03	\$692.96	\$692.96	\$730.27	\$730.27	\$884.85	\$884.85	\$751.59	\$751.59	\$632.98	\$632.98	\$713.31	\$713.31	\$734.14	\$734.14
43		\$643.65	\$643.65	\$694.09	\$694.09	\$663.68	\$663.68	\$709.69	\$709.69	\$747.91	\$747.91	\$906.22	\$906.22	\$769.74	\$769.74	\$648.27	\$648.27	\$730.54	\$730.54	\$751.87	\$751.87
44		\$662.63	\$662.63	\$714.55	\$714.55	\$683.24	\$683.24	\$730.61	\$730.61	\$769.95	\$769.95	\$932.93	\$932.93	\$792.43	\$792.43	\$667.38	\$667.38	\$752.07	\$752.07	\$774.03	\$774.03
45		\$684.92	\$684.92	\$738.59	\$738.59	\$706.23	\$706.23	\$755.19	\$755.19	\$795.85	\$795.85	\$964.32	\$964.32	\$819.09	\$819.09	\$689.83	\$689.83	\$777.38	\$777.38	\$800.07	\$800.07
46		\$711.48	\$711.48	\$767.24	\$767.24	\$733.62	\$733.62	\$784.48	\$784.48	\$826.72	\$826.72	\$1,001.72	\$1,001.72	\$850.86	\$850.86	\$716.58	\$716.58	\$807.52	\$807.52	\$831.10	\$831.10
47		\$741.36	\$741.36	\$799.46	\$799.46	\$764.43	\$764.43	\$817.43	\$817.43	\$861.44	\$861.44	\$1,043.79	\$1,043.79	\$886.59	\$886.59	\$746.68	\$746.68	\$841.44	\$841.44	\$866.01	\$866.01
48		\$775.51	\$775.51	\$836.29	\$836.29	\$799.64	\$799.64	\$855.08	\$855.08	\$901.12	\$901.12	\$1,091.87	\$1,091.87	\$927.43	\$927.43	\$781.07	\$781.07	\$880.20	\$880.20	\$905.90	\$905.90
49		\$809.19	\$809.19	\$872.60	\$872.60	\$834.37	\$834.37	\$892.21	\$892.21	\$940.25	\$940.25	\$1,139.29	\$1,139.29	\$967.71	\$967.71	\$814.99	\$814.99	\$918.42	\$918.42	\$945.24	\$945.24
50		\$847.14	\$847.14	\$913.52	\$913.52	\$873.49	\$873.49	\$934.05	\$934.05	\$984.35	\$984.35	\$1,192.71	\$1,192.71	\$1,013.09	\$1,013.09	\$853.21	\$853.21	\$961.49	\$961.49	\$989.56	\$989.56
51		\$884.61	\$884.61	\$953.93	\$953.93	\$912.13	\$912.13	\$975.37	\$975.37	\$1,027.89	\$1,027.89	\$1,245.47	\$1,245.47	\$1,057.90	\$1,057.90	\$890.95	\$890.95	\$1,004.02	\$1,004.02	\$1,033.34	\$1,033.34
52		\$925.87	\$925.87	\$998.43	\$998.43	\$954.68	\$954.68	\$1,020.87	\$1,020.87	\$1,075.84	\$1,075.84	\$1,303.57	\$1,303.57	\$1,107.25	\$1,107.25	\$932.51	\$932.51	\$1,050.86	\$1,050.86	\$1,081.54	\$1,081.54
53		\$967.61	\$967.61	\$1,043.44	\$1,043.44	\$997.72	\$997.72	\$1,066.89	\$1,066.89												

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

HIOS Plan ID (On Exchange)⇒																				
HIOS Plan ID (Off Exchange)⇒	0050131	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	
Plan Marketing Name ⇒	a PPO 10/40/0	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	
Form ⇒	F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	
Rating Area ⇒	Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 9	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	Rating Area 5	
Network ⇒	-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	
Metal ⇒	num	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible ⇒	/ Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	
Coinsurance ⇒	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays ⇒	\$40	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	
OOP Maximum ⇒	\$00	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) ⇒	ps	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$423.86	\$323.78	\$323.78	\$364.87	\$364.87	\$375.53	\$375.53	\$307.26	\$307.26	\$346.25	\$346.25	\$356.36	\$356.36	\$313.32	\$313.32	\$299.59	\$299.59	\$320.36	\$320.36	
15	\$461.54	\$352.56	\$352.56	\$397.31	\$397.31	\$408.91	\$408.91	\$334.57	\$334.57	\$377.03	\$377.03	\$388.04	\$388.04	\$341.17	\$341.17	\$326.22	\$326.22	\$348.83	\$348.83	
16	\$475.94	\$363.57	\$363.57	\$409.71	\$409.71	\$421.67	\$421.67	\$345.01	\$345.01	\$388.80	\$388.80	\$400.15	\$400.15	\$351.81	\$351.81	\$336.40	\$336.40	\$359.72	\$359.72	
17	\$490.35	\$374.57	\$374.57	\$422.11	\$422.11	\$434.43	\$434.43	\$355.45	\$355.45	\$400.56	\$400.56	\$412.26	\$412.26	\$362.46	\$362.46	\$346.58	\$346.58	\$370.61	\$370.61	
18	\$505.86	\$386.42	\$386.42	\$435.46	\$435.46	\$448.18	\$448.18	\$366.70	\$366.70	\$413.24	\$413.24	\$425.30	\$425.30	\$373.93	\$373.93	\$357.55	\$357.55	\$382.33	\$382.33	
19	\$521.38	\$398.27	\$398.27	\$448.82	\$448.82	\$461.92	\$461.92	\$377.95	\$377.95	\$425.91	\$425.91	\$438.35	\$438.35	\$385.40	\$385.40	\$368.51	\$368.51	\$394.06	\$394.06	
20	\$537.45	\$410.55	\$410.55	\$462.65	\$462.65	\$476.16	\$476.16	\$389.59	\$389.59	\$439.04	\$439.04	\$451.86	\$451.86	\$397.28	\$397.28	\$379.87	\$379.87	\$406.20	\$406.20	
21	\$554.07	\$423.25	\$423.25	\$476.96	\$476.96	\$490.89	\$490.89	\$401.65	\$401.65	\$452.62	\$452.62	\$465.84	\$465.84	\$409.57	\$409.57	\$391.62	\$391.62	\$418.77	\$418.77	
22	\$554.07	\$423.25	\$423.25	\$476.96	\$476.96	\$490.89	\$490.89	\$401.65	\$401.65	\$452.62	\$452.62	\$465.84	\$465.84	\$409.57	\$409.57	\$391.62	\$391.62	\$418.77	\$418.77	
23	\$554.07	\$423.25	\$423.25	\$476.96	\$476.96	\$490.89	\$490.89	\$401.65	\$401.65	\$452.62	\$452.62	\$465.84	\$465.84	\$409.57	\$409.57	\$391.62	\$391.62	\$418.77	\$418.77	
24	\$554.07	\$423.25	\$423.25	\$476.96	\$476.96	\$490.89	\$490.89	\$401.65	\$401.65	\$452.62	\$452.62	\$465.84	\$465.84	\$409.57	\$409.57	\$391.62	\$391.62	\$418.77	\$418.77	
25	\$556.28	\$424.94	\$424.94	\$478.87	\$478.87	\$492.85	\$492.85	\$403.25	\$403.25	\$454.43	\$454.43	\$467.69	\$467.69	\$411.20	\$411.20	\$393.18	\$393.18	\$420.44	\$420.44	
26	\$567.36	\$433.40	\$433.40	\$488.40	\$488.40	\$502.66	\$502.66	\$411.28	\$411.28	\$463.48	\$463.48	\$477.01	\$477.01	\$419.39	\$419.39	\$401.01	\$401.01	\$428.82	\$428.82	
27	\$580.66	\$443.56	\$443.56	\$499.85	\$499.85	\$514.45	\$514.45	\$420.92	\$420.92	\$474.34	\$474.34	\$488.19	\$488.19	\$429.22	\$429.22	\$410.41	\$410.41	\$438.87	\$438.87	
28	\$602.27	\$460.07	\$460.07	\$518.45	\$518.45	\$533.59	\$533.59	\$436.59	\$436.59	\$491.99	\$491.99	\$506.36	\$506.36	\$445.19	\$445.19	\$425.69	\$425.69	\$455.20	\$455.20	
29	\$620.00	\$473.61	\$473.61	\$533.72	\$533.72	\$549.30	\$549.30	\$449.44	\$449.44	\$506.48	\$506.48	\$521.26	\$521.26	\$458.30	\$458.30	\$438.22	\$438.22	\$468.60	\$468.60	
30	\$628.87	\$480.38	\$480.38	\$541.35	\$541.35	\$557.15	\$557.15	\$455.86	\$455.86	\$513.72	\$513.72	\$528.72	\$528.72	\$464.85	\$464.85	\$444.48	\$444.48	\$475.30	\$475.30	
31	\$642.16	\$490.54	\$490.54	\$552.79	\$552.79	\$568.93	\$568.93	\$465.50	\$465.50	\$524.58	\$524.58	\$539.90	\$539.90	\$474.68	\$474.68	\$453.88	\$453.88	\$485.35	\$485.35	
32	\$655.46	\$500.70	\$500.70	\$564.24	\$564.24	\$580.72	\$580.72	\$475.14	\$475.14	\$535.44	\$535.44	\$551.08	\$551.08	\$484.51	\$484.51	\$463.28	\$463.28	\$495.40	\$495.40	
33	\$663.77	\$507.05	\$507.05	\$571.40	\$571.40	\$588.08	\$588.08	\$481.17	\$481.17	\$542.23	\$542.23	\$558.06	\$558.06	\$490.66	\$490.66	\$469.16	\$469.16	\$501.68	\$501.68	
34	\$672.64	\$513.82	\$513.82	\$579.03	\$579.03	\$595.93	\$595.93	\$487.59	\$487.59	\$549.48	\$549.48	\$565.52	\$565.52	\$497.21	\$497.21	\$475.42	\$475.42	\$508.38	\$508.38	
35	\$677.07	\$517.20	\$517.20	\$582.84	\$582.84	\$599.86	\$599.86	\$490.81	\$490.81	\$553.10	\$553.10	\$569.24	\$569.24	\$500.49	\$500.49	\$478.55	\$478.55	\$511.73	\$511.73	
36	\$681.50	\$520.59	\$520.59	\$586.66	\$586.66	\$603.79	\$603.79	\$494.02	\$494.02	\$556.72	\$556.72	\$572.97	\$572.97	\$503.76	\$503.76	\$481.69	\$481.69	\$515.08	\$515.08	
37	\$685.94	\$523.98	\$523.98	\$590.47	\$590.47	\$607.71	\$607.71	\$497.23	\$497.23	\$560.34	\$560.34	\$576.70	\$576.70	\$507.04	\$507.04	\$484.82	\$484.82	\$518.43	\$518.43	
38	\$690.37	\$527.36	\$527.36	\$594.29	\$594.29	\$611.64	\$611.64	\$500.45	\$500.45	\$563.96	\$563.96	\$580.42	\$580.42	\$510.32	\$510.32	\$487.95	\$487.95	\$521.78	\$521.78	
39	\$699.23	\$534.13	\$534.13	\$601.92	\$601.92	\$619.49	\$619.49	\$506.87	\$506.87	\$571.20	\$571.20	\$587.88	\$587.88	\$516.87	\$516.87	\$494.22	\$494.22	\$528.48	\$528.48	
40	\$708.10	\$540.91	\$540.91	\$609.55	\$609.55	\$627.35	\$627.35	\$513.30	\$513.30	\$578.44	\$578.44	\$595.33	\$595.33	\$523.42	\$523.42	\$500.48	\$500.48	\$535.18	\$535.18	
41	\$721.40	\$551.06	\$551.06	\$621.00	\$621.00	\$639.13	\$639.13	\$522.94	\$522.94	\$589.31	\$589.31	\$606.51	\$606.51	\$533.25	\$533.25	\$509.88	\$509.88	\$545.23	\$545.23	
42	\$734.14	\$560.80	\$560.80	\$631.97	\$631.97	\$650.42	\$650.42	\$532.18	\$532.18	\$599.72	\$599.72	\$617.23	\$617.23	\$542.67	\$542.67	\$518.89	\$518.89	\$554.87	\$554.87	
43	\$751.87	\$574.34	\$574.34	\$647.23	\$647.23	\$666.13	\$666.13	\$545.03	\$545.03	\$614.20	\$614.20	\$632.13	\$632.13	\$555.78	\$555.78	\$531.42	\$531.42	\$568.27	\$568.27	
44	\$774.03	\$591.27	\$591.27	\$666.31	\$666.31	\$685.76	\$685.76	\$561.10	\$561.10	\$632.30	\$632.30	\$650.77	\$650.77	\$572.16	\$572.16	\$547.09	\$547.09	\$585.02	\$585.02	
45	\$800.07	\$611.16	\$611.16	\$688.73	\$688.73	\$708.84	\$708.84	\$579.97	\$579.97	\$653.58	\$653.58	\$672.66	\$672.66	\$591.41	\$591.41	\$565.49	\$565.49	\$604.70	\$604.70	
46	\$831.10	\$634.87	\$634.87	\$715.44	\$715.44	\$736.33	\$736.33	\$602.46	\$602.46	\$678.92	\$678.92	\$698.75	\$698.75	\$614.34	\$614.34	\$587.42	\$587.42	\$628.15	\$628.15	
47	\$866.01	\$661.53	\$661.53	\$745.48	\$745.48	\$767.25	\$767.25	\$627.77	\$627.77	\$707.44	\$707.44	\$728.09	\$728.09	\$640.15	\$640.15	\$612.10	\$612.10	\$654.53	\$654.53	
48	\$905.90	\$692.00	\$692.00	\$779.83	\$779.83	\$802.59	\$802.59	\$656.69	\$656.69	\$740.03	\$740.03	\$761.63	\$761.63	\$669.64	\$669.64	\$640.29	\$640.29	\$684.68	\$684.68	
49	\$945.24	\$722.05	\$722.05	\$813.69	\$813.69	\$837.45	\$837.45	\$685.20	\$685.20	\$772.16	\$772.16	\$794.71	\$794.71	\$698.71	\$698.71	\$668.10	\$668.10	\$714.42	\$714.42	
50	\$989.56	\$755.91	\$755.91	\$851.85	\$851.85	\$876.72	\$876.72	\$717.33	\$717.33	\$808.37	\$808.37	\$831.97	\$831.97	\$731.48	\$731.48	\$699.43	\$699.43	\$747.92	\$747.92	
51	\$1,033.34	\$789.35	\$789.35	\$889.53	\$889.53	\$915.50	\$915.50	\$749.06	\$749.06	\$844.13	\$844.13	\$868.77	\$868.77	\$763.83	\$763.83	\$730.36	\$730.36	\$781.00	\$781.00	
52	\$1,081.54	\$826.17	\$826.17	\$931.02	\$931.02	\$958.20	\$958.20	\$784.01	\$784.01	\$883.51	\$883.51	\$909.30	\$909.30	\$799.47	\$799.47	\$764.43	\$764.43	\$817.43	\$817.43	
53	\$1,130.30	\$863.42	\$863.42	\$972.99	\$972.99	\$1,001.40	\$1,001.40	\$819.35	\$819.35	\$923.34	\$923.34	\$950.29	\$950.29	\$835.51	\$835.51	\$798.90	\$798.90	\$854.28	\$854.28	
54	\$1,182.93	\$903.63	\$903.63	\$1,018.30	\$1,018.30	\$1,048.04	\$1,048.04	\$857.51	\$857.51	\$963.33	\$963.33	\$994.55	\$994.55	\$874.42	\$874.42	\$836.10	\$836.10	\$894.07	\$894.07	
55	\$1,235.57	\$943.83	\$943.83	\$1,063.62	\$1,063.62	\$1,094.67														

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

HIOS Plan ID (On Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA0050144
HIOS Plan ID (Off Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA0050144
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 10/20/0		Geisinger C 20/40
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F
Rating Area ⇒	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger C
Metal ⇒	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Platinum		Platinum		Gr
Deductible ⇒	Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$10 / \$20		\$20
OOP Maximum ⇒	\$7,350		\$7,350		\$7,350		\$2,000		\$7,350		\$7,350		\$8,400		\$2,000		\$2,000		\$7,350
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$337.61	\$337.61	\$409.07	\$409.07	\$347.46	\$347.46	\$382.42	\$382.42	\$327.99	\$327.99	\$314.65	\$314.65	\$273.29	\$273.29	\$339.36	\$339.36	\$382.42	\$382.42	\$291.06
15	\$367.62	\$367.62	\$445.43	\$445.43	\$378.35	\$378.35	\$416.42	\$416.42	\$357.15	\$357.15	\$342.62	\$342.62	\$297.58	\$297.58	\$369.52	\$369.52	\$416.42	\$416.42	\$316.93
16	\$379.09	\$379.09	\$459.34	\$459.34	\$390.16	\$390.16	\$429.41	\$429.41	\$368.30	\$368.30	\$353.31	\$353.31	\$306.87	\$306.87	\$381.05	\$381.05	\$429.41	\$429.41	\$326.82
17	\$390.56	\$390.56	\$473.24	\$473.24	\$401.97	\$401.97	\$442.41	\$442.41	\$379.44	\$379.44	\$364.01	\$364.01	\$316.16	\$316.16	\$392.59	\$392.59	\$442.41	\$442.41	\$336.71
18	\$402.92	\$402.92	\$488.21	\$488.21	\$414.69	\$414.69	\$456.41	\$456.41	\$391.45	\$391.45	\$375.53	\$375.53	\$326.16	\$326.16	\$405.01	\$405.01	\$456.41	\$456.41	\$347.36
19	\$415.28	\$415.28	\$503.18	\$503.18	\$427.40	\$427.40	\$470.41	\$470.41	\$403.45	\$403.45	\$387.04	\$387.04	\$336.16	\$336.16	\$417.43	\$417.43	\$470.41	\$470.41	\$358.02
20	\$428.08	\$428.08	\$518.69	\$518.69	\$440.57	\$440.57	\$484.90	\$484.90	\$415.89	\$415.89	\$398.97	\$398.97	\$346.52	\$346.52	\$430.29	\$430.29	\$484.90	\$484.90	\$369.05
21	\$441.32	\$441.32	\$534.74	\$534.74	\$454.21	\$454.21	\$499.90	\$499.90	\$428.75	\$428.75	\$411.31	\$411.31	\$357.25	\$357.25	\$443.61	\$443.61	\$499.90	\$499.90	\$380.47
22	\$441.32	\$441.32	\$534.74	\$534.74	\$454.21	\$454.21	\$499.90	\$499.90	\$428.75	\$428.75	\$411.31	\$411.31	\$357.25	\$357.25	\$443.61	\$443.61	\$499.90	\$499.90	\$380.47
23	\$441.32	\$441.32	\$534.74	\$534.74	\$454.21	\$454.21	\$499.90	\$499.90	\$428.75	\$428.75	\$411.31	\$411.31	\$357.25	\$357.25	\$443.61	\$443.61	\$499.90	\$499.90	\$380.47
24	\$441.32	\$441.32	\$534.74	\$534.74	\$454.21	\$454.21	\$499.90	\$499.90	\$428.75	\$428.75	\$411.31	\$411.31	\$357.25	\$357.25	\$443.61	\$443.61	\$499.90	\$499.90	\$380.47
25	\$443.08	\$443.08	\$536.87	\$536.87	\$456.02	\$456.02	\$501.90	\$501.90	\$430.46	\$430.46	\$412.95	\$412.95	\$358.67	\$358.67	\$445.38	\$445.38	\$501.90	\$501.90	\$381.99
26	\$451.91	\$451.91	\$547.57	\$547.57	\$465.10	\$465.10	\$511.90	\$511.90	\$439.04	\$439.04	\$421.18	\$421.18	\$365.81	\$365.81	\$454.25	\$454.25	\$511.90	\$511.90	\$389.60
27	\$462.50	\$462.50	\$560.40	\$560.40	\$476.00	\$476.00	\$523.90	\$523.90	\$449.33	\$449.33	\$431.05	\$431.05	\$374.39	\$374.39	\$464.90	\$464.90	\$523.90	\$523.90	\$398.73
28	\$479.71	\$479.71	\$581.25	\$581.25	\$493.72	\$493.72	\$543.39	\$543.39	\$466.05	\$466.05	\$447.09	\$447.09	\$388.32	\$388.32	\$482.20	\$482.20	\$543.39	\$543.39	\$413.56
29	\$493.83	\$493.83	\$598.37	\$598.37	\$508.25	\$508.25	\$559.39	\$559.39	\$479.77	\$479.77	\$460.26	\$460.26	\$399.75	\$399.75	\$496.39	\$496.39	\$559.39	\$559.39	\$425.74
30	\$500.89	\$500.89	\$606.92	\$606.92	\$515.52	\$515.52	\$567.39	\$567.39	\$486.63	\$486.63	\$466.84	\$466.84	\$405.47	\$405.47	\$503.49	\$503.49	\$567.39	\$567.39	\$431.83
31	\$511.48	\$511.48	\$619.76	\$619.76	\$526.42	\$526.42	\$579.38	\$579.38	\$496.92	\$496.92	\$476.71	\$476.71	\$414.04	\$414.04	\$514.14	\$514.14	\$579.38	\$579.38	\$440.96
32	\$522.08	\$522.08	\$632.59	\$632.59	\$537.32	\$537.32	\$591.38	\$591.38	\$507.21	\$507.21	\$486.58	\$486.58	\$422.62	\$422.62	\$524.78	\$524.78	\$591.38	\$591.38	\$450.09
33	\$528.70	\$528.70	\$640.61	\$640.61	\$544.13	\$544.13	\$598.88	\$598.88	\$513.64	\$513.64	\$492.75	\$492.75	\$427.97	\$427.97	\$531.44	\$531.44	\$598.88	\$598.88	\$455.80
34	\$535.76	\$535.76	\$649.17	\$649.17	\$551.40	\$551.40	\$606.88	\$606.88	\$520.50	\$520.50	\$499.33	\$499.33	\$433.69	\$433.69	\$538.53	\$538.53	\$606.88	\$606.88	\$461.88
35	\$539.29	\$539.29	\$653.44	\$653.44	\$555.03	\$555.03	\$610.88	\$610.88	\$523.93	\$523.93	\$502.62	\$502.62	\$436.55	\$436.55	\$542.08	\$542.08	\$610.88	\$610.88	\$464.93
36	\$542.82	\$542.82	\$657.72	\$657.72	\$558.67	\$558.67	\$614.88	\$614.88	\$527.36	\$527.36	\$505.91	\$505.91	\$439.41	\$439.41	\$545.63	\$545.63	\$614.88	\$614.88	\$467.97
37	\$546.35	\$546.35	\$662.00	\$662.00	\$562.30	\$562.30	\$618.88	\$618.88	\$530.79	\$530.79	\$509.20	\$509.20	\$442.26	\$442.26	\$549.18	\$549.18	\$618.88	\$618.88	\$471.01
38	\$549.88	\$549.88	\$666.28	\$666.28	\$565.93	\$565.93	\$622.88	\$622.88	\$534.22	\$534.22	\$512.49	\$512.49	\$445.12	\$445.12	\$552.73	\$552.73	\$622.88	\$622.88	\$474.06
39	\$556.94	\$556.94	\$674.83	\$674.83	\$573.20	\$573.20	\$630.87	\$630.87	\$541.08	\$541.08	\$519.07	\$519.07	\$450.84	\$450.84	\$559.83	\$559.83	\$630.87	\$630.87	\$480.15
40	\$564.00	\$564.00	\$683.39	\$683.39	\$580.47	\$580.47	\$638.87	\$638.87	\$547.94	\$547.94	\$525.65	\$525.65	\$456.55	\$456.55	\$566.92	\$566.92	\$638.87	\$638.87	\$486.23
41	\$574.59	\$574.59	\$696.22	\$696.22	\$591.37	\$591.37	\$650.87	\$650.87	\$558.23	\$558.23	\$535.52	\$535.52	\$465.13	\$465.13	\$577.57	\$577.57	\$650.87	\$650.87	\$495.36
42	\$584.74	\$584.74	\$708.52	\$708.52	\$601.82	\$601.82	\$662.37	\$662.37	\$568.09	\$568.09	\$544.98	\$544.98	\$473.34	\$473.34	\$587.77	\$587.77	\$662.37	\$662.37	\$504.12
43	\$598.87	\$598.87	\$725.63	\$725.63	\$616.35	\$616.35	\$678.36	\$678.36	\$581.81	\$581.81	\$558.15	\$558.15	\$484.78	\$484.78	\$601.97	\$601.97	\$678.36	\$678.36	\$516.29
44	\$616.52	\$616.52	\$747.02	\$747.02	\$634.52	\$634.52	\$698.36	\$698.36	\$598.96	\$598.96	\$574.60	\$574.60	\$499.07	\$499.07	\$619.71	\$619.71	\$698.36	\$698.36	\$531.51
45	\$637.26	\$637.26	\$772.15	\$772.15	\$655.87	\$655.87	\$721.86	\$721.86	\$619.11	\$619.11	\$593.93	\$593.93	\$515.86	\$515.86	\$640.56	\$640.56	\$721.86	\$721.86	\$549.39
46	\$661.97	\$661.97	\$802.10	\$802.10	\$681.30	\$681.30	\$749.85	\$749.85	\$643.12	\$643.12	\$616.96	\$616.96	\$535.86	\$535.86	\$665.40	\$665.40	\$749.85	\$749.85	\$570.70
47	\$689.78	\$689.78	\$835.79	\$835.79	\$709.92	\$709.92	\$781.34	\$781.34	\$670.13	\$670.13	\$642.88	\$642.88	\$558.37	\$558.37	\$693.35	\$693.35	\$781.34	\$781.34	\$594.67
48	\$721.55	\$721.55	\$874.29	\$874.29	\$742.62	\$742.62	\$817.34	\$817.34	\$701.00	\$701.00	\$672.49	\$672.49	\$584.09	\$584.09	\$725.29	\$725.29	\$817.34	\$817.34	\$622.06
49	\$752.88	\$752.88	\$912.25	\$912.25	\$774.87	\$774.87	\$852.83	\$852.83	\$731.45	\$731.45	\$701.69	\$701.69	\$609.45	\$609.45	\$756.79	\$756.79	\$852.83	\$852.83	\$649.07
50	\$788.19	\$788.19	\$955.03	\$955.03	\$811.20	\$811.20	\$892.82	\$892.82	\$765.75	\$765.75	\$734.60	\$734.60	\$638.03	\$638.03	\$792.27	\$792.27	\$892.82	\$892.82	\$679.51
51	\$823.05	\$823.05	\$997.28	\$997.28	\$847.08	\$847.08	\$932.31	\$932.31	\$799.62	\$799.62	\$767.09	\$767.09	\$666.25	\$666.25	\$827.32	\$827.32	\$932.31	\$932.31	\$709.57
52	\$861.45	\$861.45	\$1,043.80	\$1,043.80	\$886.60	\$886.60	\$975.80	\$975.80	\$836.92	\$836.92	\$802.88	\$802.88	\$697.33	\$697.33	\$865.91	\$865.91	\$975.80	\$975.80	\$742.67
53	\$900.28	\$900.28	\$1,090.85	\$1,090.85	\$926.57	\$926.57	\$1,019.80	\$1,019.80	\$874.65	\$874.65	\$839.07	\$839.07	\$728.77	\$728.77	\$904.95	\$904.95	\$1,019.80	\$1,019.80	\$776.15
54	\$942.21	\$942.21	\$1,141.65	\$1,141.65	\$969.72	\$969.72	\$1,067.29	\$1,067.29	\$915.38	\$915.38	\$878.15	\$878.15	\$762.71	\$762.71	\$947.09	\$947.09	\$1,067.29	\$1,067.29	\$812.29
55	\$984.13	\$984.13	\$1,192.45	\$1,192.45	\$1,012.87	\$1,012.87	\$1,114.78	\$1,114.78	\$956.11	\$956.11	\$917.22	\$917.22	\$796.65	\$796.65	\$989.23	\$989.23	\$1,114.78		

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0050145		75729PA0050145		75729PA0050146		75729PA0050146		75729PA0050147		75729PA0050147		75729PA0050148		75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>		hoices PPO /1000		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>		F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21	
Rating Area =>		Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>		hoices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>		ld		Gold		Gold		Gold		Silver		Silver		Platinum		Gold		Gold		Silver	
Deductible =>		00 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500	
Coinsurance =>		%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>		\$50		\$7,350		\$7,350		\$7,350		\$8,400		\$8,400		\$2,000		\$7,350		\$7,350		\$8,400	
Pediatric Dental (Yes/No) =>		as		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14		\$291.06		\$327.99		\$327.99		\$279.22		\$279.22		\$314.65		\$314.65		\$242.51		\$242.51		\$273.29	
15		\$316.93		\$357.15		\$357.15		\$304.04		\$304.04		\$342.62		\$342.62		\$264.07		\$264.07		\$297.58	
16		\$326.82		\$368.30		\$368.30		\$313.53		\$313.53		\$353.31		\$353.31		\$272.31		\$272.31		\$306.87	
17		\$336.71		\$379.44		\$379.44		\$323.02		\$323.02		\$364.01		\$364.01		\$280.55		\$280.55		\$316.16	
18		\$347.36		\$391.45		\$391.45		\$333.23		\$333.23		\$375.53		\$375.53		\$289.43		\$289.43		\$326.16	
19		\$358.02		\$403.45		\$403.45		\$343.45		\$343.45		\$387.04		\$387.04		\$298.31		\$298.31		\$336.16	
20		\$369.05		\$415.89		\$415.89		\$354.04		\$354.04		\$398.97		\$398.97		\$307.50		\$307.50		\$346.52	
21		\$380.47		\$428.75		\$428.75		\$364.99		\$364.99		\$411.31		\$411.31		\$317.01		\$317.01		\$357.25	
22		\$380.47		\$428.75		\$428.75		\$364.99		\$364.99		\$411.31		\$411.31		\$317.01		\$317.01		\$357.25	
23		\$380.47		\$428.75		\$428.75		\$364.99		\$364.99		\$411.31		\$411.31		\$317.01		\$317.01		\$357.25	
24		\$380.47		\$428.75		\$428.75		\$364.99		\$364.99		\$411.31		\$411.31		\$317.01		\$317.01		\$357.25	
25		\$381.99		\$430.46		\$430.46		\$366.45		\$366.45		\$412.95		\$412.95		\$318.28		\$318.28		\$358.67	
26		\$389.60		\$439.04		\$439.04		\$373.75		\$373.75		\$421.18		\$421.18		\$324.62		\$324.62		\$365.81	

Company Name: Geisinger Quality Options
 Market: Small Group
 Product: PPO
 Effective Date of Rates: April 1, 2021

Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
HIOS Plan ID (Off Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
Plan Marketing Name ⇒	Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger All-Access PPO 20/40	
Form # ⇒	M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-	
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold	
Deductible ⇒	Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$20 / \$20	
OOP Maximum ⇒	\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.56	\$244.56	\$233.84	\$233.84	\$250.05	\$250.05	\$263.52	\$263.52	\$319.30	\$319.30	\$271.21	\$271.21	\$336.27	\$336.27	\$378.94	\$378.94	\$390.01	\$390.01	\$390.01	\$351.68
15	\$266.29	\$266.29	\$254.62	\$254.62	\$272.28	\$272.28	\$286.94	\$286.94	\$347.68	\$347.68	\$295.32	\$295.32	\$366.16	\$366.16	\$412.63	\$412.63	\$424.68	\$424.68	\$424.68	\$382.94
16	\$274.61	\$274.61	\$262.57	\$262.57	\$280.78	\$280.78	\$295.89	\$295.89	\$358.53	\$358.53	\$304.53	\$304.53	\$377.59	\$377.59	\$425.51	\$425.51	\$437.93	\$437.93	\$437.93	\$394.89
17	\$282.92	\$282.92	\$270.52	\$270.52	\$289.27	\$289.27	\$304.85	\$304.85	\$369.38	\$369.38	\$313.75	\$313.75	\$389.02	\$389.02	\$438.39	\$438.39	\$451.19	\$451.19	\$451.19	\$406.84
18	\$291.87	\$291.87	\$279.08	\$279.08	\$298.43	\$298.43	\$314.50	\$314.50	\$381.07	\$381.07	\$323.68	\$323.68	\$401.32	\$401.32	\$452.26	\$452.26	\$465.46	\$465.46	\$465.46	\$419.72
19	\$300.82	\$300.82	\$287.64	\$287.64	\$307.58	\$307.58	\$324.14	\$324.14	\$392.75	\$392.75	\$333.60	\$333.60	\$413.63	\$413.63	\$466.13	\$466.13	\$479.74	\$479.74	\$479.74	\$432.59
20	\$310.09	\$310.09	\$296.50	\$296.50	\$317.06	\$317.06	\$334.13	\$334.13	\$404.86	\$404.86	\$343.89	\$343.89	\$426.38	\$426.38	\$480.49	\$480.49	\$494.52	\$494.52	\$494.52	\$445.92
21	\$319.68	\$319.68	\$305.68	\$305.68	\$326.87	\$326.87	\$344.47	\$344.47	\$417.38	\$417.38	\$354.53	\$354.53	\$439.57	\$439.57	\$495.36	\$495.36	\$509.82	\$509.82	\$509.82	\$459.72
22	\$319.68	\$319.68	\$305.68	\$305.68	\$326.87	\$326.87	\$344.47	\$344.47	\$417.38	\$417.38	\$354.53	\$354.53	\$439.57	\$439.57	\$495.36	\$495.36	\$509.82	\$509.82	\$509.82	\$459.72
23	\$319.68	\$319.68	\$305.68	\$305.68	\$326.87	\$326.87	\$344.47	\$344.47	\$417.38	\$417.38	\$354.53	\$354.53	\$439.57	\$439.57	\$495.36	\$495.36	\$509.82	\$509.82	\$509.82	\$459.72
24	\$319.68	\$319.68	\$305.68	\$305.68	\$326.87	\$326.87	\$344.47	\$344.47	\$417.38	\$417.38	\$354.53	\$354.53	\$439.57	\$439.57	\$495.36	\$495.36	\$509.82	\$509.82	\$509.82	\$459.72
25	\$320.96	\$320.96	\$306.89	\$306.89	\$328.17	\$328.17	\$345.84	\$345.84	\$419.05	\$419.05	\$355.94	\$355.94	\$441.32	\$441.32	\$497.33	\$497.33	\$511.85	\$511.85	\$511.85	\$461.55
26	\$327.35	\$327.35	\$313.01	\$313.01	\$334.71	\$334.71	\$352.73	\$352.73	\$427.40	\$427.40	\$363.03	\$363.03	\$450.12	\$450.12	\$507.24	\$507.24	\$522.05	\$522.05	\$522.05	\$470.74
27	\$335.02	\$335.02	\$320.34	\$320.34	\$342.55	\$342.55	\$361.00	\$361.00	\$437.41	\$437.41	\$371.54	\$371.54	\$460.67	\$460.67	\$519.13	\$519.13	\$534.29	\$534.29	\$534.29	\$481.78
28	\$347.49	\$347.49	\$332.26	\$332.26	\$355.30	\$355.30	\$374.43	\$374.43	\$453.69	\$453.69	\$385.36	\$385.36	\$477.81	\$477.81	\$538.45	\$538.45	\$554.17	\$554.17	\$554.17	\$499.71
29	\$357.72	\$357.72	\$342.05	\$342.05	\$365.76	\$365.76	\$385.46	\$385.46	\$467.05	\$467.05	\$396.71	\$396.71	\$491.87	\$491.87	\$554.30	\$554.30	\$570.48	\$570.48	\$570.48	\$514.42
30	\$362.84	\$362.84	\$346.94	\$346.94	\$370.99	\$370.99	\$390.97	\$390.97	\$473.73	\$473.73	\$402.38	\$402.38	\$498.91	\$498.91	\$562.22	\$562.22	\$578.64	\$578.64	\$578.64	\$521.77
31	\$370.51	\$370.51	\$354.27	\$354.27	\$378.84	\$378.84	\$399.23	\$399.23	\$483.74	\$483.74	\$410.89	\$410.89	\$509.46	\$509.46	\$574.11	\$574.11	\$590.87	\$590.87	\$590.87	\$532.80
32	\$378.18	\$378.18	\$361.61	\$361.61	\$386.68	\$386.68	\$407.50	\$407.50	\$493.76	\$493.76	\$419.40	\$419.40	\$520.01	\$520.01	\$586.00	\$586.00	\$603.11	\$603.11	\$603.11	\$543.84
33	\$382.98	\$382.98	\$366.19	\$366.19	\$391.58	\$391.58	\$412.67	\$412.67	\$500.02	\$500.02	\$424.72	\$424.72	\$526.60	\$526.60	\$593.43	\$593.43	\$610.76	\$610.76	\$610.76	\$550.73
34	\$388.09	\$388.09	\$371.09	\$371.09	\$396.81	\$396.81	\$418.18	\$418.18	\$506.70	\$506.70	\$430.39	\$430.39	\$533.63	\$533.63	\$601.36	\$601.36	\$618.91	\$618.91	\$618.91	\$558.09
35	\$390.65	\$390.65	\$373.53	\$373.53	\$399.43	\$399.43	\$420.94	\$420.94	\$510.04	\$510.04	\$433.23	\$433.23	\$537.15	\$537.15	\$605.32	\$605.32	\$622.99	\$622.99	\$622.99	\$567.15
36	\$393.21	\$393.21	\$375.98	\$375.98	\$402.04	\$402.04	\$423.69	\$423.69	\$513.38	\$513.38	\$436.06	\$436.06	\$540.67	\$540.67	\$609.28	\$609.28	\$627.07	\$627.07	\$627.07	\$565.44
37	\$395.76	\$395.76	\$378.42	\$378.42	\$404.66	\$404.66	\$426.45	\$426.45	\$516.72	\$516.72	\$438.90	\$438.90	\$544.18	\$544.18	\$613.24	\$613.24	\$631.15	\$631.15	\$631.15	\$569.12
38	\$398.32	\$398.32	\$380.87	\$380.87	\$407.27	\$407.27	\$429.20	\$429.20	\$520.06	\$520.06	\$441.73	\$441.73	\$547.70	\$547.70	\$617.21	\$617.21	\$635.23	\$635.23	\$635.23	\$572.80
39	\$403.44	\$403.44	\$385.76	\$385.76	\$412.50	\$412.50	\$434.71	\$434.71	\$526.73	\$526.73	\$447.41	\$447.41	\$554.73	\$554.73	\$625.13	\$625.13	\$643.39	\$643.39	\$643.39	\$580.16
40	\$408.55	\$408.55	\$390.65	\$390.65	\$417.73	\$417.73	\$440.23	\$440.23	\$533.41	\$533.41	\$453.08	\$453.08	\$561.77	\$561.77	\$633.06	\$633.06	\$651.54	\$651.54	\$651.54	\$587.51
41	\$416.22	\$416.22	\$397.98	\$397.98	\$425.58	\$425.58	\$448.49	\$448.49	\$543.43	\$543.43	\$461.59	\$461.59	\$572.32	\$572.32	\$644.95	\$644.95	\$663.78	\$663.78	\$663.78	\$598.54
42	\$423.58	\$423.58	\$405.01	\$405.01	\$433.09	\$433.09	\$456.42	\$456.42	\$553.03	\$553.03	\$469.74	\$469.74	\$582.43	\$582.43	\$656.34	\$656.34	\$675.50	\$675.50	\$675.50	\$609.12
43	\$433.81	\$433.81	\$414.80	\$414.80	\$443.55	\$443.55	\$467.44	\$467.44	\$566.38	\$566.38	\$481.09	\$481.09	\$596.49	\$596.49	\$672.19	\$672.19	\$691.82	\$691.82	\$691.82	\$623.83
44	\$446.59	\$446.59	\$427.02	\$427.02	\$456.63	\$456.63	\$481.22	\$481.22	\$583.08	\$583.08	\$495.27	\$495.27	\$614.07	\$614.07	\$692.01	\$692.01	\$712.21	\$712.21	\$712.21	\$642.22
45	\$461.62	\$461.62	\$441.39	\$441.39	\$471.99	\$471.99	\$497.41	\$497.41	\$602.70	\$602.70	\$511.93	\$511.93	\$634.73	\$634.73	\$715.29	\$715.29	\$736.17	\$736.17	\$736.17	\$663.82
46	\$479.52	\$479.52	\$458.51	\$458.51	\$490.30	\$490.30	\$516.70	\$516.70	\$626.07	\$626.07	\$531.78	\$531.78	\$659.35	\$659.35	\$743.03	\$743.03	\$764.72	\$764.72	\$764.72	\$689.57
47	\$499.66	\$499.66	\$477.76	\$477.76	\$510.89	\$510.89	\$538.40	\$538.40	\$652.36	\$652.36	\$554.12	\$554.12	\$687.04	\$687.04	\$774.23	\$774.23	\$796.84	\$796.84	\$796.84	\$718.53
48	\$522.68	\$522.68	\$499.77	\$499.77	\$534.42	\$534.42	\$563.20	\$563.20	\$682.42	\$682.42	\$579.64	\$579.64	\$718.69	\$718.69	\$809.90	\$809.90	\$833.55	\$833.55	\$833.55	\$751.63
49	\$545.37	\$545.37	\$521.48	\$521.48	\$557.63	\$557.63	\$587.66	\$587.66	\$712.05	\$712.05	\$604.81	\$604.81	\$749.90	\$749.90	\$845.07	\$845.07	\$869.74	\$869.74	\$869.74	\$784.27
50	\$570.95	\$570.95	\$545.93	\$545.93	\$583.78	\$583.78	\$615.21	\$615.21	\$745.44	\$745.44	\$633.18	\$633.18	\$785.07	\$785.07	\$884.70	\$884.70	\$910.53	\$910.53	\$910.53	\$821.04
51	\$596.20	\$596.20	\$570.08	\$570.08	\$609.60	\$609.60	\$642.43	\$642.43	\$778.41	\$778.41	\$661.18	\$661.18	\$819.79	\$819.79	\$923.83	\$923.83	\$950.80	\$950.80	\$950.80	\$857.36
52	\$624.02	\$624.02	\$596.67	\$596.67	\$638.04	\$638.04	\$672.39	\$672.39	\$814.73	\$814.73	\$692.03	\$692.03	\$858.03	\$858.03	\$995.16	\$995.16	\$1,029.44	\$1,029.44	\$1,029.44	\$897.36
53	\$652.15	\$652.15	\$623.57	\$623.57	\$666.80	\$666.80	\$702.71	\$702.71	\$851.46	\$851.46	\$723.22	\$723.22	\$896.72	\$896.72	\$1,010.52	\$1,010.52	\$1,040.02	\$1,040.02	\$1,040.02	\$937.81
54	\$682.52	\$682.52	\$652.61	\$652.61	\$697.85	\$697.85	\$7351.4.													

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	0050070	75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050071		75729PA0050071		75729PA0050071		75729PA0050071		
Plan Marketing Name =>	-Access PPO /1000	Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 20/40/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		
Form # =>	F Rev. 1/21	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		
Rating Area =>	Area 2	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		
Network =>	-Access PPO	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal =>	Id	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		
Deductible =>	00 / Rx: \$0	Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		
Coinurance =>	%	0%		0%		0%		0%		0%		0%		0%		0%		0%		
Copays =>	\$40	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		
OOP Maximum =>	\$50	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		
Pediatric Dental (Yes/No) =>	as	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$351.68	\$336.27	\$336.27	\$359.58	\$359.58	\$378.94	\$378.94	\$459.16	\$459.16	\$390.01	\$390.01	\$337.37	\$337.37	\$322.58	\$322.58	\$344.95	\$344.95	\$363.52	\$363.52	
15	\$382.94	\$366.16	\$366.16	\$391.54	\$391.54	\$412.63	\$412.63	\$499.97	\$499.97	\$424.68	\$424.68	\$367.35	\$367.35	\$351.26	\$351.26	\$375.61	\$375.61	\$395.83	\$395.83	
16	\$394.89	\$377.59	\$377.59	\$403.77	\$403.77	\$425.51	\$425.51	\$515.58	\$515.58	\$437.93	\$437.93	\$378.82	\$378.82	\$362.22	\$362.22	\$387.33	\$387.33	\$408.19	\$408.19	
17	\$406.84	\$389.02	\$389.02	\$415.99	\$415.99	\$438.39	\$438.39	\$531.18	\$531.18	\$451.19	\$451.19	\$390.29	\$390.29	\$373.18	\$373.18	\$399.06	\$399.06	\$420.54	\$420.54	
18	\$419.72	\$401.32	\$401.32	\$429.15	\$429.15	\$452.26	\$452.26	\$547.99	\$547.99	\$465.46	\$465.46	\$402.63	\$402.63	\$384.99	\$384.99	\$411.68	\$411.68	\$433.85	\$433.85	
19	\$432.59	\$413.63	\$413.63	\$442.31	\$442.31	\$466.13	\$466.13	\$564.79	\$564.79	\$479.74	\$479.74	\$414.98	\$414.98	\$396.03	\$396.03	\$424.31	\$424.31	\$447.15	\$447.15	
20	\$445.92	\$426.38	\$426.38	\$455.94	\$455.94	\$480.49	\$480.49	\$582.20	\$582.20	\$494.52	\$494.52	\$427.77	\$427.77	\$409.80	\$409.80	\$437.38	\$437.38	\$460.93	\$460.93	
21	\$459.72	\$439.57	\$439.57	\$470.05	\$470.05	\$495.36	\$495.36	\$600.21	\$600.21	\$509.82	\$509.82	\$441.01	\$441.01	\$421.68	\$421.68	\$450.92	\$450.92	\$475.20	\$475.20	
22	\$459.72	\$439.57	\$439.57	\$470.05	\$470.05	\$495.36	\$495.36	\$600.21	\$600.21	\$509.82	\$509.82	\$441.01	\$441.01	\$421.68	\$421.68	\$450.92	\$450.92	\$475.20	\$475.20	
23	\$459.72	\$439.57	\$439.57	\$470.05	\$470.05	\$495.36	\$495.36	\$600.21	\$600.21	\$509.82	\$509.82	\$441.01	\$441.01	\$421.68	\$421.68	\$450.92	\$450.92	\$475.20	\$475.20	
24	\$459.72	\$439.57	\$439.57	\$470.05	\$470.05	\$495.36	\$495.36	\$600.21	\$600.21	\$509.82	\$509.82	\$441.01	\$441.01	\$421.68	\$421.68	\$450.92	\$450.92	\$475.20	\$475.20	
25	\$461.55	\$441.32	\$441.32	\$471.92	\$471.92	\$497.33	\$497.33	\$602.61	\$602.61	\$511.85	\$511.85	\$442.76	\$442.76	\$423.36	\$423.36	\$452.71	\$452.71	\$477.09	\$477.09	
26	\$470.74	\$450.12	\$450.12	\$481.32	\$481.32	\$507.24	\$507.24	\$614.61	\$614.61	\$522.05	\$522.05	\$451.58	\$451.58	\$431.80	\$431.80	\$461.73	\$461.73	\$486.59	\$486.59	
27	\$481.78	\$460.67	\$460.67	\$492.60	\$492.60	\$519.13	\$519.13	\$629.02	\$629.02	\$534.29	\$534.29	\$462.17	\$462.17	\$441.92	\$441.92	\$472.55	\$472.55	\$498.00	\$498.00	
28	\$499.71	\$477.81	\$477.81	\$510.93	\$510.93	\$538.45	\$538.45	\$652.42	\$652.42	\$554.17	\$554.17	\$479.37	\$479.37	\$458.36	\$458.36	\$490.14	\$490.14	\$516.53	\$516.53	
29	\$514.42	\$491.87	\$491.87	\$525.98	\$525.98	\$554.30	\$554.30	\$671.63	\$671.63	\$570.48	\$570.48	\$493.48	\$493.48	\$471.86	\$471.86	\$504.57	\$504.57	\$531.74	\$531.74	
30	\$521.77	\$498.91	\$498.91	\$533.50	\$533.50	\$562.22	\$562.22	\$681.23	\$681.23	\$578.64	\$578.64	\$500.54	\$500.54	\$478.60	\$478.60	\$511.78	\$511.78	\$539.34	\$539.34	
31	\$532.80	\$509.46	\$509.46	\$544.78	\$544.78	\$574.11	\$574.11	\$695.64	\$695.64	\$590.87	\$590.87	\$511.12	\$511.12	\$488.72	\$488.72	\$522.61	\$522.61	\$550.75	\$550.75	
32	\$543.84	\$520.01	\$520.01	\$556.06	\$556.06	\$586.00	\$586.00	\$710.04	\$710.04	\$603.11	\$603.11	\$521.70	\$521.70	\$498.84	\$498.84	\$533.43	\$533.43	\$562.15	\$562.15	
33	\$550.73	\$526.60	\$526.60	\$563.11	\$563.11	\$593.43	\$593.43	\$719.05	\$719.05	\$610.76	\$610.76	\$528.32	\$528.32	\$505.17	\$505.17	\$540.19	\$540.19	\$569.28	\$569.28	
34	\$558.09	\$533.63	\$533.63	\$570.63	\$570.63	\$601.36	\$601.36	\$728.65	\$728.65	\$618.91	\$618.91	\$535.37	\$535.37	\$511.91	\$511.91	\$547.41	\$547.41	\$576.88	\$576.88	
35	\$561.77	\$537.15	\$537.15	\$574.39	\$574.39	\$605.32	\$605.32	\$733.45	\$733.45	\$622.99	\$622.99	\$538.90	\$538.90	\$515.29	\$515.29	\$551.01	\$551.01	\$580.68	\$580.68	
36	\$565.44	\$540.67	\$540.67	\$578.15	\$578.15	\$609.28	\$609.28	\$738.25	\$738.25	\$627.07	\$627.07	\$542.43	\$542.43	\$518.66	\$518.66	\$554.62	\$554.62	\$584.48	\$584.48	
37	\$569.12	\$544.18	\$544.18	\$581.91	\$581.91	\$613.24	\$613.24	\$743.06	\$743.06	\$631.15	\$631.15	\$545.96	\$545.96	\$522.03	\$522.03	\$558.23	\$558.23	\$588.29	\$588.29	
38	\$572.80	\$547.70	\$547.70	\$585.67	\$585.67	\$617.21	\$617.21	\$747.86	\$747.86	\$635.23	\$635.23	\$549.49	\$549.49	\$525.41	\$525.41	\$561.83	\$561.83	\$592.09	\$592.09	
39	\$580.16	\$554.73	\$554.73	\$593.19	\$593.19	\$625.13	\$625.13	\$757.46	\$757.46	\$643.39	\$643.39	\$556.54	\$556.54	\$532.15	\$532.15	\$569.05	\$569.05	\$599.69	\$599.69	
40	\$587.51	\$561.77	\$561.77	\$600.71	\$600.71	\$633.06	\$633.06	\$767.06	\$767.06	\$651.54	\$651.54	\$563.60	\$563.60	\$538.90	\$538.90	\$576.26	\$576.26	\$607.29	\$607.29	
41	\$598.54	\$572.32	\$572.32	\$611.99	\$611.99	\$644.95	\$644.95	\$781.47	\$781.47	\$663.78	\$663.78	\$574.18	\$574.18	\$549.02	\$549.02	\$587.09	\$587.09	\$618.70	\$618.70	
42	\$609.12	\$582.43	\$582.43	\$622.80	\$622.80	\$656.34	\$656.34	\$795.27	\$795.27	\$675.50	\$675.50	\$584.33	\$584.33	\$558.72	\$558.72	\$597.46	\$597.46	\$629.63	\$629.63	
43	\$623.83	\$596.49	\$596.49	\$637.85	\$637.85	\$672.19	\$672.19	\$814.48	\$814.48	\$691.82	\$691.82	\$598.44	\$598.44	\$572.21	\$572.21	\$611.89	\$611.89	\$644.83	\$644.83	
44	\$642.22	\$614.07	\$614.07	\$656.65	\$656.65	\$692.01	\$692.01	\$838.49	\$838.49	\$712.21	\$712.21	\$616.08	\$616.08	\$589.08	\$589.08	\$629.92	\$629.92	\$663.84	\$663.84	
45	\$663.82	\$634.73	\$634.73	\$678.74	\$678.74	\$715.29	\$715.29	\$866.70	\$866.70	\$736.17	\$736.17	\$636.80	\$636.80	\$608.90	\$608.90	\$651.11	\$651.11	\$686.17	\$686.17	
46	\$689.57	\$659.35	\$659.35	\$705.06	\$705.06	\$743.03	\$743.03	\$900.31	\$900.31	\$764.72	\$764.72	\$661.50	\$661.50	\$632.51	\$632.51	\$676.37	\$676.37	\$712.79	\$712.79	
47	\$718.53	\$687.04	\$687.04	\$734.67	\$734.67	\$774.23	\$774.23	\$938.12	\$938.12	\$796.84	\$796.84	\$689.28	\$689.28	\$659.08	\$659.08	\$704.77	\$704.77	\$742.72	\$742.72	
48	\$751.63	\$718.69	\$718.69	\$768.52	\$768.52	\$809.90	\$809.90	\$981.34	\$981.34	\$833.55	\$833.55	\$721.04	\$721.04	\$689.44	\$689.44	\$737.24	\$737.24	\$776.94	\$776.94	
49	\$784.27	\$749.90	\$749.90	\$801.89	\$801.89	\$845.07	\$845.07	\$1,023.95	\$1,023.95	\$869.74	\$869.74	\$752.35	\$752.35	\$719.38	\$719.38	\$769.25	\$769.25	\$810.67	\$810.67	
50	\$821.04	\$785.07	\$785.07	\$839.49	\$839.49	\$884.70	\$884.70	\$1,071.97	\$1,071.97	\$910.53	\$910.53	\$787.63	\$787.63	\$753.11	\$753.11	\$805.33	\$805.33	\$848.69	\$848.69	
51	\$857.36	\$819.79	\$819.79	\$876.63	\$876.63	\$923.83	\$923.83	\$1,119.39	\$1,119.39	\$950.80	\$950.80	\$822.47	\$822.47	\$786.43	\$786.43	\$840.95	\$840.95	\$886.23	\$886.23	
52	\$897.36	\$858.03	\$858.03	\$917.52	\$917.52	\$966.93	\$966.93	\$1,171.60	\$1,171.60	\$995.16	\$995.16	\$860.83	\$860.83	\$823.11	\$823.11	\$880.18	\$880.18	\$927.57	\$927.57	
53	\$937.81	\$896.72	\$896.72	\$958.88	\$958.88	\$1,010.52	\$1,010.52	\$1,224.42	\$1,224.42	\$1,040.02	\$1,040.02	\$899.64	\$899.64	\$860.22	\$860.22	\$919.86	\$919.86	\$969.39	\$969.39	
54	\$981.48	\$938.47	\$938.47	\$1,003.54	\$1,003.54	\$1,057.58	\$1,057.58	\$1,281.44	\$1,281.44	\$1,088.45	\$1,088.45	\$941.54	\$941.54	\$900.28	\$900.28	\$962.69	\$962.69	\$1,014.53	\$1,014.53	
55	\$1,025.16	\$980.23	\$980.23	\$1,048.19	\$1,048.19	\$1,104.63	\$1,104.63	\$1,338.46	\$1,338.46	\$1,136.89	\$1,136.89	\$983.43	\$983.43	\$940.34	\$940.34	\$1,005.53	\$1,005.53	\$1,059.67	\$1,059.67	
56	\$1,072.51	\$1,025.51	\$1,025.51	\$1,096.61	\$1,096.61	\$1,155.65	\$1,155.65	\$1,400.28	\$1,400.28	\$1,189.40	\$1,189.40	\$1,028.85	\$1,028.85	\$983.77	\$983.77	\$1,051.97	\$1,051.97	\$1,108.62	\$1,108.62	
57	\$1,120.32	\$1,071.22	\$1,071.22	\$1,145.49	\$1,145.49	\$1,207.17	\$1,207.17	\$1,462.70	\$1,462.70	\$1,242.42	\$1,242.42	\$1,074.72	\$1,074.72	\$1,027.62	\$1,027.62	\$1,098.87	\$1,098.87	\$1,158.04	\$1,158.04	
58	\$1,171.34	\$1,120.01	\$1,120.01	\$1,197.67	\$1,197.67	\$1,262.16	\$1,262.16	\$1,529.33	\$1,529.33	\$1,299.01	\$1,299.01	\$1,123.67	\$1,123.67	\$1,074.43	\$1,074.43	\$1,148.92	\$1,148.92	\$1,210.78	\$1,210.78	
59	\$1,196.63	\$1,144.19	\$1,144.19	\$1,223.52	\$1,223.52	\$1,289.40	\$1,289.40	\$1,562.34	\$1,562.34	\$1,327.05	\$1,327.05	\$1,147.92	\$1,147.92	\$1,097.62	\$1,097.62	\$1,173.				

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

HIOS Plan ID (On Exchange)⇒	75729PA0050071		75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050078		75729PA0050078
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access QHDP PPO 2500		Geisinger All-Access PPO		
Plan Marketing Name ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-122		
Form # ⇒	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating		
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Network ⇒	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		
Metal ⇒	Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Combined: \$2,500		Combined: \$2,500		
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		
Coinsurance ⇒	\$25 / \$50		\$25 / \$50		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		0% After Deductible		0% After Deductible		
Copays ⇒	\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,500		\$2,500		
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Pediatric Dental (Yes/No) ⇒	Age Band		Age Band		Age Band		Age Band		Age Band		Age Band		Age Band		Age Band		Age Band		Age Band		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$440.47	\$440.47	\$374.13	\$374.13	\$288.32	\$288.32	\$275.69	\$275.69	\$294.80	\$294.80	\$310.67	\$310.67	\$376.44	\$376.44	\$319.74	\$319.74	\$304.92	\$304.92	\$304.92	\$304.92	
15	\$479.62	\$479.62	\$407.39	\$407.39	\$313.95	\$313.95	\$300.19	\$300.19	\$321.00	\$321.00	\$338.29	\$338.29	\$409.90	\$409.90	\$348.17	\$348.17	\$332.02	\$332.02	\$332.02	\$332.02	
16	\$494.59	\$494.59	\$420.11	\$420.11	\$323.75	\$323.75	\$309.56	\$309.56	\$331.02	\$331.02	\$348.85	\$348.85	\$422.69	\$422.69	\$359.03	\$359.03	\$342.38	\$342.38	\$342.38	\$342.38	
17	\$509.56	\$509.56	\$432.82	\$432.82	\$333.55	\$333.55	\$318.93	\$318.93	\$341.04	\$341.04	\$359.41	\$359.41	\$435.48	\$435.48	\$369.90	\$369.90	\$352.75	\$352.75	\$352.75	\$352.75	
18	\$525.69	\$525.69	\$446.52	\$446.52	\$344.10	\$344.10	\$329.02	\$329.02	\$351.83	\$351.83	\$370.78	\$370.78	\$449.26	\$449.26	\$381.60	\$381.60	\$363.91	\$363.91	\$363.91	\$363.91	
19	\$541.81	\$541.81	\$460.21	\$460.21	\$354.65	\$354.65	\$339.11	\$339.11	\$362.62	\$362.62	\$382.15	\$382.15	\$463.04	\$463.04	\$393.31	\$393.31	\$375.07	\$375.07	\$375.07	\$375.07	
20	\$558.50	\$558.50	\$474.39	\$474.39	\$365.58	\$365.58	\$349.56	\$349.56	\$373.80	\$373.80	\$393.93	\$393.93	\$477.31	\$477.31	\$405.43	\$405.43	\$386.63	\$386.63	\$386.63	\$386.63	
21	\$575.78	\$575.78	\$489.07	\$489.07	\$376.89	\$376.89	\$360.38	\$360.38	\$385.36	\$385.36	\$406.11	\$406.11	\$492.08	\$492.08	\$417.97	\$417.97	\$398.59	\$398.59	\$398.59	\$398.59	
22	\$575.78	\$575.78	\$489.07	\$489.07	\$376.89	\$376.89	\$360.38	\$360.38	\$385.36	\$385.36	\$406.11	\$406.11	\$492.08	\$492.08	\$417.97	\$417.97	\$398.59	\$398.59	\$398.59	\$398.59	
23	\$575.78	\$575.78	\$489.07	\$489.07	\$376.89	\$376.89	\$360.38	\$360.38	\$385.36	\$385.36	\$406.11	\$406.11	\$492.08	\$492.08	\$417.97	\$417.97	\$398.59	\$398.59	\$398.59	\$398.59	
24	\$575.78	\$575.78	\$489.07	\$489.07	\$376.89	\$376.89	\$360.38	\$360.38	\$385.36	\$385.36	\$406.11	\$406.11	\$492.08	\$492.08	\$417.97	\$417.97	\$398.59	\$398.59	\$398.59	\$398.59	
25	\$578.08	\$578.08	\$491.02	\$491.02	\$378.40	\$378.40	\$361.82	\$361.82	\$386.90	\$386.90	\$407.73	\$407.73	\$494.04	\$494.04	\$419.64	\$419.64	\$400.18	\$400.18	\$400.18	\$400.18	
26	\$589.60	\$589.60	\$500.80	\$500.80	\$385.93	\$385.93	\$369.02	\$369.02	\$394.61	\$394.61	\$415.86	\$415.86	\$503.88	\$503.88	\$428.00	\$428.00	\$408.15	\$408.15	\$408.15	\$408.15	
27	\$603.42	\$603.42	\$512.54	\$512.54	\$394.98	\$394.98	\$377.67	\$377.67	\$403.86	\$403.86	\$425.60	\$425.60	\$515.69	\$515.69	\$438.03	\$438.03	\$417.72	\$417.72	\$417.72	\$417.72	
28	\$625.87	\$625.87	\$531.61	\$531.61	\$409.68	\$409.68	\$391.73	\$391.73	\$418.88	\$418.88	\$441.44	\$441.44	\$534.88	\$534.88	\$454.33	\$454.33	\$433.26	\$433.26	\$433.26	\$433.26	
29	\$644.30	\$644.30	\$547.26	\$547.26	\$421.74	\$421.74	\$403.26	\$403.26	\$431.22	\$431.22	\$454.44	\$454.44	\$550.63	\$550.63	\$467.70	\$467.70	\$446.02	\$446.02	\$446.02	\$446.02	
30	\$653.51	\$653.51	\$555.09	\$555.09	\$427.77	\$427.77	\$409.02	\$409.02	\$437.38	\$437.38	\$460.93	\$460.93	\$558.50	\$558.50	\$474.39	\$474.39	\$452.39	\$452.39	\$452.39	\$452.39	
31	\$667.33	\$667.33	\$566.83	\$566.83	\$436.81	\$436.81	\$417.67	\$417.67	\$446.63	\$446.63	\$470.68	\$470.68	\$570.31	\$570.31	\$484.42	\$484.42	\$461.96	\$461.96	\$461.96	\$461.96	
32	\$681.15	\$681.15	\$578.56	\$578.56	\$445.86	\$445.86	\$426.32	\$426.32	\$455.88	\$455.88	\$480.43	\$480.43	\$582.12	\$582.12	\$494.45	\$494.45	\$471.53	\$471.53	\$471.53	\$471.53	
33	\$689.78	\$689.78	\$585.90	\$585.90	\$451.51	\$451.51	\$431.73	\$431.73	\$461.66	\$461.66	\$486.52	\$486.52	\$589.50	\$589.50	\$500.72	\$500.72	\$477.50	\$477.50	\$477.50	\$477.50	
34	\$698.99	\$698.99	\$593.72	\$593.72	\$457.54	\$457.54	\$437.49	\$437.49	\$467.83	\$467.83	\$493.02	\$493.02	\$597.38	\$597.38	\$507.41	\$507.41	\$483.88	\$483.88	\$483.88	\$483.88	
35	\$703.60	\$703.60	\$597.64	\$597.64	\$460.56	\$460.56	\$440.38	\$440.38	\$470.91	\$470.91	\$496.26	\$496.26	\$601.31	\$601.31	\$510.75	\$510.75	\$487.07	\$487.07	\$487.07	\$487.07	
36	\$708.21	\$708.21	\$601.55	\$601.55	\$463.57	\$463.57	\$443.26	\$443.26	\$473.99	\$473.99	\$499.51	\$499.51	\$605.25	\$605.25	\$514.10	\$514.10	\$490.26	\$490.26	\$490.26	\$490.26	
37	\$712.81	\$712.81	\$605.46	\$605.46	\$466.59	\$466.59	\$446.14	\$446.14	\$477.07	\$477.07	\$502.76	\$502.76	\$609.19	\$609.19	\$517.44	\$517.44	\$493.45	\$493.45	\$493.45	\$493.45	
38	\$717.42	\$717.42	\$609.37	\$609.37	\$469.60	\$469.60	\$449.03	\$449.03	\$480.16	\$480.16	\$506.01	\$506.01	\$613.12	\$613.12	\$520.79	\$520.79	\$496.64	\$496.64	\$496.64	\$496.64	
39	\$726.63	\$726.63	\$617.20	\$617.20	\$475.63	\$475.63	\$454.79	\$454.79	\$486.32	\$486.32	\$512.51	\$512.51	\$621.00	\$621.00	\$527.47	\$527.47	\$503.01	\$503.01	\$503.01	\$503.01	
40	\$735.84	\$735.84	\$625.02	\$625.02	\$481.66	\$481.66	\$460.56	\$460.56	\$492.49	\$492.49	\$519.01	\$519.01	\$628.87	\$628.87	\$534.16	\$534.16	\$509.39	\$509.39	\$509.39	\$509.39	
41	\$749.66	\$749.66	\$636.76	\$636.76	\$490.71	\$490.71	\$469.21	\$469.21	\$501.74	\$501.74	\$528.75	\$528.75	\$640.68	\$640.68	\$544.19	\$544.19	\$518.96	\$518.96	\$518.96	\$518.96	
42	\$762.91	\$762.91	\$648.01	\$648.01	\$499.38	\$499.38	\$477.50	\$477.50	\$510.60	\$510.60	\$538.09	\$538.09	\$652.00	\$652.00	\$553.80	\$553.80	\$528.12	\$528.12	\$528.12	\$528.12	
43	\$781.33	\$781.33	\$663.66	\$663.66	\$511.44	\$511.44	\$489.03	\$489.03	\$522.93	\$522.93	\$551.09	\$551.09	\$667.74	\$667.74	\$567.18	\$567.18	\$540.88	\$540.88	\$540.88	\$540.88	
44	\$804.36	\$804.36	\$683.22	\$683.22	\$526.51	\$526.51	\$503.44	\$503.44	\$538.35	\$538.35	\$567.33	\$567.33	\$687.43	\$687.43	\$583.90	\$583.90	\$556.82	\$556.82	\$556.82	\$556.82	
45	\$831.42	\$831.42	\$706.21	\$706.21	\$544.23	\$544.23	\$520.38	\$520.38	\$556.46	\$556.46	\$586.42	\$586.42	\$710.55	\$710.55	\$603.54	\$603.54	\$575.56	\$575.56	\$575.56	\$575.56	
46	\$863.67	\$863.67	\$733.60	\$733.60	\$565.33	\$565.33	\$540.56	\$540.56	\$578.04	\$578.04	\$609.16	\$609.16	\$738.11	\$738.11	\$626.95	\$626.95	\$597.88	\$597.88	\$597.88	\$597.88	
47	\$899.94	\$899.94	\$764.41	\$764.41	\$589.08	\$589.08	\$563.26	\$563.26	\$602.32	\$602.32	\$634.75	\$634.75	\$769.11	\$769.11	\$653.28	\$653.28	\$622.99	\$622.99	\$622.99	\$622.99	
48	\$941.40	\$941.40	\$799.62	\$799.62	\$616.21	\$616.21	\$589.21	\$589.21	\$630.06	\$630.06	\$663.99	\$663.99	\$804.54	\$804.54	\$683.37	\$683.37	\$651.69	\$651.69	\$651.69	\$651.69	
49	\$982.28	\$982.28	\$834.34	\$834.34	\$642.97	\$642.97	\$614.80	\$614.80	\$657.42	\$657.42	\$692.82	\$692.82	\$839.48	\$839.48	\$713.05	\$713.05	\$679.99	\$679.99	\$679.99	\$679.99	
50	\$1,028.34	\$1,028.34	\$683.47	\$683.47	\$673.12	\$673.12	\$643.63	\$643.63	\$688.25	\$688.25	\$725.31	\$725.31	\$878.84	\$878.84	\$746.49	\$746.49	\$711.87	\$711.87	\$711.87	\$711.87	
51	\$1,073.83	\$1,073.83	\$912.11	\$912.11	\$702.90	\$702.90	\$672.10	\$672.10	\$718.69	\$718.69	\$757.39	\$757.39	\$917.72	\$917.72	\$779.51	\$779.51	\$743.36	\$743.36	\$743.36	\$743.36	
52	\$1,123.92	\$1,123.92	\$954.65	\$954.65	\$735.69	\$735.69	\$703.45	\$703.45	\$752.22	\$752.22	\$792.72	\$792.72	\$960.53	\$960.53	\$815.87	\$815.87	\$778.04	\$778.04	\$778.04	\$778.04	
53	\$1,174.59	\$1,174.59	\$997.69	\$997.69	\$768.85	\$768.85	\$735.16	\$735.16	\$786.13	\$786.13	\$828.46	\$828.46	\$1,003.83	\$1,003.83	\$852.65	\$852.65	\$813.11	\$813.11	\$813.11	\$813.11	
54	\$1,229.29	\$1,229.29	\$1,044.10																		

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

HIOS Plan ID (On Exchange)⇒	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079	
HIOS Plan ID (Off Exchange)⇒	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079	
Plan Marketing Name ⇒	Access QHDHP 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300	
Form # ⇒	F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21	
Rating Area ⇒	Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7	
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Id		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible ⇒	Id: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300	
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum ⇒	\$00		\$2,500		\$2,500		\$2,500		\$2,500		\$4,300		\$4,300		\$4,300		\$4,300		\$4,300	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$291.56	\$311.77	\$311.77	\$328.56	\$328.56	\$398.11	\$398.11	\$338.15	\$338.15	\$286.24	\$286.24	\$273.70	\$273.70	\$292.68	\$292.68	\$308.44	\$308.44	\$373.73	\$373.73	\$373.73
15	\$317.47	\$339.48	\$339.48	\$357.76	\$357.76	\$433.49	\$433.49	\$368.21	\$368.21	\$311.69	\$311.69	\$298.03	\$298.03	\$318.69	\$318.69	\$335.85	\$335.85	\$406.95	\$406.95	\$406.95
16	\$327.38	\$350.08	\$350.08	\$368.93	\$368.93	\$447.02	\$447.02	\$379.70	\$379.70	\$321.42	\$321.42	\$307.33	\$307.33	\$328.64	\$328.64	\$346.34	\$346.34	\$419.65	\$419.65	\$419.65
17	\$337.29	\$360.67	\$360.67	\$380.10	\$380.10	\$460.55	\$460.55	\$391.19	\$391.19	\$331.15	\$331.15	\$316.64	\$316.64	\$338.59	\$338.59	\$356.82	\$356.82	\$432.35	\$432.35	\$432.35
18	\$347.96	\$372.09	\$372.09	\$392.12	\$392.12	\$475.12	\$475.12	\$403.57	\$403.57	\$341.62	\$341.62	\$326.65	\$326.65	\$349.30	\$349.30	\$368.11	\$368.11	\$446.03	\$446.03	\$446.03
19	\$358.63	\$383.50	\$383.50	\$404.15	\$404.15	\$489.70	\$489.70	\$415.95	\$415.95	\$352.10	\$352.10	\$336.67	\$336.67	\$360.01	\$360.01	\$379.40	\$379.40	\$459.71	\$459.71	\$459.71
20	\$369.69	\$395.32	\$395.32	\$416.60	\$416.60	\$504.79	\$504.79	\$428.77	\$428.77	\$362.95	\$362.95	\$347.05	\$347.05	\$371.11	\$371.11	\$391.09	\$391.09	\$473.88	\$473.88	\$473.88
21	\$381.12	\$407.55	\$407.55	\$429.49	\$429.49	\$520.40	\$520.40	\$442.03	\$442.03	\$374.18	\$374.18	\$357.78	\$357.78	\$382.59	\$382.59	\$403.19	\$403.19	\$488.54	\$488.54	\$488.54
22	\$381.12	\$407.55	\$407.55	\$429.49	\$429.49	\$520.40	\$520.40	\$442.03	\$442.03	\$374.18	\$374.18	\$357.78	\$357.78	\$382.59	\$382.59	\$403.19	\$403.19	\$488.54	\$488.54	\$488.54
23	\$381.12	\$407.55	\$407.55	\$429.49	\$429.49	\$520.40	\$520.40	\$442.03	\$442.03	\$374.18	\$374.18	\$357.78	\$357.78	\$382.59	\$382.59	\$403.19	\$403.19	\$488.54	\$488.54	\$488.54
24	\$381.12	\$407.55	\$407.55	\$429.49	\$429.49	\$520.40	\$520.40	\$442.03	\$442.03	\$374.18	\$374.18	\$357.78	\$357.78	\$382.59	\$382.59	\$403.19	\$403.19	\$488.54	\$488.54	\$488.54
25	\$382.64	\$409.17	\$409.17	\$431.20	\$431.20	\$522.48	\$522.48	\$443.79	\$443.79	\$375.67	\$375.67	\$359.21	\$359.21	\$384.12	\$384.12	\$404.80	\$404.80	\$490.49	\$490.49	\$490.49
26	\$390.27	\$417.32	\$417.32	\$439.79	\$439.79	\$532.89	\$532.89	\$452.63	\$452.63	\$383.16	\$383.16	\$366.37	\$366.37	\$391.77	\$391.77	\$412.86	\$412.86	\$500.26	\$500.26	\$500.26
27	\$399.41	\$427.10	\$427.10	\$450.10	\$450.10	\$545.38	\$545.38	\$463.24	\$463.24	\$392.14	\$392.14	\$374.95	\$374.95	\$400.95	\$400.95	\$422.54	\$422.54	\$511.98	\$511.98	\$511.98
28	\$414.28	\$443.00	\$443.00	\$466.85	\$466.85	\$565.67	\$565.67	\$480.48	\$480.48	\$406.73	\$406.73	\$388.91	\$388.91	\$415.87	\$415.87	\$438.26	\$438.26	\$531.03	\$531.03	\$531.03
29	\$426.47	\$456.04	\$456.04	\$480.60	\$480.60	\$582.33	\$582.33	\$494.63	\$494.63	\$418.70	\$418.70	\$400.36	\$400.36	\$428.11	\$428.11	\$451.16	\$451.16	\$546.67	\$546.67	\$546.67
30	\$432.57	\$462.56	\$462.56	\$487.47	\$487.47	\$590.65	\$590.65	\$501.70	\$501.70	\$424.69	\$424.69	\$406.08	\$406.08	\$434.23	\$434.23	\$457.62	\$457.62	\$554.48	\$554.48	\$554.48
31	\$441.72	\$472.34	\$472.34	\$497.77	\$497.77	\$603.14	\$603.14	\$512.31	\$512.31	\$433.67	\$433.67	\$414.67	\$414.67	\$443.42	\$443.42	\$467.29	\$467.29	\$566.21	\$566.21	\$566.21
32	\$450.86	\$482.12	\$482.12	\$508.08	\$508.08	\$615.63	\$615.63	\$522.92	\$522.92	\$442.65	\$442.65	\$423.25	\$423.25	\$452.60	\$452.60	\$476.97	\$476.97	\$577.93	\$577.93	\$577.93
33	\$456.58	\$488.23	\$488.23	\$514.52	\$514.52	\$623.44	\$623.44	\$529.55	\$529.55	\$448.26	\$448.26	\$428.62	\$428.62	\$458.34	\$458.34	\$483.02	\$483.02	\$585.26	\$585.26	\$585.26
34	\$462.68	\$494.76	\$494.76	\$521.40	\$521.40	\$631.76	\$631.76	\$536.62	\$536.62	\$454.25	\$454.25	\$434.34	\$434.34	\$464.46	\$464.46	\$489.47	\$489.47	\$593.08	\$593.08	\$593.08
35	\$465.73	\$498.02	\$498.02	\$524.83	\$524.83	\$635.93	\$635.93	\$540.16	\$540.16	\$457.24	\$457.24	\$437.21	\$437.21	\$467.52	\$467.52	\$492.69	\$492.69	\$596.99	\$596.99	\$596.99
36	\$468.78	\$501.28	\$501.28	\$528.27	\$528.27	\$640.09	\$640.09	\$543.69	\$543.69	\$460.24	\$460.24	\$440.07	\$440.07	\$470.58	\$470.58	\$495.92	\$495.92	\$600.89	\$600.89	\$600.89
37	\$471.82	\$504.54	\$504.54	\$531.70	\$531.70	\$644.25	\$644.25	\$547.23	\$547.23	\$463.23	\$463.23	\$442.93	\$442.93	\$473.64	\$473.64	\$499.14	\$499.14	\$604.80	\$604.80	\$604.80
38	\$474.87	\$507.80	\$507.80	\$535.14	\$535.14	\$648.42	\$648.42	\$550.76	\$550.76	\$466.22	\$466.22	\$445.79	\$445.79	\$476.70	\$476.70	\$502.37	\$502.37	\$608.71	\$608.71	\$608.71
39	\$480.97	\$514.32	\$514.32	\$542.01	\$542.01	\$656.74	\$656.74	\$557.84	\$557.84	\$472.21	\$472.21	\$451.52	\$451.52	\$482.82	\$482.82	\$508.82	\$508.82	\$616.53	\$616.53	\$616.53
40	\$487.07	\$520.84	\$520.84	\$548.88	\$548.88	\$665.07	\$665.07	\$564.91	\$564.91	\$478.20	\$478.20	\$457.24	\$457.24	\$488.94	\$488.94	\$515.27	\$515.27	\$624.34	\$624.34	\$624.34
41	\$496.22	\$530.62	\$530.62	\$559.19	\$559.19	\$677.56	\$677.56	\$575.52	\$575.52	\$487.18	\$487.18	\$465.83	\$465.83	\$498.13	\$498.13	\$524.95	\$524.95	\$636.07	\$636.07	\$636.07
42	\$504.98	\$539.99	\$539.99	\$569.07	\$569.07	\$689.53	\$689.53	\$585.68	\$585.68	\$495.78	\$495.78	\$474.06	\$474.06	\$506.93	\$506.93	\$534.22	\$534.22	\$647.30	\$647.30	\$647.30
43	\$517.18	\$553.03	\$553.03	\$582.81	\$582.81	\$706.18	\$706.18	\$599.83	\$599.83	\$507.76	\$507.76	\$485.51	\$485.51	\$519.17	\$519.17	\$547.12	\$547.12	\$662.94	\$662.94	\$662.94
44	\$532.42	\$569.34	\$569.34	\$599.99	\$599.99	\$727.00	\$727.00	\$617.51	\$617.51	\$522.72	\$522.72	\$499.82	\$499.82	\$534.47	\$534.47	\$563.25	\$563.25	\$682.48	\$682.48	\$682.48
45	\$550.34	\$588.49	\$588.49	\$620.18	\$620.18	\$751.46	\$751.46	\$638.29	\$638.29	\$540.31	\$540.31	\$516.63	\$516.63	\$552.45	\$552.45	\$582.20	\$582.20	\$705.44	\$705.44	\$705.44
46	\$571.68	\$611.31	\$611.31	\$644.23	\$644.23	\$780.60	\$780.60	\$663.04	\$663.04	\$561.26	\$561.26	\$536.67	\$536.67	\$573.88	\$573.88	\$604.78	\$604.78	\$732.80	\$732.80	\$732.80
47	\$595.69	\$636.99	\$636.99	\$671.29	\$671.29	\$813.38	\$813.38	\$690.89	\$690.89	\$584.84	\$584.84	\$559.21	\$559.21	\$597.98	\$597.98	\$630.18	\$630.18	\$763.57	\$763.57	\$763.57
48	\$623.13	\$666.33	\$666.33	\$702.21	\$702.21	\$850.85	\$850.85	\$722.71	\$722.71	\$611.78	\$611.78	\$584.97	\$584.97	\$625.53	\$625.53	\$659.21	\$659.21	\$798.75	\$798.75	\$798.75
49	\$650.19	\$695.27	\$695.27	\$732.70	\$732.70	\$887.80	\$887.80	\$754.10	\$754.10	\$638.35	\$638.35	\$610.37	\$610.37	\$652.69	\$652.69	\$687.83	\$687.83	\$833.43	\$833.43	\$833.43
50	\$680.68	\$727.87	\$727.87	\$767.06	\$767.06	\$929.43	\$929.43	\$789.46	\$789.46	\$668.28	\$668.28	\$639.00	\$639.00	\$683.30	\$683.30	\$720.09	\$720.09	\$872.52	\$872.52	\$872.52
51	\$710.79	\$760.07	\$760.07	\$800.99	\$800.99	\$970.54	\$970.54	\$824.38	\$824.38	\$697.84	\$697.84	\$667.26	\$667.26	\$713.52	\$713.52	\$751.94	\$751.94	\$911.11	\$911.11	\$911.11
52	\$743.94	\$795.52	\$795.52	\$838.36	\$838.36	\$1,015.82	\$1,015.82	\$862.83	\$862.83	\$730.39	\$730.39	\$698.39	\$698.39	\$746.81	\$746.81	\$787.02	\$787.02	\$953.61	\$953.61	\$953.61
53	\$777.48	\$831.39	\$831.39	\$876.15	\$876.15	\$1,061.61	\$1,061.61	\$901.73	\$901.73	\$763.32	\$763.32	\$729.87	\$729.87	\$780.47	\$780.47	\$822.50	\$822.50	\$996.60	\$996.60	\$996.60
54	\$813.69	\$870.10	\$870.10	\$916.95	\$916.95	\$1,111.05	\$1,111.05	\$943.73	\$943.73	\$798.87	\$798.87	\$763.86	\$763.86	\$816.82	\$816.82	\$860.80	\$860.80	\$1,043.01		

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

HIOS Plan ID (On Exchange)⇒	75729PA0050079		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050082		75729PA0050082		75729PA0050082		75729PA0050082
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger Extra PPO 10/40/250		Geisinger Extra PPO 10/40/250		Geisinger Extra PPO 10/40/250		Geisinger All-Access PPO 10/40/250
Plan Marketing Name ⇒	M-152-122-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21
Form # ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 6		Rating
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Network ⇒	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum
Metal ⇒	Combined: \$4,300		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Coinsurance ⇒	0% After Deductible		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$40 / \$40		\$40 / \$40		\$40
Copays ⇒	\$4,300		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,250		\$2,250		\$2,250		\$2,250
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Pediatric Dental (Yes/No) ⇒	Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco
0 - 14	\$317.44	\$317.44	\$382.86	\$382.86	\$366.08	\$366.08	\$391.46	\$391.46	\$412.54	\$412.54	\$499.86	\$499.86	\$424.58	\$424.58	\$364.10	\$364.10	\$410.31	\$410.31	\$410.31	\$410.31	\$422.29
15	\$345.66	\$345.66	\$416.89	\$416.89	\$398.62	\$398.62	\$426.26	\$426.26	\$449.21	\$449.21	\$544.30	\$544.30	\$462.32	\$462.32	\$396.46	\$396.46	\$446.78	\$446.78	\$446.78	\$446.78	\$459.82
16	\$356.45	\$356.45	\$429.90	\$429.90	\$411.06	\$411.06	\$439.56	\$439.56	\$463.23	\$463.23	\$561.28	\$561.28	\$476.75	\$476.75	\$408.84	\$408.84	\$460.72	\$460.72	\$460.72	\$460.72	\$474.18
17	\$367.24	\$367.24	\$442.91	\$442.91	\$423.50	\$423.50	\$452.86	\$452.86	\$477.25	\$477.25	\$578.27	\$578.27	\$491.18	\$491.18	\$421.21	\$421.21	\$474.67	\$474.67	\$474.67	\$474.67	\$488.53
18	\$378.86	\$378.86	\$456.92	\$456.92	\$436.90	\$436.90	\$467.19	\$467.19	\$492.35	\$492.35	\$596.57	\$596.57	\$506.72	\$506.72	\$434.54	\$434.54	\$489.69	\$489.69	\$489.69	\$489.69	\$503.98
19	\$390.48	\$390.48	\$470.94	\$470.94	\$450.30	\$450.30	\$481.52	\$481.52	\$507.45	\$507.45	\$614.86	\$614.86	\$522.26	\$522.26	\$447.87	\$447.87	\$504.70	\$504.70	\$504.70	\$504.70	\$519.44
20	\$402.51	\$402.51	\$485.45	\$485.45	\$464.18	\$464.18	\$496.36	\$496.36	\$523.09	\$523.09	\$633.81	\$633.81	\$538.36	\$538.36	\$461.67	\$461.67	\$520.26	\$520.26	\$520.26	\$520.26	\$535.45
21	\$414.96	\$414.96	\$500.47	\$500.47	\$478.54	\$478.54	\$511.72	\$511.72	\$539.27	\$539.27	\$653.42	\$653.42	\$555.01	\$555.01	\$475.95	\$475.95	\$536.35	\$536.35	\$536.35	\$536.35	\$552.01
22	\$414.96	\$414.96	\$500.47	\$500.47	\$478.54	\$478.54	\$511.72	\$511.72	\$539.27	\$539.27	\$653.42	\$653.42	\$555.01	\$555.01	\$475.95	\$475.95	\$536.35	\$536.35	\$536.35	\$536.35	\$552.01
23	\$414.96	\$414.96	\$500.47	\$500.47	\$478.54	\$478.54	\$511.72	\$511.72	\$539.27	\$539.27	\$653.42	\$653.42	\$555.01	\$555.01	\$475.95	\$475.95	\$536.35	\$536.35	\$536.35	\$536.35	\$552.01
24	\$414.96	\$414.96	\$500.47	\$500.47	\$478.54	\$478.54	\$511.72	\$511.72	\$539.27	\$539.27	\$653.42	\$653.42	\$555.01	\$555.01	\$475.95	\$475.95	\$536.35	\$536.35	\$536.35	\$536.35	\$552.01
25	\$416.62	\$416.62	\$502.47	\$502.47	\$480.45	\$480.45	\$513.76	\$513.76	\$541.42	\$541.42	\$656.03	\$656.03	\$557.23	\$557.23	\$477.85	\$477.85	\$538.49	\$538.49	\$538.49	\$538.49	\$554.22
26	\$424.92	\$424.92	\$512.48	\$512.48	\$490.02	\$490.02	\$523.99	\$523.99	\$552.21	\$552.21	\$669.10	\$669.10	\$568.33	\$568.33	\$487.37	\$487.37	\$549.22	\$549.22	\$549.22	\$549.22	\$565.26
27	\$434.88	\$434.88	\$524.49	\$524.49	\$501.50	\$501.50	\$536.27	\$536.27	\$565.15	\$565.15	\$684.78	\$684.78	\$581.65	\$581.65	\$498.79	\$498.79	\$562.09	\$562.09	\$562.09	\$562.09	\$578.50
28	\$451.06	\$451.06	\$544.01	\$544.01	\$520.17	\$520.17	\$556.23	\$556.23	\$586.18	\$586.18	\$710.26	\$710.26	\$603.30	\$603.30	\$517.35	\$517.35	\$583.01	\$583.01	\$583.01	\$583.01	\$600.03
29	\$464.34	\$464.34	\$560.02	\$560.02	\$535.48	\$535.48	\$572.60	\$572.60	\$603.44	\$603.44	\$731.17	\$731.17	\$621.06	\$621.06	\$532.58	\$532.58	\$600.17	\$600.17	\$600.17	\$600.17	\$617.70
30	\$470.98	\$470.98	\$568.03	\$568.03	\$543.14	\$543.14	\$580.79	\$580.79	\$612.07	\$612.07	\$741.63	\$741.63	\$629.94	\$629.94	\$540.20	\$540.20	\$608.76	\$608.76	\$608.76	\$608.76	\$626.53
31	\$480.94	\$480.94	\$580.04	\$580.04	\$554.62	\$554.62	\$593.07	\$593.07	\$625.01	\$625.01	\$757.31	\$757.31	\$643.26	\$643.26	\$551.62	\$551.62	\$621.63	\$621.63	\$621.63	\$621.63	\$639.78
32	\$490.89	\$490.89	\$592.05	\$592.05	\$566.11	\$566.11	\$605.35	\$605.35	\$637.95	\$637.95	\$772.99	\$772.99	\$656.58	\$656.58	\$563.04	\$563.04	\$634.50	\$634.50	\$634.50	\$634.50	\$653.03
33	\$497.12	\$497.12	\$599.56	\$599.56	\$573.28	\$573.28	\$613.03	\$613.03	\$646.04	\$646.04	\$782.79	\$782.79	\$664.90	\$664.90	\$570.18	\$570.18	\$642.55	\$642.55	\$642.55	\$642.55	\$661.31
34	\$503.76	\$503.76	\$607.56	\$607.56	\$580.94	\$580.94	\$621.22	\$621.22	\$654.67	\$654.67	\$793.25	\$793.25	\$673.78	\$673.78	\$577.80	\$577.80	\$651.13	\$651.13	\$651.13	\$651.13	\$670.14
35	\$507.08	\$507.08	\$611.57	\$611.57	\$584.77	\$584.77	\$625.31	\$625.31	\$658.98	\$658.98	\$798.47	\$798.47	\$678.22	\$678.22	\$581.61	\$581.61	\$655.42	\$655.42	\$655.42	\$655.42	\$674.55
36	\$510.40	\$510.40	\$615.57	\$615.57	\$588.60	\$588.60	\$629.40	\$629.40	\$663.30	\$663.30	\$803.70	\$803.70	\$682.66	\$682.66	\$585.41	\$585.41	\$659.71	\$659.71	\$659.71	\$659.71	\$678.97
37	\$513.72	\$513.72	\$619.58	\$619.58	\$592.43	\$592.43	\$633.50	\$633.50	\$667.61	\$667.61	\$808.93	\$808.93	\$687.10	\$687.10	\$589.22	\$589.22	\$664.00	\$664.00	\$664.00	\$664.00	\$683.39
38	\$517.04	\$517.04	\$623.58	\$623.58	\$596.25	\$596.25	\$637.59	\$637.59	\$671.92	\$671.92	\$814.16	\$814.16	\$691.54	\$691.54	\$593.03	\$593.03	\$668.29	\$668.29	\$668.29	\$668.29	\$687.80
39	\$523.68	\$523.68	\$631.59	\$631.59	\$603.91	\$603.91	\$645.78	\$645.78	\$680.55	\$680.55	\$824.61	\$824.61	\$700.42	\$700.42	\$600.64	\$600.64	\$676.87	\$676.87	\$676.87	\$676.87	\$696.63
40	\$530.32	\$530.32	\$639.59	\$639.59	\$611.57	\$611.57	\$653.97	\$653.97	\$689.18	\$689.18	\$835.07	\$835.07	\$709.30	\$709.30	\$608.26	\$608.26	\$685.45	\$685.45	\$685.45	\$685.45	\$705.47
41	\$540.27	\$540.27	\$651.61	\$651.61	\$623.05	\$623.05	\$666.25	\$666.25	\$702.12	\$702.12	\$850.75	\$850.75	\$722.62	\$722.62	\$619.68	\$619.68	\$698.33	\$698.33	\$698.33	\$698.33	\$718.71
42	\$549.82	\$549.82	\$663.12	\$663.12	\$634.06	\$634.06	\$678.02	\$678.02	\$714.53	\$714.53	\$865.78	\$865.78	\$735.39	\$735.39	\$630.63	\$630.63	\$710.66	\$710.66	\$710.66	\$710.66	\$731.41
43	\$563.10	\$563.10	\$679.13	\$679.13	\$649.37	\$649.37	\$694.39	\$694.39	\$731.78	\$731.78	\$886.69	\$886.69	\$753.15	\$753.15	\$645.86	\$645.86	\$727.82	\$727.82	\$727.82	\$727.82	\$749.08
44	\$579.70	\$579.70	\$699.15	\$699.15	\$668.51	\$668.51	\$714.86	\$714.86	\$753.35	\$753.35	\$912.82	\$912.82	\$775.35	\$775.35	\$664.90	\$664.90	\$749.28	\$749.28	\$749.28	\$749.28	\$771.16
45	\$599.20	\$599.20	\$722.67	\$722.67	\$691.00	\$691.00	\$738.91	\$738.91	\$778.70	\$778.70	\$943.53	\$943.53	\$801.43	\$801.43	\$687.27	\$687.27	\$774.49	\$774.49	\$774.49	\$774.49	\$797.10
46	\$622.44	\$622.44	\$750.70	\$750.70	\$717.80	\$717.80	\$767.57	\$767.57	\$808.90	\$808.90	\$980.12	\$980.12	\$832.51	\$832.51	\$713.92	\$713.92	\$804.52	\$804.52	\$804.52	\$804.52	\$828.01
47	\$648.58	\$648.58	\$782.23	\$782.23	\$747.95	\$747.95	\$799.80	\$799.80	\$842.87	\$842.87	\$1,021.29	\$1,021.29	\$867.48	\$867.48	\$743.90	\$743.90	\$838.31	\$838.31	\$838.31	\$838.31	\$862.79
48	\$678.46	\$678.46	\$818.26	\$818.26	\$782.40	\$782.40	\$836.65	\$836.65	\$881.70	\$881.70	\$1,068.33	\$1,068.33	\$907.44	\$907.44	\$778.17	\$778.17	\$876.93	\$876.93	\$876.93	\$876.93	\$902.53
49	\$707.92	\$707.92	\$853.79	\$853.79	\$816.38	\$816.38	\$872.98	\$872.98	\$919.99	\$919.99	\$1,114.73	\$1,114.73	\$946.85	\$946.85	\$811.96	\$811.96	\$915.01	\$915.01	\$915.01	\$915.01	\$941.73
50	\$741.11	\$741.11	\$893.83	\$893.83	\$854.66	\$854.66	\$913.92	\$913.92	\$963.13	\$963.13	\$1,167.00	\$1,167.00	\$991.25	\$991.25	\$850.04	\$850.04	\$957.92	\$957.92	\$957.92	\$957.92	\$985.89
51	\$773.90	\$773.90	\$933.37	\$933.37	\$892.47	\$892.47	\$954.34	\$954.34	\$1,005.73	\$1,005.73	\$1,218.62	\$1,218.62	\$1,035.09	\$1,035.09	\$887.64	\$887.64	\$1,000.29	\$1,000.29	\$1,000.29	\$1,000.29	\$1,029.50
52	\$810.00	\$810.00	\$976.91	\$976.91	\$934.10	\$934.10	\$998.86	\$998.86	\$1,052.65	\$1,0											

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050097		75729PA0050097		75729PA0050097		
HIOS Plan ID (Off Exchange)=>	0050082	Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger Extra PPO 20/60/3500		Geisinger Extra PPO 20/60/3500		Geisinger Extra PPO 20/60/3500	
Plan Marketing Name =>	Extra PPO /250																		
Form # =>	F Rev. 1/21	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21	
Rating Area =>	Area 9	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9	
Network =>	-Access PPO	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	num	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0 / Rx: \$0	Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0	
Coinsurance =>	%	0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$40	\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$60 / \$60		\$60 / \$60		\$60 / \$60	
OOP Maximum =>	\$50	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	ns	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$422.29	\$329.54	\$329.54	\$315.10	\$315.10	\$336.94	\$336.94	\$355.08	\$355.08	\$430.25	\$430.25	\$365.45	\$365.45	\$309.46	\$309.46	\$348.73	\$348.73	\$358.91	\$358.91
15	\$459.82	\$358.83	\$358.83	\$343.10	\$343.10	\$366.89	\$366.89	\$386.65	\$386.65	\$468.49	\$468.49	\$397.94	\$397.94	\$336.96	\$336.96	\$379.73	\$379.73	\$390.81	\$390.81
16	\$474.18	\$370.03	\$370.03	\$353.81	\$353.81	\$378.34	\$378.34	\$398.72	\$398.72	\$483.12	\$483.12	\$410.36	\$410.36	\$347.48	\$347.48	\$391.58	\$391.58	\$403.01	\$403.01
17	\$488.53	\$381.23	\$381.23	\$364.52	\$364.52	\$389.80	\$389.80	\$410.78	\$410.78	\$497.74	\$497.74	\$422.78	\$422.78	\$358.00	\$358.00	\$403.43	\$403.43	\$415.21	\$415.21
18	\$503.98	\$393.29	\$393.29	\$376.06	\$376.06	\$402.13	\$402.13	\$423.78	\$423.78	\$513.49	\$513.49	\$436.15	\$436.15	\$369.32	\$369.32	\$416.20	\$416.20	\$428.35	\$428.35
19	\$519.44	\$405.35	\$405.35	\$387.59	\$387.59	\$414.46	\$414.46	\$436.78	\$436.78	\$529.23	\$529.23	\$449.53	\$449.53	\$380.65	\$380.65	\$428.96	\$428.96	\$441.48	\$441.48
20	\$535.45	\$417.84	\$417.84	\$399.53	\$399.53	\$427.23	\$427.23	\$450.24	\$450.24	\$545.54	\$545.54	\$463.38	\$463.38	\$392.38	\$392.38	\$442.18	\$442.18	\$455.09	\$455.09
21	\$552.01	\$430.77	\$430.77	\$411.89	\$411.89	\$440.45	\$440.45	\$464.17	\$464.17	\$562.42	\$562.42	\$477.72	\$477.72	\$404.52	\$404.52	\$455.86	\$455.86	\$469.17	\$469.17
22	\$552.01	\$430.77	\$430.77	\$411.89	\$411.89	\$440.45	\$440.45	\$464.17	\$464.17	\$562.42	\$562.42	\$477.72	\$477.72	\$404.52	\$404.52	\$455.86	\$455.86	\$469.17	\$469.17
23	\$552.01	\$430.77	\$430.77	\$411.89	\$411.89	\$440.45	\$440.45	\$464.17	\$464.17	\$562.42	\$562.42	\$477.72	\$477.72	\$404.52	\$404.52	\$455.86	\$455.86	\$469.17	\$469.17
24	\$552.01	\$430.77	\$430.77	\$411.89	\$411.89	\$440.45	\$440.45	\$464.17	\$464.17	\$562.42	\$562.42	\$477.72	\$477.72	\$404.52	\$404.52	\$455.86	\$455.86	\$469.17	\$469.17
25	\$554.22	\$432.49	\$432.49	\$413.54	\$413.54	\$442.21	\$442.21	\$466.02	\$466.02	\$564.67	\$564.67	\$479.63	\$479.63	\$406.14	\$406.14	\$457.68	\$457.68	\$471.04	\$471.04
26	\$565.26	\$441.10	\$441.10	\$421.78	\$421.78	\$451.02	\$451.02	\$475.30	\$475.30	\$575.91	\$575.91	\$489.18	\$489.18	\$414.23	\$414.23	\$466.80	\$466.80	\$480.42	\$480.42
27	\$578.50	\$451.44	\$451.44	\$431.66	\$431.66	\$461.59	\$461.59	\$486.44	\$486.44	\$589.41	\$589.41	\$500.65	\$500.65	\$423.93	\$423.93	\$477.74	\$477.74	\$491.68	\$491.68
28	\$600.03	\$468.24	\$468.24	\$447.72	\$447.72	\$478.77	\$478.77	\$504.54	\$504.54	\$611.35	\$611.35	\$519.28	\$519.28	\$439.71	\$439.71	\$495.51	\$495.51	\$509.98	\$509.98
29	\$617.70	\$482.03	\$482.03	\$462.86	\$462.86	\$492.86	\$492.86	\$519.40	\$519.40	\$629.34	\$629.34	\$534.56	\$534.56	\$452.66	\$452.66	\$510.10	\$510.10	\$525.00	\$525.00
30	\$626.53	\$488.92	\$488.92	\$467.50	\$467.50	\$499.91	\$499.91	\$526.82	\$526.82	\$638.34	\$638.34	\$542.21	\$542.21	\$459.13	\$459.13	\$517.40	\$517.40	\$532.50	\$532.50
31	\$639.78	\$499.26	\$499.26	\$477.38	\$477.38	\$510.48	\$510.48	\$537.96	\$537.96	\$651.84	\$651.84	\$553.67	\$553.67	\$468.84	\$468.84	\$528.34	\$528.34	\$543.76	\$543.76
32	\$653.03	\$509.60	\$509.60	\$487.27	\$487.27	\$521.05	\$521.05	\$549.10	\$549.10	\$665.34	\$665.34	\$565.14	\$565.14	\$478.54	\$478.54	\$539.28	\$539.28	\$555.02	\$555.02
33	\$661.31	\$516.06	\$516.06	\$493.44	\$493.44	\$527.65	\$527.65	\$556.07	\$556.07	\$673.77	\$673.77	\$572.30	\$572.30	\$484.61	\$484.61	\$546.11	\$546.11	\$562.06	\$562.06
34	\$670.14	\$522.95	\$522.95	\$500.03	\$500.03	\$534.70	\$534.70	\$563.49	\$563.49	\$682.77	\$682.77	\$579.95	\$579.95	\$491.08	\$491.08	\$553.41	\$553.41	\$569.57	\$569.57
35	\$674.55	\$526.40	\$526.40	\$503.33	\$503.33	\$538.23	\$538.23	\$567.21	\$567.21	\$687.27	\$687.27	\$583.77	\$583.77	\$494.32	\$494.32	\$557.05	\$557.05	\$573.32	\$573.32
36	\$678.97	\$529.84	\$529.84	\$506.62	\$506.62	\$541.75	\$541.75	\$570.92	\$570.92	\$691.77	\$691.77	\$587.59	\$587.59	\$497.56	\$497.56	\$560.70	\$560.70	\$577.07	\$577.07
37	\$683.39	\$533.29	\$533.29	\$509.92	\$509.92	\$545.27	\$545.27	\$574.63	\$574.63	\$696.27	\$696.27	\$591.41	\$591.41	\$500.79	\$500.79	\$564.35	\$564.35	\$580.83	\$580.83
38	\$687.80	\$536.73	\$536.73	\$513.21	\$513.21	\$548.80	\$548.80	\$578.35	\$578.35	\$700.77	\$700.77	\$595.23	\$595.23	\$504.03	\$504.03	\$568.00	\$568.00	\$584.58	\$584.58
39	\$696.63	\$543.63	\$543.63	\$519.81	\$519.81	\$555.84	\$555.84	\$585.77	\$585.77	\$709.77	\$709.77	\$602.88	\$602.88	\$510.50	\$510.50	\$575.29	\$575.29	\$592.09	\$592.09
40	\$705.47	\$550.52	\$550.52	\$526.40	\$526.40	\$562.89	\$562.89	\$593.20	\$593.20	\$718.77	\$718.77	\$610.52	\$610.52	\$516.97	\$516.97	\$582.58	\$582.58	\$599.59	\$599.59
41	\$718.71	\$560.86	\$560.86	\$536.28	\$536.28	\$573.46	\$573.46	\$604.34	\$604.34	\$732.27	\$732.27	\$621.98	\$621.98	\$526.68	\$526.68	\$593.52	\$593.52	\$610.85	\$610.85
42	\$731.41	\$570.77	\$570.77	\$545.75	\$545.75	\$583.59	\$583.59	\$615.02	\$615.02	\$745.20	\$745.20	\$632.97	\$632.97	\$535.99	\$535.99	\$604.01	\$604.01	\$621.64	\$621.64
43	\$749.08	\$584.55	\$584.55	\$558.93	\$558.93	\$597.69	\$597.69	\$629.87	\$629.87	\$763.20	\$763.20	\$648.26	\$648.26	\$548.93	\$548.93	\$616.60	\$616.60	\$636.66	\$636.66
44	\$771.16	\$601.78	\$601.78	\$575.41	\$575.41	\$615.30	\$615.30	\$648.44	\$648.44	\$785.70	\$785.70	\$667.37	\$667.37	\$565.11	\$565.11	\$636.83	\$636.83	\$655.42	\$655.42
45	\$797.10	\$622.03	\$622.03	\$594.77	\$594.77	\$636.00	\$636.00	\$670.25	\$670.25	\$812.13	\$812.13	\$689.82	\$689.82	\$584.12	\$584.12	\$658.25	\$658.25	\$677.47	\$677.47
46	\$828.01	\$646.15	\$646.15	\$617.83	\$617.83	\$660.67	\$660.67	\$696.24	\$696.24	\$843.62	\$843.62	\$716.57	\$716.57	\$606.78	\$606.78	\$683.78	\$683.78	\$703.75	\$703.75
47	\$862.79	\$673.29	\$673.29	\$643.78	\$643.78	\$688.42	\$688.42	\$725.49	\$725.49	\$879.06	\$879.06	\$746.67	\$746.67	\$632.26	\$632.26	\$712.50	\$712.50	\$733.30	\$733.30
48	\$902.53	\$704.30	\$704.30	\$673.44	\$673.44	\$720.13	\$720.13	\$758.91	\$758.91	\$919.55	\$919.55	\$781.06	\$781.06	\$661.39	\$661.39	\$745.32	\$745.32	\$767.08	\$767.08
49	\$941.73	\$734.89	\$734.89	\$702.68	\$702.68	\$751.40	\$751.40	\$791.86	\$791.86	\$959.48	\$959.48	\$814.98	\$814.98	\$690.11	\$690.11	\$777.69	\$777.69	\$800.39	\$800.39
50	\$985.89	\$769.35	\$769.35	\$735.64	\$735.64	\$786.64	\$786.64	\$828.99	\$828.99	\$1,004.48	\$1,004.48	\$853.20	\$853.20	\$722.47	\$722.47	\$814.16	\$814.16	\$837.93	\$837.93
51	\$1,029.50	\$803.38	\$803.38	\$768.17	\$768.17	\$821.43	\$821.43	\$865.66	\$865.66	\$1,048.91	\$1,048.91	\$890.94	\$890.94	\$754.43	\$754.43	\$850.17	\$850.17	\$874.99	\$874.99
52	\$1,077.52	\$840.86	\$840.86	\$804.01	\$804.01	\$859.75	\$859.75	\$906.05	\$906.05	\$1,097.84	\$1,097.84	\$932.50	\$932.50	\$789.62	\$789.62	\$889.83	\$889.83	\$915.81	\$915.81
53	\$1,126.10	\$878.76	\$878.76	\$840.26	\$840.26	\$898.51	\$898.51	\$946.89	\$946.89	\$1,147.33	\$1,147.33	\$974.54	\$974.54	\$825.22	\$825.22	\$929.94	\$929.94	\$957.10	\$957.10
54	\$1,178.54	\$919.69	\$919.69	\$879.39	\$879.39	\$940.35	\$940.35	\$990.99	\$990.99	\$1,200.76	\$1,200.76	\$1,019.92	\$1,019.92	\$863.65	\$863.65	\$973.25	\$973.25	\$1,001.67	\$1,001.67
55	\$1,230.98	\$960.61	\$960.61	\$918.51	\$918.51	\$982.20	\$982.20	\$1,035.08	\$1,035.08	\$1,254.19	\$1,254.19	\$1,065.30	\$1,065.30	\$902.07	\$902.07	\$1,016.56	\$1,016.56	\$1,046.24	\$1,046.24
56	\$1,287.84	\$1,004.98	\$1,004.98	\$960.94	\$960.94	\$1,027.56	\$1,027.56	\$1,082.89	\$1,082.89	\$1,312.12	\$1,312.12	\$1,114.51	\$1,114.51	\$943.74	\$943.74	\$1,063.51	\$1,063.51	\$1,094.56	\$1,094.56
57	\$1,345.24	\$1,049.78	\$1,049.78	\$1,003.78	\$1,003.78	\$1,073.37	\$1,073.37	\$1,131.16	\$1,131.16	\$1,370.61	\$1,370.61	\$1,164.19	\$1,164.19	\$985.81	\$985.81	\$1,110.92	\$1,110.92	\$1,143.35	\$1,143.35
58	\$1,406.52	\$1,097.59	\$1,097.59	\$1,049.50	\$1,049.50	\$1,122.26	\$1,122.26	\$1,182.69	\$1,182.69	\$1,433.04	\$1,433.04	\$1,217.22	\$1,217.22	\$1,030.71	\$1,030.71	\$1,161.52	\$1,161.52	\$1,195.43	\$1,195.43
59	\$1,436.88	\$1,121.28	\$1,121.28	\$1,072.15	\$1,072.15	\$1,146.48	\$1,146.48	\$1,208.22	\$1,208.22	\$1,463.97	\$1,463.97	\$1,243.49	\$1,243.49	\$1,052.96	\$1,052.96	\$1,186.59	\$1,186.59	\$1,221.	

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

HIOS Plan ID (On Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103	
HIOS Plan ID (Off Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103	
Plan Marketing Name ⇒	Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible ⇒	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum ⇒	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$364.62	\$364.62	\$348.64	\$348.64	\$372.82	\$372.82	\$392.89	\$392.89	\$476.06	\$476.06	\$404.36	\$404.36	\$344.76	\$344.76	\$329.65	\$329.65	\$352.51	\$352.51	\$371.49	\$371.49
15	\$397.03	\$397.03	\$379.63	\$379.63	\$405.95	\$405.95	\$427.81	\$427.81	\$518.37	\$518.37	\$440.30	\$440.30	\$375.40	\$375.40	\$358.95	\$358.95	\$383.84	\$383.84	\$404.51	\$404.51
16	\$409.42	\$409.42	\$391.48	\$391.48	\$418.63	\$418.63	\$441.17	\$441.17	\$534.55	\$534.55	\$454.05	\$454.05	\$387.12	\$387.12	\$370.16	\$370.16	\$395.82	\$395.82	\$417.13	\$417.13
17	\$421.82	\$421.82	\$403.33	\$403.33	\$431.30	\$431.30	\$454.52	\$454.52	\$550.73	\$550.73	\$467.79	\$467.79	\$398.84	\$398.84	\$381.36	\$381.36	\$407.80	\$407.80	\$429.76	\$429.76
18	\$435.16	\$435.16	\$416.09	\$416.09	\$444.94	\$444.94	\$468.90	\$468.90	\$568.16	\$568.16	\$482.59	\$482.59	\$411.46	\$411.46	\$393.43	\$393.43	\$420.70	\$420.70	\$443.36	\$443.36
19	\$448.51	\$448.51	\$428.85	\$428.85	\$458.59	\$458.59	\$483.28	\$483.28	\$585.58	\$585.58	\$497.39	\$497.39	\$424.08	\$424.08	\$405.49	\$405.49	\$433.61	\$433.61	\$456.95	\$456.95
20	\$462.33	\$462.33	\$442.07	\$442.07	\$472.72	\$472.72	\$498.17	\$498.17	\$603.63	\$603.63	\$512.72	\$512.72	\$437.14	\$437.14	\$417.99	\$417.99	\$446.97	\$446.97	\$471.04	\$471.04
21	\$476.63	\$476.63	\$455.75	\$455.75	\$487.35	\$487.35	\$513.59	\$513.59	\$622.30	\$622.30	\$528.58	\$528.58	\$450.67	\$450.67	\$430.92	\$430.92	\$460.80	\$460.80	\$485.61	\$485.61
22	\$476.63	\$476.63	\$455.75	\$455.75	\$487.35	\$487.35	\$513.59	\$513.59	\$622.30	\$622.30	\$528.58	\$528.58	\$450.67	\$450.67	\$430.92	\$430.92	\$460.80	\$460.80	\$485.61	\$485.61
23	\$476.63	\$476.63	\$455.75	\$455.75	\$487.35	\$487.35	\$513.59	\$513.59	\$622.30	\$622.30	\$528.58	\$528.58	\$450.67	\$450.67	\$430.92	\$430.92	\$460.80	\$460.80	\$485.61	\$485.61
24	\$476.63	\$476.63	\$455.75	\$455.75	\$487.35	\$487.35	\$513.59	\$513.59	\$622.30	\$622.30	\$528.58	\$528.58	\$450.67	\$450.67	\$430.92	\$430.92	\$460.80	\$460.80	\$485.61	\$485.61
25	\$478.54	\$478.54	\$457.57	\$457.57	\$489.29	\$489.29	\$515.64	\$515.64	\$624.79	\$624.79	\$530.69	\$530.69	\$452.47	\$452.47	\$432.64	\$432.64	\$462.64	\$462.64	\$487.55	\$487.55
26	\$488.07	\$488.07	\$466.68	\$466.68	\$499.04	\$499.04	\$525.91	\$525.91	\$637.23	\$637.23	\$541.26	\$541.26	\$461.48	\$461.48	\$441.26	\$441.26	\$471.85	\$471.85	\$497.26	\$497.26
27	\$499.51	\$499.51	\$477.62	\$477.62	\$510.73	\$510.73	\$538.23	\$538.23	\$652.17	\$652.17	\$553.95	\$553.95	\$472.30	\$472.30	\$451.60	\$451.60	\$482.91	\$482.91	\$508.91	\$508.91
28	\$518.10	\$518.10	\$495.39	\$495.39	\$529.74	\$529.74	\$558.26	\$558.26	\$676.44	\$676.44	\$574.56	\$574.56	\$489.87	\$489.87	\$468.41	\$468.41	\$500.88	\$500.88	\$527.85	\$527.85
29	\$533.35	\$533.35	\$509.98	\$509.98	\$545.33	\$545.33	\$574.70	\$574.70	\$696.35	\$696.35	\$591.48	\$591.48	\$504.29	\$504.29	\$482.20	\$482.20	\$515.63	\$515.63	\$543.39	\$543.39
30	\$540.97	\$540.97	\$517.27	\$517.27	\$553.13	\$553.13	\$582.92	\$582.92	\$706.31	\$706.31	\$599.93	\$599.93	\$511.50	\$511.50	\$489.09	\$489.09	\$523.00	\$523.00	\$551.16	\$551.16
31	\$552.41	\$552.41	\$528.21	\$528.21	\$564.83	\$564.83	\$595.24	\$595.24	\$721.24	\$721.24	\$612.62	\$612.62	\$522.32	\$522.32	\$499.43	\$499.43	\$534.06	\$534.06	\$562.82	\$562.82
32	\$563.85	\$563.85	\$539.14	\$539.14	\$576.52	\$576.52	\$607.57	\$607.57	\$736.18	\$736.18	\$625.31	\$625.31	\$533.14	\$533.14	\$509.77	\$509.77	\$545.12	\$545.12	\$574.47	\$574.47
33	\$571.00	\$571.00	\$545.98	\$545.98	\$583.83	\$583.83	\$615.27	\$615.27	\$745.51	\$745.51	\$633.24	\$633.24	\$539.90	\$539.90	\$516.24	\$516.24	\$552.03	\$552.03	\$581.75	\$581.75
34	\$578.63	\$578.63	\$553.27	\$553.27	\$591.63	\$591.63	\$623.49	\$623.49	\$755.47	\$755.47	\$641.69	\$641.69	\$547.11	\$547.11	\$523.13	\$523.13	\$559.40	\$559.40	\$589.52	\$589.52
35	\$582.44	\$582.44	\$556.92	\$556.92	\$595.53	\$595.53	\$627.60	\$627.60	\$760.45	\$760.45	\$645.92	\$645.92	\$550.71	\$550.71	\$526.58	\$526.58	\$563.09	\$563.09	\$593.41	\$593.41
36	\$586.25	\$586.25	\$560.56	\$560.56	\$599.43	\$599.43	\$631.71	\$631.71	\$765.42	\$765.42	\$650.15	\$650.15	\$554.32	\$554.32	\$530.03	\$530.03	\$566.77	\$566.77	\$597.29	\$597.29
37	\$590.07	\$590.07	\$564.21	\$564.21	\$603.33	\$603.33	\$635.81	\$635.81	\$770.40	\$770.40	\$654.38	\$654.38	\$557.92	\$557.92	\$533.47	\$533.47	\$570.46	\$570.46	\$601.18	\$601.18
38	\$593.88	\$593.88	\$567.86	\$567.86	\$607.23	\$607.23	\$639.92	\$639.92	\$775.38	\$775.38	\$658.61	\$658.61	\$561.53	\$561.53	\$536.92	\$536.92	\$574.15	\$574.15	\$605.06	\$605.06
39	\$601.51	\$601.51	\$575.15	\$575.15	\$615.02	\$615.02	\$648.14	\$648.14	\$785.34	\$785.34	\$667.06	\$667.06	\$568.74	\$568.74	\$543.82	\$543.82	\$581.52	\$581.52	\$612.83	\$612.83
40	\$609.13	\$609.13	\$582.44	\$582.44	\$622.82	\$622.82	\$656.36	\$656.36	\$795.29	\$795.29	\$675.52	\$675.52	\$575.95	\$575.95	\$550.71	\$550.71	\$588.89	\$588.89	\$620.60	\$620.60
41	\$620.57	\$620.57	\$593.38	\$593.38	\$634.52	\$634.52	\$668.68	\$668.68	\$810.23	\$810.23	\$688.21	\$688.21	\$586.77	\$586.77	\$561.05	\$561.05	\$599.95	\$599.95	\$632.26	\$632.26
42	\$631.53	\$631.53	\$603.86	\$603.86	\$645.73	\$645.73	\$680.50	\$680.50	\$824.54	\$824.54	\$700.36	\$700.36	\$597.13	\$597.13	\$570.96	\$570.96	\$610.55	\$610.55	\$643.43	\$643.43
43	\$646.79	\$646.79	\$618.44	\$618.44	\$661.32	\$661.32	\$696.93	\$696.93	\$844.46	\$844.46	\$717.28	\$717.28	\$611.55	\$611.55	\$584.75	\$584.75	\$625.29	\$625.29	\$658.96	\$658.96
44	\$665.85	\$665.85	\$636.67	\$636.67	\$680.81	\$680.81	\$717.47	\$717.47	\$869.35	\$869.35	\$738.42	\$738.42	\$629.58	\$629.58	\$601.99	\$601.99	\$643.73	\$643.73	\$678.39	\$678.39
45	\$688.25	\$688.25	\$658.09	\$658.09	\$703.72	\$703.72	\$741.61	\$741.61	\$898.60	\$898.60	\$763.27	\$763.27	\$650.76	\$650.76	\$622.24	\$622.24	\$665.38	\$665.38	\$701.21	\$701.21
46	\$714.94	\$714.94	\$683.62	\$683.62	\$731.01	\$731.01	\$770.37	\$770.37	\$933.44	\$933.44	\$792.87	\$792.87	\$676.00	\$676.00	\$646.37	\$646.37	\$691.19	\$691.19	\$728.41	\$728.41
47	\$744.97	\$744.97	\$712.33	\$712.33	\$761.71	\$761.71	\$802.73	\$802.73	\$972.65	\$972.65	\$826.17	\$826.17	\$704.39	\$704.39	\$673.52	\$673.52	\$720.22	\$720.22	\$759.00	\$759.00
48	\$779.29	\$779.29	\$745.14	\$745.14	\$796.80	\$796.80	\$839.71	\$839.71	\$1,017.45	\$1,017.45	\$864.22	\$864.22	\$736.84	\$736.84	\$704.55	\$704.55	\$753.40	\$753.40	\$793.96	\$793.96
49	\$813.13	\$813.13	\$777.50	\$777.50	\$831.40	\$831.40	\$876.17	\$876.17	\$1,061.64	\$1,061.64	\$901.75	\$901.75	\$768.83	\$768.83	\$735.14	\$735.14	\$786.11	\$786.11	\$828.44	\$828.44
50	\$851.26	\$851.26	\$813.96	\$813.96	\$870.39	\$870.39	\$917.26	\$917.26	\$1,111.42	\$1,111.42	\$944.04	\$944.04	\$804.89	\$804.89	\$769.62	\$769.62	\$822.97	\$822.97	\$867.29	\$867.29
51	\$888.91	\$888.91	\$849.96	\$849.96	\$908.89	\$908.89	\$957.83	\$957.83	\$1,160.58	\$1,160.58	\$985.80	\$985.80	\$840.49	\$840.49	\$803.66	\$803.66	\$859.38	\$859.38	\$905.65	\$905.65
52	\$930.38	\$930.38	\$889.61	\$889.61	\$951.29	\$951.29	\$1,002.51	\$1,002.51	\$1,214.72	\$1,214.72	\$1,031.78	\$1,031.78	\$879.70	\$879.70	\$841.15	\$841.15	\$899.47	\$899.47	\$940.97	\$940.97
53	\$972.32	\$972.32	\$929.72	\$929.72	\$994.17	\$994.17	\$1,047.71	\$1,047.71	\$1,269.48	\$1,269.48	\$1,078.30	\$1,078.30	\$919.36	\$919.36	\$879.07	\$879.07	\$940.02	\$940.02	\$990.63	\$990.63
54	\$1,017.60	\$1,017.60	\$973.01	\$973.01	\$1,040.47	\$														

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

HIOS Plan ID (On Exchange)⇒	0050103		75729PA0050103		75729PA0050103		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050105		
HIOS Plan ID (Off Exchange)⇒	-Access PPO /1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 35/70/4300		
Form # ⇒	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		
Rating Area ⇒	Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal ⇒	Id		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		
Deductible ⇒	0 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%		
Copays ⇒	\$40		\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$35 / \$70		
OOP Maximum ⇒	00		\$7,900		\$7,900		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$8,550		
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$371.49	\$450.12	\$450.12	\$382.33	\$382.33	\$333.73	\$333.73	\$319.10	\$319.10	\$341.23	\$341.23	\$359.60	\$359.60	\$435.72	\$435.72	\$370.10	\$370.10	\$295.70	\$295.70	\$295.70	\$295.70
15	\$404.51	\$490.13	\$490.13	\$416.32	\$416.32	\$363.39	\$363.39	\$347.47	\$347.47	\$371.56	\$371.56	\$391.57	\$391.57	\$474.45	\$474.45	\$403.00	\$403.00	\$321.99	\$321.99	\$321.99	\$321.99
16	\$417.13	\$505.43	\$505.43	\$429.31	\$429.31	\$374.74	\$374.74	\$358.32	\$358.32	\$383.16	\$383.16	\$403.79	\$403.79	\$489.26	\$489.26	\$415.58	\$415.58	\$332.04	\$332.04	\$332.04	\$332.04
17	\$429.76	\$520.73	\$520.73	\$442.31	\$442.31	\$386.08	\$386.08	\$369.16	\$369.16	\$394.75	\$394.75	\$416.01	\$416.01	\$504.07	\$504.07	\$428.16	\$428.16	\$342.09	\$342.09	\$342.09	\$342.09
18	\$443.36	\$537.21	\$537.21	\$456.30	\$456.30	\$398.29	\$398.29	\$380.84	\$380.84	\$407.24	\$407.24	\$429.17	\$429.17	\$520.02	\$520.02	\$441.70	\$441.70	\$352.91	\$352.91	\$352.91	\$352.91
19	\$456.95	\$553.68	\$553.68	\$470.30	\$470.30	\$410.51	\$410.51	\$392.52	\$392.52	\$419.73	\$419.73	\$442.33	\$442.33	\$535.97	\$535.97	\$455.25	\$455.25	\$363.73	\$363.73	\$363.73	\$363.73
20	\$471.04	\$570.74	\$570.74	\$484.79	\$484.79	\$423.16	\$423.16	\$404.62	\$404.62	\$432.67	\$432.67	\$455.97	\$455.97	\$552.48	\$552.48	\$469.28	\$469.28	\$374.94	\$374.94	\$374.94	\$374.94
21	\$485.61	\$588.40	\$588.40	\$499.79	\$499.79	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$483.80	\$483.80	\$386.54	\$386.54	\$386.54	\$386.54
22	\$485.61	\$588.40	\$588.40	\$499.79	\$499.79	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$483.80	\$483.80	\$386.54	\$386.54	\$386.54	\$386.54
23	\$485.61	\$588.40	\$588.40	\$499.79	\$499.79	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$483.80	\$483.80	\$386.54	\$386.54	\$386.54	\$386.54
24	\$485.61	\$588.40	\$588.40	\$499.79	\$499.79	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$483.80	\$483.80	\$386.54	\$386.54	\$386.54	\$386.54
25	\$487.55	\$590.75	\$590.75	\$501.78	\$501.78	\$437.99	\$437.99	\$418.80	\$418.80	\$447.83	\$447.83	\$471.95	\$471.95	\$571.85	\$571.85	\$485.73	\$485.73	\$388.08	\$388.08	\$388.08	\$388.08
26	\$497.26	\$602.52	\$602.52	\$511.78	\$511.78	\$446.72	\$446.72	\$427.14	\$427.14	\$456.76	\$456.76	\$481.35	\$481.35	\$583.24	\$583.24	\$495.40	\$495.40	\$395.81	\$395.81	\$395.81	\$395.81
27	\$508.91	\$616.64	\$616.64	\$523.77	\$523.77	\$457.19	\$457.19	\$437.15	\$437.15	\$467.46	\$467.46	\$492.63	\$492.63	\$596.91	\$596.91	\$507.01	\$507.01	\$405.09	\$405.09	\$405.09	\$405.09
28	\$527.85	\$639.59	\$639.59	\$543.26	\$543.26	\$474.20	\$474.20	\$453.42	\$453.42	\$484.86	\$484.86	\$510.96	\$510.96	\$619.12	\$619.12	\$525.88	\$525.88	\$420.17	\$420.17	\$420.17	\$420.17
29	\$543.39	\$658.42	\$658.42	\$559.26	\$559.26	\$488.16	\$488.16	\$466.77	\$466.77	\$499.13	\$499.13	\$526.01	\$526.01	\$637.35	\$637.35	\$541.36	\$541.36	\$432.54	\$432.54	\$432.54	\$432.54
30	\$551.16	\$667.83	\$667.83	\$567.25	\$567.25	\$495.14	\$495.14	\$473.44	\$473.44	\$506.27	\$506.27	\$533.53	\$533.53	\$646.46	\$646.46	\$549.10	\$549.10	\$438.72	\$438.72	\$438.72	\$438.72
31	\$562.82	\$681.95	\$681.95	\$579.25	\$579.25	\$505.61	\$505.61	\$483.45	\$483.45	\$516.97	\$516.97	\$544.81	\$544.81	\$660.13	\$660.13	\$560.72	\$560.72	\$448.00	\$448.00	\$448.00	\$448.00
32	\$574.47	\$696.07	\$696.07	\$591.24	\$591.24	\$516.08	\$516.08	\$493.47	\$493.47	\$527.68	\$527.68	\$556.09	\$556.09	\$673.80	\$673.80	\$572.33	\$572.33	\$457.27	\$457.27	\$457.27	\$457.27
33	\$581.75	\$704.90	\$704.90	\$598.74	\$598.74	\$522.62	\$522.62	\$499.72	\$499.72	\$534.37	\$534.37	\$563.14	\$563.14	\$682.35	\$682.35	\$579.58	\$579.58	\$463.07	\$463.07	\$463.07	\$463.07
34	\$589.52	\$714.31	\$714.31	\$606.74	\$606.74	\$529.60	\$529.60	\$506.40	\$506.40	\$541.50	\$541.50	\$570.66	\$570.66	\$691.46	\$691.46	\$587.32	\$587.32	\$469.26	\$469.26	\$469.26	\$469.26
35	\$593.41	\$719.02	\$719.02	\$610.73	\$610.73	\$533.09	\$533.09	\$509.73	\$509.73	\$545.07	\$545.07	\$574.42	\$574.42	\$696.02	\$696.02	\$591.19	\$591.19	\$472.35	\$472.35	\$472.35	\$472.35
36	\$597.29	\$723.73	\$723.73	\$614.73	\$614.73	\$536.58	\$536.58	\$513.07	\$513.07	\$548.64	\$548.64	\$578.18	\$578.18	\$700.57	\$700.57	\$595.07	\$595.07	\$475.44	\$475.44	\$475.44	\$475.44
37	\$601.18	\$728.43	\$728.43	\$618.73	\$618.73	\$540.07	\$540.07	\$516.41	\$516.41	\$552.21	\$552.21	\$581.94	\$581.94	\$705.13	\$705.13	\$598.94	\$598.94	\$478.53	\$478.53	\$478.53	\$478.53
38	\$605.06	\$733.14	\$733.14	\$622.73	\$622.73	\$543.56	\$543.56	\$519.74	\$519.74	\$555.78	\$555.78	\$585.71	\$585.71	\$709.69	\$709.69	\$602.81	\$602.81	\$481.63	\$481.63	\$481.63	\$481.63
39	\$612.83	\$742.56	\$742.56	\$630.73	\$630.73	\$550.54	\$550.54	\$526.42	\$526.42	\$562.92	\$562.92	\$593.23	\$593.23	\$718.80	\$718.80	\$610.55	\$610.55	\$487.81	\$487.81	\$487.81	\$487.81
40	\$620.60	\$751.97	\$751.97	\$638.72	\$638.72	\$557.52	\$557.52	\$533.09	\$533.09	\$570.05	\$570.05	\$600.75	\$600.75	\$727.91	\$727.91	\$618.29	\$618.29	\$494.00	\$494.00	\$494.00	\$494.00
41	\$632.26	\$766.09	\$766.09	\$650.72	\$650.72	\$567.99	\$567.99	\$543.10	\$543.10	\$580.76	\$580.76	\$612.03	\$612.03	\$741.58	\$741.58	\$629.90	\$629.90	\$503.27	\$503.27	\$503.27	\$503.27
42	\$643.43	\$779.62	\$779.62	\$662.21	\$662.21	\$578.03	\$578.03	\$552.70	\$552.70	\$591.02	\$591.02	\$622.84	\$622.84	\$754.68	\$754.68	\$641.03	\$641.03	\$512.16	\$512.16	\$512.16	\$512.16
43	\$658.96	\$798.45	\$798.45	\$678.20	\$678.20	\$591.99	\$591.99	\$566.05	\$566.05	\$605.29	\$605.29	\$637.88	\$637.88	\$772.91	\$772.91	\$656.51	\$656.51	\$524.53	\$524.53	\$524.53	\$524.53
44	\$678.39	\$821.99	\$821.99	\$698.20	\$698.20	\$609.44	\$609.44	\$582.73	\$582.73	\$623.13	\$623.13	\$656.69	\$656.69	\$795.69	\$795.69	\$675.86	\$675.86	\$539.99	\$539.99	\$539.99	\$539.99
45	\$701.21	\$849.64	\$849.64	\$721.69	\$721.69	\$629.94	\$629.94	\$602.34	\$602.34	\$644.10	\$644.10	\$678.78	\$678.78	\$822.46	\$822.46	\$698.60	\$698.60	\$558.16	\$558.16	\$558.16	\$558.16
46	\$728.41	\$882.59	\$882.59	\$749.67	\$749.67	\$654.37	\$654.37	\$625.70	\$625.70	\$669.08	\$669.08	\$705.10	\$705.10	\$854.36	\$854.36	\$725.69	\$725.69	\$579.81	\$579.81	\$579.81	\$579.81
47	\$759.00	\$919.66	\$919.66	\$781.16	\$781.16	\$681.85	\$681.85	\$651.97	\$651.97	\$697.18	\$697.18	\$734.72	\$734.72	\$890.24	\$890.24	\$756.17	\$756.17	\$604.16	\$604.16	\$604.16	\$604.16
48	\$793.96	\$962.03	\$962.03	\$817.14	\$817.14	\$713.26	\$713.26	\$682.01	\$682.01	\$729.29	\$729.29	\$768.56	\$768.56	\$931.25	\$931.25	\$791.00	\$791.00	\$631.99	\$631.99	\$631.99	\$631.99
49	\$828.44	\$1,003.80	\$1,003.80	\$852.63	\$852.63	\$744.24	\$744.24	\$711.62	\$711.62	\$760.96	\$760.96	\$801.94	\$801.94	\$971.69	\$971.69	\$825.35	\$825.35	\$659.43	\$659.43	\$659.43	\$659.43
50	\$867.29	\$1,050.88	\$1,050.88	\$892.61	\$892.61	\$779.14	\$779.14	\$744.99	\$744.99	\$796.65	\$796.65	\$839.54	\$839.54	\$1,017.26	\$1,017.26	\$864.05	\$864.05	\$690.36	\$690.36	\$690.36	\$690.36
51	\$905.65	\$1,097.36	\$1,097.36	\$932.09	\$932.09	\$813.60	\$813.60	\$777.95	\$777.95	\$831.88	\$831.88	\$876.68	\$876.68	\$1,062.25	\$1,062.25	\$902.27	\$902.27	\$720.89	\$720.89	\$720.89	\$720.89
52	\$947.90	\$1,148.55	\$1,148.55	\$975.57	\$975.57	\$851.55	\$851.55	\$814.24	\$814.24	\$870.69	\$870.69	\$917.57	\$917.57	\$1,111.80	\$1,111.80	\$944.36	\$944.36	\$754.52	\$754.52	\$754.52	\$754.52
53	\$990.63	\$1,200.33	\$1,200.33	\$1,019.56	\$1,019.56	\$889.94	\$889.94	\$850.95	\$850.95	\$909.94	\$909.9										

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

HIOS Plan ID (On Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107	
HIOS Plan ID (Off Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107	
Plan Marketing Name ⇒	Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible ⇒	Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90	
OOP Maximum ⇒	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,400		\$8,400		\$8,400		\$8,400		\$8,400	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$282.74	\$282.74	\$302.35	\$302.35	\$318.63	\$318.63	\$386.07	\$386.07	\$327.93	\$327.93	\$202.43	\$202.43	\$193.56	\$193.56	\$206.98	\$206.98	\$218.12	\$218.12	\$264.29	\$264.29
15	\$307.88	\$307.88	\$329.22	\$329.22	\$346.95	\$346.95	\$420.39	\$420.39	\$357.08	\$357.08	\$220.42	\$220.42	\$210.76	\$210.76	\$225.37	\$225.37	\$237.51	\$237.51	\$287.79	\$287.79
16	\$317.49	\$317.49	\$339.50	\$339.50	\$357.78	\$357.78	\$433.51	\$433.51	\$368.22	\$368.22	\$227.30	\$227.30	\$217.34	\$217.34	\$232.41	\$232.41	\$244.92	\$244.92	\$296.77	\$296.77
17	\$327.10	\$327.10	\$349.77	\$349.77	\$368.61	\$368.61	\$446.63	\$446.63	\$379.37	\$379.37	\$234.18	\$234.18	\$223.92	\$223.92	\$239.44	\$239.44	\$252.34	\$252.34	\$305.75	\$305.75
18	\$337.44	\$337.44	\$360.84	\$360.84	\$380.27	\$380.27	\$460.76	\$460.76	\$391.37	\$391.37	\$241.59	\$241.59	\$231.00	\$231.00	\$247.02	\$247.02	\$260.32	\$260.32	\$315.42	\$315.42
19	\$347.79	\$347.79	\$371.91	\$371.91	\$391.93	\$391.93	\$474.89	\$474.89	\$403.37	\$403.37	\$249.00	\$249.00	\$238.09	\$238.09	\$254.59	\$254.59	\$268.30	\$268.30	\$325.10	\$325.10
20	\$358.51	\$358.51	\$383.37	\$383.37	\$404.01	\$404.01	\$489.53	\$489.53	\$415.81	\$415.81	\$256.67	\$256.67	\$245.43	\$245.43	\$262.44	\$262.44	\$276.57	\$276.57	\$335.12	\$335.12
21	\$369.60	\$369.60	\$395.23	\$395.23	\$416.51	\$416.51	\$504.68	\$504.68	\$428.67	\$428.67	\$264.62	\$264.62	\$253.02	\$253.02	\$270.56	\$270.56	\$285.13	\$285.13	\$345.49	\$345.49
22	\$369.60	\$369.60	\$395.23	\$395.23	\$416.51	\$416.51	\$504.68	\$504.68	\$428.67	\$428.67	\$264.62	\$264.62	\$253.02	\$253.02	\$270.56	\$270.56	\$285.13	\$285.13	\$345.49	\$345.49
23	\$369.60	\$369.60	\$395.23	\$395.23	\$416.51	\$416.51	\$504.68	\$504.68	\$428.67	\$428.67	\$264.62	\$264.62	\$253.02	\$253.02	\$270.56	\$270.56	\$285.13	\$285.13	\$345.49	\$345.49
24	\$369.60	\$369.60	\$395.23	\$395.23	\$416.51	\$416.51	\$504.68	\$504.68	\$428.67	\$428.67	\$264.62	\$264.62	\$253.02	\$253.02	\$270.56	\$270.56	\$285.13	\$285.13	\$345.49	\$345.49
25	\$371.08	\$371.08	\$396.80	\$396.80	\$418.17	\$418.17	\$506.69	\$506.69	\$430.38	\$430.38	\$265.67	\$265.67	\$254.03	\$254.03	\$271.64	\$271.64	\$286.27	\$286.27	\$346.86	\$346.86
26	\$378.47	\$378.47	\$404.71	\$404.71	\$426.50	\$426.50	\$516.78	\$516.78	\$438.95	\$438.95	\$270.96	\$270.96	\$259.09	\$259.09	\$277.05	\$277.05	\$291.97	\$291.97	\$353.77	\$353.77
27	\$387.34	\$387.34	\$414.19	\$414.19	\$436.50	\$436.50	\$528.89	\$528.89	\$449.24	\$449.24	\$277.31	\$277.31	\$265.16	\$265.16	\$283.54	\$283.54	\$298.81	\$298.81	\$362.06	\$362.06
28	\$401.75	\$401.75	\$429.61	\$429.61	\$452.74	\$452.74	\$548.58	\$548.58	\$465.96	\$465.96	\$287.63	\$287.63	\$275.03	\$275.03	\$294.10	\$294.10	\$309.93	\$309.93	\$375.54	\$375.54
29	\$413.58	\$413.58	\$442.26	\$442.26	\$466.07	\$466.07	\$564.73	\$564.73	\$479.68	\$479.68	\$296.10	\$296.10	\$283.12	\$283.12	\$302.75	\$302.75	\$319.06	\$319.06	\$386.59	\$386.59
30	\$419.50	\$419.50	\$448.58	\$448.58	\$472.73	\$472.73	\$572.80	\$572.80	\$486.54	\$486.54	\$300.33	\$300.33	\$287.17	\$287.17	\$307.08	\$307.08	\$323.62	\$323.62	\$392.12	\$392.12
31	\$428.37	\$428.37	\$458.06	\$458.06	\$482.73	\$482.73	\$584.91	\$584.91	\$496.82	\$496.82	\$306.68	\$306.68	\$293.25	\$293.25	\$313.58	\$313.58	\$330.46	\$330.46	\$400.41	\$400.41
32	\$437.24	\$437.24	\$467.55	\$467.55	\$492.73	\$492.73	\$597.03	\$597.03	\$507.11	\$507.11	\$313.04	\$313.04	\$299.32	\$299.32	\$320.07	\$320.07	\$337.30	\$337.30	\$408.70	\$408.70
33	\$442.78	\$442.78	\$473.48	\$473.48	\$498.97	\$498.97	\$604.60	\$604.60	\$513.54	\$513.54	\$317.00	\$317.00	\$303.11	\$303.11	\$324.13	\$324.13	\$341.58	\$341.58	\$413.89	\$413.89
34	\$448.69	\$448.69	\$479.80	\$479.80	\$505.64	\$505.64	\$612.67	\$612.67	\$520.40	\$520.40	\$321.24	\$321.24	\$307.16	\$307.16	\$328.46	\$328.46	\$346.14	\$346.14	\$419.41	\$419.41
35	\$451.65	\$451.65	\$482.96	\$482.96	\$508.97	\$508.97	\$616.71	\$616.71	\$523.83	\$523.83	\$323.35	\$323.35	\$309.19	\$309.19	\$330.62	\$330.62	\$348.42	\$348.42	\$422.18	\$422.18
36	\$454.61	\$454.61	\$486.13	\$486.13	\$512.30	\$512.30	\$620.74	\$620.74	\$527.26	\$527.26	\$325.47	\$325.47	\$311.21	\$311.21	\$332.79	\$332.79	\$350.71	\$350.71	\$424.94	\$424.94
37	\$457.56	\$457.56	\$489.29	\$489.29	\$515.63	\$515.63	\$624.78	\$624.78	\$530.69	\$530.69	\$327.59	\$327.59	\$313.23	\$313.23	\$334.95	\$334.95	\$352.99	\$352.99	\$427.71	\$427.71
38	\$460.52	\$460.52	\$492.45	\$492.45	\$518.97	\$518.97	\$628.82	\$628.82	\$534.12	\$534.12	\$329.71	\$329.71	\$315.26	\$315.26	\$337.11	\$337.11	\$355.27	\$355.27	\$430.47	\$430.47
39	\$466.43	\$466.43	\$498.77	\$498.77	\$525.63	\$525.63	\$636.89	\$636.89	\$540.98	\$540.98	\$333.94	\$333.94	\$319.31	\$319.31	\$341.44	\$341.44	\$359.83	\$359.83	\$436.00	\$436.00
40	\$472.35	\$472.35	\$505.10	\$505.10	\$532.29	\$532.29	\$644.97	\$644.97	\$547.84	\$547.84	\$338.17	\$338.17	\$323.35	\$323.35	\$345.77	\$345.77	\$364.39	\$364.39	\$441.52	\$441.52
41	\$481.22	\$481.22	\$514.58	\$514.58	\$542.29	\$542.29	\$657.08	\$657.08	\$558.12	\$558.12	\$344.52	\$344.52	\$329.43	\$329.43	\$352.27	\$352.27	\$371.23	\$371.23	\$449.82	\$449.82
42	\$489.72	\$489.72	\$523.67	\$523.67	\$551.87	\$551.87	\$668.69	\$668.69	\$567.98	\$567.98	\$350.61	\$350.61	\$335.25	\$335.25	\$358.49	\$358.49	\$377.79	\$377.79	\$457.76	\$457.76
43	\$501.55	\$501.55	\$536.32	\$536.32	\$565.20	\$565.20	\$684.84	\$684.84	\$581.70	\$581.70	\$359.08	\$359.08	\$343.34	\$343.34	\$367.15	\$367.15	\$386.92	\$386.92	\$468.82	\$468.82
44	\$516.33	\$516.33	\$552.13	\$552.13	\$581.86	\$581.86	\$705.02	\$705.02	\$598.85	\$598.85	\$369.66	\$369.66	\$353.46	\$353.46	\$377.97	\$377.97	\$398.32	\$398.32	\$482.64	\$482.64
45	\$533.70	\$533.70	\$570.70	\$570.70	\$601.43	\$601.43	\$728.74	\$728.74	\$618.99	\$618.99	\$382.10	\$382.10	\$365.35	\$365.35	\$390.69	\$390.69	\$411.72	\$411.72	\$498.87	\$498.87
46	\$554.40	\$554.40	\$592.84	\$592.84	\$624.76	\$624.76	\$757.01	\$757.01	\$643.00	\$643.00	\$396.92	\$396.92	\$379.52	\$379.52	\$405.84	\$405.84	\$427.69	\$427.69	\$518.22	\$518.22
47	\$577.68	\$577.68	\$617.73	\$617.73	\$651.00	\$651.00	\$788.80	\$788.80	\$670.00	\$670.00	\$413.59	\$413.59	\$395.46	\$395.46	\$422.88	\$422.88	\$445.65	\$445.65	\$539.99	\$539.99
48	\$604.30	\$604.30	\$646.19	\$646.19	\$680.99	\$680.99	\$825.14	\$825.14	\$700.87	\$700.87	\$432.64	\$432.64	\$413.68	\$413.68	\$442.36	\$442.36	\$466.18	\$466.18	\$564.86	\$564.86
49	\$630.54	\$630.54	\$674.25	\$674.25	\$710.56	\$710.56	\$860.97	\$860.97	\$731.30	\$731.30	\$451.43	\$451.43	\$431.65	\$431.65	\$461.57	\$461.57	\$486.43	\$486.43	\$589.39	\$589.39
50	\$660.10	\$660.10	\$705.87	\$705.87	\$743.88	\$743.88	\$901.34	\$901.34	\$765.60	\$765.60	\$472.60	\$472.60	\$451.89	\$451.89	\$483.22	\$483.22	\$509.24	\$509.24	\$634.33	\$634.33
51	\$689.30	\$689.30	\$737.09	\$737.09	\$776.78	\$776.78	\$941.21	\$941.21	\$799.46	\$799.46	\$493.50	\$493.50	\$471.87	\$471.87	\$504.59	\$504.59	\$531.76	\$531.76	\$664.32	\$664.32
52	\$721.46	\$721.46	\$771.48	\$771.48	\$813.02	\$813.02	\$985.12	\$985.12	\$836.76	\$836.76	\$516.52	\$516.52	\$493.89	\$493.89	\$556.57	\$556.57	\$576.38	\$576.38	\$718.42	\$718.42
53	\$753.98	\$753.98	\$806.26	\$806.26	\$849.67	\$849.67	\$1,029.53	\$1,029.53	\$874.48	\$874.48	\$539.81	\$539.81	\$516.15	\$516.15	\$551.94	\$551.94	\$581.66	\$581.66	\$704.78	\$704.78
54	\$789.09	\$789.09	\$843.80	\$843.80	\$889.24	\$889.24	\$1,077.47	\$1,077.47												

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																						
HIOS Plan ID (Off Exchange)=>	0050107	75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		
	-Access PPO /8400	Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		Geisinger All-Access PPO /8400		
Plan Marketing Name =>	Form # =>	F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	
Rating Area =>	Area 7	Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 7		
Network =>	-Access PPO	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal =>	nze	Bronze		Silver		Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		
Deductible =>	d: \$8,400	Combined: \$8,400		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		
Coinsurance =>	%	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		
Copays =>	\$90	\$40 / \$90		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		
OOP Maximum =>	00	\$8,400		\$8,550		\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		
Pediatric Dental (Yes/No) =>	as	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
	Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$264.29	\$224.49	\$224.49	\$280.20	\$280.20	\$315.76	\$315.76	\$324.98	\$324.98	\$333.73	\$333.73	\$319.10	\$319.10	\$341.23	\$341.23	\$359.60	\$359.60	\$435.72	\$435.72	\$435.72		
15	\$287.79	\$244.44	\$244.44	\$305.11	\$305.11	\$343.83	\$343.83	\$353.87	\$353.87	\$363.39	\$363.39	\$347.47	\$347.47	\$371.56	\$371.56	\$391.57	\$391.57	\$474.45	\$474.45	\$474.45		
16	\$296.77	\$252.07	\$252.07	\$314.63	\$314.63	\$354.56	\$354.56	\$364.91	\$364.91	\$374.74	\$374.74	\$358.32	\$358.32	\$383.16	\$383.16	\$403.79	\$403.79	\$489.26	\$489.26	\$489.26		
17	\$305.75	\$259.70	\$259.70	\$324.16	\$324.16	\$365.29	\$365.29	\$375.96	\$375.96	\$386.08	\$386.08	\$369.16	\$369.16	\$394.75	\$394.75	\$416.01	\$416.01	\$504.07	\$504.07	\$504.07		
18	\$315.42	\$267.92	\$267.92	\$334.41	\$334.41	\$376.85	\$376.85	\$387.85	\$387.85	\$398.29	\$398.29	\$380.84	\$380.84	\$407.24	\$407.24	\$429.17	\$429.17	\$520.02	\$520.02	\$520.02		
19	\$325.10	\$276.14	\$276.14	\$344.67	\$344.67	\$388.41	\$388.41	\$399.75	\$399.75	\$410.51	\$410.51	\$392.52	\$392.52	\$419.73	\$419.73	\$442.33	\$442.33	\$535.97	\$535.97	\$535.97		
20	\$335.12	\$284.65	\$284.65	\$355.29	\$355.29	\$400.38	\$400.38	\$412.07	\$412.07	\$423.16	\$423.16	\$404.62	\$404.62	\$432.67	\$432.67	\$455.97	\$455.97	\$552.48	\$552.48	\$552.48		
21	\$345.49	\$293.46	\$293.46	\$366.28	\$366.28	\$412.77	\$412.77	\$424.82	\$424.82	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$569.58		
22	\$345.49	\$293.46	\$293.46	\$366.28	\$366.28	\$412.77	\$412.77	\$424.82	\$424.82	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$569.58		
23	\$345.49	\$293.46	\$293.46	\$366.28	\$366.28	\$412.77	\$412.77	\$424.82	\$424.82	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$569.58		
24	\$345.49	\$293.46	\$293.46	\$366.28	\$366.28	\$412.77	\$412.77	\$424.82	\$424.82	\$436.25	\$436.25	\$417.14	\$417.14	\$446.06	\$446.06	\$470.07	\$470.07	\$569.58	\$569.58	\$569.58		
25	\$346.86	\$294.62	\$294.62	\$367.74	\$367.74	\$414.41	\$414.41	\$426.51	\$426.51	\$437.99	\$437.99	\$418.80	\$418.80	\$447.83	\$447.83	\$471.95	\$471.95	\$571.85	\$571.85	\$571.85		
26	\$353.77	\$300.49	\$300.49	\$375.07	\$375.07	\$422.67	\$422.67	\$435.01	\$435.01	\$446.72	\$446.72	\$427.14	\$427.14	\$456.76	\$456.76	\$481.35	\$481.35	\$583.24	\$583.24	\$583.24		
27	\$362.06	\$307.54	\$307.54	\$383.86	\$383.86	\$432.57	\$432.57	\$445.20	\$445.20	\$457.19	\$457.19	\$437.15	\$437.15	\$467.46	\$467.46	\$492.63	\$492.63	\$596.91	\$596.91	\$596.91		
28	\$375.54	\$318.98	\$318.98	\$398.14	\$398.14	\$448.67	\$448.67	\$461.77	\$461.77	\$474.20	\$474.20	\$453.42	\$453.42	\$484.86	\$484.86	\$510.96	\$510.96	\$619.12	\$619.12	\$619.12		
29	\$386.59	\$328.37	\$328.37	\$409.87	\$409.87	\$461.88	\$461.88	\$475.37	\$475.37	\$488.16	\$488.16	\$466.77	\$466.77	\$499.13	\$499.13	\$526.01	\$526.01	\$637.35	\$637.35	\$637.35		
30	\$392.12	\$330.07	\$333.07	\$415.73	\$415.73	\$468.49	\$468.49	\$482.16	\$482.16	\$495.14	\$495.14	\$473.44	\$473.44	\$506.27	\$506.27	\$533.53	\$533.53	\$646.46	\$646.46	\$646.46		
31	\$400.41	\$340.11	\$340.11	\$424.52	\$424.52	\$478.39	\$478.39	\$492.36	\$492.36	\$505.61	\$505.61	\$483.45	\$483.45	\$516.97	\$516.97	\$544.81	\$544.81	\$660.13	\$660.13	\$660.13		
32	\$408.70	\$347.15	\$347.15	\$433.31	\$433.31	\$488.30	\$488.30	\$502.55	\$502.55	\$516.08	\$516.08	\$493.47	\$493.47	\$527.68	\$527.68	\$556.09	\$556.09	\$673.80	\$673.80	\$673.80		
33	\$413.89	\$351.55	\$351.55	\$438.80	\$438.80	\$494.49	\$494.49	\$508.93	\$508.93	\$522.62	\$522.62	\$499.72	\$499.72	\$534.37	\$534.37	\$563.14	\$563.14	\$682.35	\$682.35	\$682.35		
34	\$419.41	\$356.25	\$356.25	\$444.66	\$444.66	\$501.09	\$501.09	\$515.72	\$515.72	\$529.60	\$529.60	\$506.40	\$506.40	\$541.50	\$541.50	\$570.66	\$570.66	\$691.46	\$691.46	\$691.46		
35	\$422.18	\$358.60	\$358.60	\$447.59	\$447.59	\$504.40	\$504.40	\$519.12	\$519.12	\$533.09	\$533.09	\$509.73	\$509.73	\$545.07	\$545.07	\$574.42	\$574.42	\$696.02	\$696.02	\$696.02		
36	\$424.94	\$360.94	\$360.94	\$450.52	\$450.52	\$507.70	\$507.70	\$522.52	\$522.52	\$536.58	\$536.58	\$513.07	\$513.07	\$548.64	\$548.64	\$578.18	\$578.18	\$700.57	\$700.57	\$700.57		
37	\$427.71	\$363.29	\$363.29	\$453.45	\$453.45	\$511.00	\$511.00	\$525.92	\$525.92	\$540.07	\$540.07	\$516.41	\$516.41	\$552.21	\$552.21	\$581.94	\$581.94	\$705.13	\$705.13	\$705.13		
38	\$430.47	\$365.64	\$365.64	\$456.38	\$456.38	\$514.30	\$514.30	\$529.32	\$529.32	\$543.56	\$543.56	\$519.74	\$519.74	\$555.78	\$555.78	\$585.71	\$585.71	\$709.69	\$709.69	\$709.69		
39	\$436.00	\$370.34	\$370.34	\$462.24	\$462.24	\$520.91	\$520.91	\$536.11	\$536.11	\$550.54	\$550.54	\$526.42	\$526.42	\$562.92	\$562.92	\$593.23	\$593.23	\$718.80	\$718.80	\$718.80		
40	\$441.52	\$375.03	\$375.03	\$468.10	\$468.10	\$527.51	\$527.51	\$542.91	\$542.91	\$557.52	\$557.52	\$533.09	\$533.09	\$570.05	\$570.05	\$600.75	\$600.75	\$727.91	\$727.91	\$727.91		
41	\$449.82	\$382.07	\$382.07	\$476.89	\$476.89	\$537.42	\$537.42	\$553.11	\$553.11	\$567.99	\$567.99	\$543.10	\$543.10	\$580.76	\$580.76	\$612.03	\$612.03	\$741.58	\$741.58	\$741.58		
42	\$457.76	\$388.82	\$388.82	\$485.32	\$485.32	\$546.91	\$546.91	\$562.88	\$562.88	\$578.03	\$578.03	\$552.70	\$552.70	\$591.02	\$591.02	\$622.84	\$622.84	\$754.68	\$754.68	\$754.68		
43	\$468.82	\$398.21	\$398.21	\$497.04	\$497.04	\$560.12	\$560.12	\$576.47	\$576.47	\$591.99	\$591.99	\$566.05	\$566.05	\$605.29	\$605.29	\$637.88	\$637.88	\$772.91	\$772.91	\$772.91		
44	\$482.64	\$409.95	\$409.95	\$511.69	\$511.69	\$576.63	\$576.63	\$593.46	\$593.46	\$609.44	\$609.44	\$582.73	\$582.73	\$623.13	\$623.13	\$656.69	\$656.69	\$795.69	\$795.69	\$795.69		
45	\$498.87	\$423.74	\$423.74	\$528.91	\$528.91	\$596.03	\$596.03	\$613.43	\$613.43	\$629.94	\$629.94	\$602.34	\$602.34	\$644.10	\$644.10	\$678.78	\$678.78	\$822.46	\$822.46	\$822.46		
46	\$518.22	\$440.18	\$440.18	\$549.42	\$549.42	\$619.14	\$619.14	\$637.22	\$637.22	\$654.37	\$654.37	\$625.70	\$625.70	\$669.08	\$669.08	\$705.10	\$705.10	\$854.36	\$854.36	\$854.36		
47	\$539.99	\$458.66	\$458.66	\$572.49	\$572.49	\$645.15	\$645.15	\$663.98	\$663.98	\$681.85	\$681.85	\$651.97	\$651.97	\$697.18	\$697.18	\$734.72	\$734.72	\$890.24	\$890.24	\$890.24		
48	\$564.86	\$479.79	\$479.79	\$598.86	\$598.86	\$674.87	\$674.87	\$694.57	\$694.57	\$713.26	\$713.26	\$682.01	\$682.01	\$729.29	\$729.29	\$768.56	\$768.56	\$931.25	\$931.25	\$931.25		
49	\$589.39	\$500.63	\$500.63	\$624.87	\$624.87	\$704.17	\$704.17	\$724.73	\$724.73	\$744.24	\$744.24	\$711.62	\$711.62	\$760.96	\$760.96	\$801.94	\$801.94	\$971.69	\$971.69	\$971.69		
50	\$617.03	\$524.10	\$524.10	\$654.17	\$654.17	\$737.19	\$737.19	\$758.72	\$758.72	\$779.14	\$779.14	\$744.99	\$744.99	\$796.65	\$796.65	\$839.54	\$839.54	\$1,017.26	\$1,017.26	\$1,017.26		
51	\$644.32	\$547.29	\$547.29	\$683.11	\$683.11	\$769.80	\$769.80	\$792.28	\$792.28	\$813.60	\$813.60	\$777.95	\$777.95	\$831.88	\$831.88	\$876.68	\$876.68	\$1,062.25	\$1,062.25	\$1,062.25		
52	\$674.38	\$572.82	\$572.82	\$714.97	\$714.97	\$805.71	\$805.71	\$829.24	\$829.24	\$851.55	\$851.55	\$814.24	\$814.24	\$870.69	\$870.69	\$917.57	\$917.57	\$1,111.80	\$1,111.80	\$1,111.80		
53	\$704.78	\$598.64	\$598.64	\$747.21	\$747.21	\$842.03	\$842.03	\$866.62	\$866.62	\$889.94	\$889.94	\$850.95	\$850.95	\$909.94	\$909.94	\$958.94	\$958.94	\$1,161.93	\$1,161.93	\$1,161.93		
54	\$737.60	\$626.52	\$626.52	\$782.00	\$782.00	\$881.25	\$881.25	\$906.98	\$906.98	\$931.39	\$931.39	\$890.57	\$890.57	\$952.32	\$952.32	\$1,003.60	\$1,003.60	\$1,216.04	\$1,216.04	\$1,216.04		
55	\$770.42	\$654.40	\$654.40	\$816.80	\$816.80	\$920.46	\$920.46	\$947.33	\$947.33	\$972.83	\$972.83	\$930.20	\$930.20	\$994.69	\$994.69	\$1,048.25	\$1,048.25	\$1,270.14	\$1,270.14	\$1,270.14		
56	\$806.01	\$684.62	\$684.62	\$854.53	\$854.53	\$962.97	\$962.97	\$991.09	\$991.09	\$1,017.76	\$1,017.76	\$973.17	\$973.17	\$1,040.63	\$1,040.63	\$1,096.67	\$1,096.67	\$1,328.81	\$1,328.81	\$1,328.81		
57	\$841.94																					

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

HIOS Plan ID (On Exchange)⇒	75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131	
HIOS Plan ID (Off Exchange)⇒	75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131	
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/2000 1xd		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger Extra PPO 10/40/0 M-152-243-F Rev. 1/21		Geisinger Extra PPO 10/40/0 M-152-243-F Rev. 1/21		Geisinger Extra PPO 10/40/0 M-152-243-F Rev. 1/21	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21	
Rating Area ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible ⇒	Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$25 / \$50		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$40 / \$40		\$40 / \$40		\$40	
OOP Maximum ⇒	\$7,350		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$1,600		\$1,600		\$1,600	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$370.10	\$370.10	\$399.10	\$399.10	\$381.62	\$381.62	\$408.07	\$408.07	\$430.05	\$430.05	\$521.08	\$521.08	\$442.60	\$442.60	\$372.75	\$372.75	\$420.06	\$420.06	\$432.33	\$432.33
15	\$403.00	\$403.00	\$434.58	\$434.58	\$415.54	\$415.54	\$444.35	\$444.35	\$468.27	\$468.27	\$567.40	\$567.40	\$481.95	\$481.95	\$405.89	\$405.89	\$457.40	\$457.40	\$470.75	\$470.75
16	\$415.58	\$415.58	\$448.15	\$448.15	\$428.51	\$428.51	\$458.22	\$458.22	\$482.89	\$482.89	\$585.11	\$585.11	\$496.99	\$496.99	\$418.56	\$418.56	\$471.68	\$471.68	\$485.45	\$485.45
17	\$428.16	\$428.16	\$461.71	\$461.71	\$441.48	\$441.48	\$472.08	\$472.08	\$497.50	\$497.50	\$602.82	\$602.82	\$512.03	\$512.03	\$431.23	\$431.23	\$485.95	\$485.95	\$500.14	\$500.14
18	\$441.70	\$441.70	\$476.32	\$476.32	\$455.44	\$455.44	\$487.02	\$487.02	\$513.25	\$513.25	\$621.89	\$621.89	\$528.23	\$528.23	\$444.87	\$444.87	\$501.33	\$501.33	\$515.97	\$515.97
19	\$455.25	\$455.25	\$490.92	\$490.92	\$469.41	\$469.41	\$501.96	\$501.96	\$528.99	\$528.99	\$640.96	\$640.96	\$544.43	\$544.43	\$458.51	\$458.51	\$516.70	\$516.70	\$531.79	\$531.79
20	\$469.28	\$469.28	\$506.05	\$506.05	\$483.88	\$483.88	\$517.43	\$517.43	\$545.29	\$545.29	\$660.71	\$660.71	\$561.21	\$561.21	\$472.64	\$472.64	\$532.63	\$532.63	\$548.18	\$548.18
21	\$483.80	\$483.80	\$521.71	\$521.71	\$498.85	\$498.85	\$533.43	\$533.43	\$562.16	\$562.16	\$681.15	\$681.15	\$578.57	\$578.57	\$487.27	\$487.27	\$549.10	\$549.10	\$565.14	\$565.14
22	\$483.80	\$483.80	\$521.71	\$521.71	\$498.85	\$498.85	\$533.43	\$533.43	\$562.16	\$562.16	\$681.15	\$681.15	\$578.57	\$578.57	\$487.27	\$487.27	\$549.10	\$549.10	\$565.14	\$565.14
23	\$483.80	\$483.80	\$521.71	\$521.71	\$498.85	\$498.85	\$533.43	\$533.43	\$562.16	\$562.16	\$681.15	\$681.15	\$578.57	\$578.57	\$487.27	\$487.27	\$549.10	\$549.10	\$565.14	\$565.14
24	\$483.80	\$483.80	\$521.71	\$521.71	\$498.85	\$498.85	\$533.43	\$533.43	\$562.16	\$562.16	\$681.15	\$681.15	\$578.57	\$578.57	\$487.27	\$487.27	\$549.10	\$549.10	\$565.14	\$565.14
25	\$485.73	\$485.73	\$523.79	\$523.79	\$500.84	\$500.84	\$535.56	\$535.56	\$564.40	\$564.40	\$683.87	\$683.87	\$580.88	\$580.88	\$489.21	\$489.21	\$551.30	\$551.30	\$567.39	\$567.39
26	\$495.40	\$495.40	\$534.23	\$534.23	\$510.82	\$510.82	\$546.23	\$546.23	\$575.64	\$575.64	\$697.50	\$697.50	\$592.45	\$592.45	\$498.96	\$498.96	\$562.28	\$562.28	\$578.69	\$578.69
27	\$507.01	\$507.01	\$546.75	\$546.75	\$522.79	\$522.79	\$559.03	\$559.03	\$589.14	\$589.14	\$713.84	\$713.84	\$606.34	\$606.34	\$510.65	\$510.65	\$575.46	\$575.46	\$592.26	\$592.26
28	\$525.88	\$525.88	\$567.09	\$567.09	\$542.24	\$542.24	\$579.84	\$579.84	\$611.06	\$611.06	\$740.41	\$740.41	\$628.90	\$628.90	\$529.65	\$529.65	\$596.87	\$596.87	\$614.30	\$614.30
29	\$541.36	\$541.36	\$583.79	\$583.79	\$558.21	\$558.21	\$596.91	\$596.91	\$629.05	\$629.05	\$762.20	\$762.20	\$647.41	\$647.41	\$545.25	\$545.25	\$614.44	\$614.44	\$632.38	\$632.38
30	\$549.10	\$549.10	\$592.14	\$592.14	\$566.19	\$566.19	\$605.44	\$605.44	\$638.04	\$638.04	\$773.10	\$773.10	\$656.67	\$656.67	\$553.04	\$553.04	\$623.23	\$623.23	\$641.42	\$641.42
31	\$560.72	\$560.72	\$604.66	\$604.66	\$578.16	\$578.16	\$618.24	\$618.24	\$651.53	\$651.53	\$789.45	\$789.45	\$670.56	\$670.56	\$564.74	\$564.74	\$636.41	\$636.41	\$654.99	\$654.99
32	\$572.33	\$572.33	\$617.18	\$617.18	\$590.13	\$590.13	\$631.05	\$631.05	\$665.03	\$665.03	\$805.80	\$805.80	\$684.44	\$684.44	\$576.43	\$576.43	\$649.58	\$649.58	\$668.55	\$668.55
33	\$579.58	\$579.58	\$625.00	\$625.00	\$597.62	\$597.62	\$639.05	\$639.05	\$673.46	\$673.46	\$816.02	\$816.02	\$693.12	\$693.12	\$583.74	\$583.74	\$657.82	\$657.82	\$677.03	\$677.03
34	\$587.32	\$587.32	\$633.35	\$633.35	\$605.60	\$605.60	\$647.58	\$647.58	\$682.45	\$682.45	\$826.91	\$826.91	\$702.38	\$702.38	\$591.54	\$591.54	\$666.61	\$666.61	\$686.07	\$686.07
35	\$591.19	\$591.19	\$637.52	\$637.52	\$609.59	\$609.59	\$651.85	\$651.85	\$686.95	\$686.95	\$832.36	\$832.36	\$707.01	\$707.01	\$595.43	\$595.43	\$671.00	\$671.00	\$690.59	\$690.59
36	\$595.07	\$595.07	\$641.70	\$641.70	\$613.58	\$613.58	\$656.12	\$656.12	\$691.45	\$691.45	\$837.81	\$837.81	\$711.64	\$711.64	\$599.33	\$599.33	\$675.39	\$675.39	\$695.11	\$695.11
37	\$598.94	\$598.94	\$645.87	\$645.87	\$617.57	\$617.57	\$660.39	\$660.39	\$695.94	\$695.94	\$843.26	\$843.26	\$716.26	\$716.26	\$603.23	\$603.23	\$679.79	\$679.79	\$699.63	\$699.63
38	\$602.81	\$602.81	\$650.05	\$650.05	\$621.56	\$621.56	\$664.65	\$664.65	\$700.44	\$700.44	\$848.71	\$848.71	\$720.89	\$720.89	\$607.13	\$607.13	\$684.18	\$684.18	\$704.15	\$704.15
39	\$610.55	\$610.55	\$658.39	\$658.39	\$629.54	\$629.54	\$673.19	\$673.19	\$709.44	\$709.44	\$859.61	\$859.61	\$730.15	\$730.15	\$614.92	\$614.92	\$692.96	\$692.96	\$713.20	\$713.20
40	\$618.29	\$618.29	\$666.74	\$666.74	\$637.52	\$637.52	\$681.72	\$681.72	\$718.43	\$718.43	\$870.51	\$870.51	\$739.41	\$739.41	\$622.72	\$622.72	\$701.75	\$701.75	\$722.24	\$722.24
41	\$629.90	\$629.90	\$679.26	\$679.26	\$649.50	\$649.50	\$694.52	\$694.52	\$731.92	\$731.92	\$886.85	\$886.85	\$753.29	\$753.29	\$634.41	\$634.41	\$714.93	\$714.93	\$735.80	\$735.80
42	\$641.03	\$641.03	\$691.26	\$691.26	\$660.97	\$660.97	\$706.79	\$706.79	\$744.85	\$744.85	\$902.52	\$902.52	\$766.60	\$766.60	\$645.62	\$645.62	\$727.56	\$727.56	\$748.80	\$748.80
43	\$656.51	\$656.51	\$707.95	\$707.95	\$676.93	\$676.93	\$723.86	\$723.86	\$762.84	\$762.84	\$924.32	\$924.32	\$785.11	\$785.11	\$661.21	\$661.21	\$745.13	\$745.13	\$766.88	\$766.88
44	\$675.86	\$675.86	\$728.82	\$728.82	\$696.89	\$696.89	\$745.20	\$745.20	\$785.33	\$785.33	\$951.56	\$951.56	\$808.26	\$808.26	\$680.70	\$680.70	\$767.09	\$767.09	\$789.49	\$789.49
45	\$698.60	\$698.60	\$753.34	\$753.34	\$720.33	\$720.33	\$770.27	\$770.27	\$811.75	\$811.75	\$983.58	\$983.58	\$835.45	\$835.45	\$703.61	\$703.61	\$792.90	\$792.90	\$816.05	\$816.05
46	\$725.69	\$725.69	\$782.56	\$782.56	\$748.27	\$748.27	\$800.14	\$800.14	\$843.23	\$843.23	\$1,021.72	\$1,021.72	\$867.85	\$867.85	\$730.89	\$730.89	\$823.65	\$823.65	\$847.70	\$847.70
47	\$756.17	\$756.17	\$815.43	\$815.43	\$779.69	\$779.69	\$833.75	\$833.75	\$878.64	\$878.64	\$1,064.63	\$1,064.63	\$904.30	\$904.30	\$761.59	\$761.59	\$858.24	\$858.24	\$883.30	\$883.30
48	\$791.00	\$791.00	\$852.99	\$852.99	\$815.61	\$815.61	\$872.16	\$872.16	\$919.12	\$919.12	\$1,113.68	\$1,113.68	\$945.95	\$945.95	\$796.67	\$796.67	\$897.78	\$897.78	\$923.99	\$923.99
49	\$825.35	\$825.35	\$890.03	\$890.03	\$851.03	\$851.03	\$910.03	\$910.03	\$959.03	\$959.03	\$1,162.04	\$1,162.04	\$987.03	\$987.03	\$831.27	\$831.27	\$936.76	\$936.76	\$964.11	\$964.11
50	\$864.05	\$864.05	\$931.77	\$931.77	\$890.94	\$890.94	\$952.70	\$952.70	\$1,004.00	\$1,004.00	\$1,216.53	\$1,216.53	\$1,033.32	\$1,033.32	\$870.25	\$870.25	\$980.69	\$980.69	\$1,009.32	\$1,009.32
51	\$902.27	\$902.27	\$972.98	\$972.98	\$930.34	\$930.34	\$994.85	\$994.85	\$1,048.41	\$1,048.41	\$1,270.34	\$1,270.34	\$1,079.02	\$1,079.02	\$908.74	\$908.74	\$1,024.07	\$1,024.07	\$1,053.97	\$1,053.97
52	\$944.36	\$944.36	\$1,018.37	\$1,018.37	\$973.74	\$973.74	\$1,041.25	\$1,041.25	\$1,097.32	\$1,097.32	\$1,329.60	\$1,329.60	\$1,129.36	\$1,129.36	\$951.13	\$951.13	\$1,071.84	\$1,071.84	\$1,103.14	\$1,103.14
53	\$986.94	\$986.94	\$1,064.28	\$1,064.28	\$1,017.64	\$1,017.64	\$1,088.20	\$1,088.20	\$1,146.79	\$1,146.79	\$1,389.54	\$1,389.54	\$1,180.27	\$1,180.27	\$994.01	\$994.01	\$1,120.16	\$1,120.16	\$1,152.87	\$

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

HIOS Plan ID (On Exchange) =>																				
HIOS Plan ID (Off Exchange) =>	0050131	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	
Plan Marketing Name =>	Access PPO 10/40/0	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	
Form # =>	F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	
Rating Area =>	Area 9	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	
Network =>	-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	
Metal =>	nm	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	/ Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	
Coinsurance =>	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$40	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	
OOP Maximum =>	\$00	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	ns	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$432.33	\$330.25	\$330.25	\$372.16	\$372.16	\$383.03	\$383.03	\$313.39	\$313.39	\$353.17	\$353.17	\$363.48	\$363.48	\$319.57	\$319.57	\$305.57	\$305.57	\$326.75	\$326.75	
15	\$470.75	\$359.60	\$359.60	\$405.24	\$405.24	\$417.07	\$417.07	\$341.25	\$341.25	\$384.56	\$384.56	\$395.79	\$395.79	\$347.98	\$347.98	\$332.73	\$332.73	\$355.80	\$355.80	
16	\$485.45	\$370.83	\$370.83	\$417.89	\$417.89	\$430.09	\$430.09	\$351.90	\$351.90	\$396.56	\$396.56	\$408.14	\$408.14	\$358.84	\$358.84	\$343.12	\$343.12	\$366.90	\$366.90	
17	\$500.14	\$382.05	\$382.05	\$430.54	\$430.54	\$443.11	\$443.11	\$362.55	\$362.55	\$408.56	\$408.56	\$420.49	\$420.49	\$369.70	\$369.70	\$353.50	\$353.50	\$378.01	\$378.01	
18	\$515.97	\$394.14	\$394.14	\$444.16	\$444.16	\$457.13	\$457.13	\$374.02	\$374.02	\$421.49	\$421.49	\$433.80	\$433.80	\$381.40	\$381.40	\$364.69	\$364.69	\$389.97	\$389.97	
19	\$531.79	\$406.23	\$406.23	\$457.78	\$457.78	\$471.15	\$471.15	\$385.49	\$385.49	\$434.42	\$434.42	\$447.10	\$447.10	\$393.10	\$393.10	\$375.87	\$375.87	\$401.93	\$401.93	
20	\$548.18	\$418.75	\$418.75	\$471.89	\$471.89	\$485.67	\$485.67	\$397.37	\$397.37	\$447.80	\$447.80	\$460.88	\$460.88	\$405.21	\$405.21	\$387.45	\$387.45	\$414.32	\$414.32	
21	\$565.14	\$431.70	\$431.70	\$486.49	\$486.49	\$500.69	\$500.69	\$409.67	\$409.67	\$461.66	\$461.66	\$475.14	\$475.14	\$417.75	\$417.75	\$399.44	\$399.44	\$427.13	\$427.13	
22	\$565.14	\$431.70	\$431.70	\$486.49	\$486.49	\$500.69	\$500.69	\$409.67	\$409.67	\$461.66	\$461.66	\$475.14	\$475.14	\$417.75	\$417.75	\$399.44	\$399.44	\$427.13	\$427.13	
23	\$565.14	\$431.70	\$431.70	\$486.49	\$486.49	\$500.69	\$500.69	\$409.67	\$409.67	\$461.66	\$461.66	\$475.14	\$475.14	\$417.75	\$417.75	\$399.44	\$399.44	\$427.13	\$427.13	
24	\$565.14	\$431.70	\$431.70	\$486.49	\$486.49	\$500.69	\$500.69	\$409.67	\$409.67	\$461.66	\$461.66	\$475.14	\$475.14	\$417.75	\$417.75	\$399.44	\$399.44	\$427.13	\$427.13	
25	\$567.39	\$433.42	\$433.42	\$488.43	\$488.43	\$502.69	\$502.69	\$411.30	\$411.30	\$463.50	\$463.50	\$477.03	\$477.03	\$419.41	\$419.41	\$401.03	\$401.03	\$428.84	\$428.84	
26	\$578.69	\$442.06	\$442.06	\$498.16	\$498.16	\$512.70	\$512.70	\$419.50	\$419.50	\$472.73	\$472.73	\$486.54	\$486.54	\$427.77	\$427.77	\$409.02	\$409.02	\$437.38	\$437.38	
27	\$592.26	\$452.42	\$452.42	\$509.83	\$509.83	\$524.72	\$524.72	\$429.33	\$429.33	\$483.81	\$483.81	\$497.94	\$497.94	\$437.79	\$437.79	\$418.61	\$418.61	\$447.63	\$447.63	
28	\$614.30	\$469.25	\$469.25	\$528.81	\$528.81	\$544.25	\$544.25	\$445.30	\$445.30	\$501.82	\$501.82	\$516.47	\$516.47	\$454.09	\$454.09	\$434.19	\$434.19	\$464.29	\$464.29	
29	\$632.38	\$483.07	\$483.07	\$544.37	\$544.37	\$560.27	\$560.27	\$458.41	\$458.41	\$516.59	\$516.59	\$531.67	\$531.67	\$467.45	\$467.45	\$446.97	\$446.97	\$477.96	\$477.96	
30	\$641.42	\$489.98	\$489.98	\$552.16	\$552.16	\$568.28	\$568.28	\$464.97	\$464.97	\$523.98	\$523.98	\$539.28	\$539.28	\$474.14	\$474.14	\$453.36	\$453.36	\$484.79	\$484.79	
31	\$654.99	\$500.34	\$500.34	\$563.83	\$563.83	\$580.30	\$580.30	\$474.80	\$474.80	\$535.06	\$535.06	\$550.68	\$550.68	\$484.16	\$484.16	\$462.95	\$462.95	\$495.04	\$495.04	
32	\$668.55	\$510.70	\$510.70	\$575.51	\$575.51	\$592.31	\$592.31	\$484.63	\$484.63	\$546.14	\$546.14	\$562.08	\$562.08	\$494.19	\$494.19	\$472.53	\$472.53	\$505.29	\$505.29	
33	\$677.03	\$517.17	\$517.17	\$582.81	\$582.81	\$599.82	\$599.82	\$490.78	\$490.78	\$553.06	\$553.06	\$569.21	\$569.21	\$500.45	\$500.45	\$478.52	\$478.52	\$511.70	\$511.70	
34	\$686.07	\$524.08	\$524.08	\$590.59	\$590.59	\$607.83	\$607.83	\$497.33	\$497.33	\$560.45	\$560.45	\$576.81	\$576.81	\$507.14	\$507.14	\$484.92	\$484.92	\$518.54	\$518.54	
35	\$690.59	\$527.53	\$527.53	\$594.48	\$594.48	\$611.84	\$611.84	\$500.61	\$500.61	\$564.14	\$564.14	\$580.61	\$580.61	\$510.48	\$510.48	\$488.11	\$488.11	\$521.95	\$521.95	
36	\$695.11	\$530.99	\$530.99	\$598.37	\$598.37	\$615.84	\$615.84	\$503.89	\$503.89	\$567.83	\$567.83	\$584.41	\$584.41	\$513.82	\$513.82	\$491.31	\$491.31	\$525.37	\$525.37	
37	\$699.63	\$534.44	\$534.44	\$602.27	\$602.27	\$619.85	\$619.85	\$507.16	\$507.16	\$571.53	\$571.53	\$588.21	\$588.21	\$517.16	\$517.16	\$494.50	\$494.50	\$528.79	\$528.79	
38	\$704.15	\$537.89	\$537.89	\$606.16	\$606.16	\$623.86	\$623.86	\$510.44	\$510.44	\$575.22	\$575.22	\$592.02	\$592.02	\$520.51	\$520.51	\$497.70	\$497.70	\$532.20	\$532.20	
39	\$713.20	\$544.80	\$544.80	\$613.94	\$613.94	\$631.87	\$631.87	\$517.00	\$517.00	\$582.61	\$582.61	\$599.62	\$599.62	\$527.19	\$527.19	\$504.09	\$504.09	\$539.04	\$539.04	
40	\$722.24	\$551.71	\$551.71	\$621.72	\$621.72	\$639.88	\$639.88	\$523.55	\$523.55	\$589.99	\$589.99	\$607.22	\$607.22	\$533.87	\$533.87	\$510.48	\$510.48	\$545.87	\$545.87	
41	\$735.80	\$562.07	\$562.07	\$633.40	\$633.40	\$651.89	\$651.89	\$533.38	\$533.38	\$601.07	\$601.07	\$618.62	\$618.62	\$543.90	\$543.90	\$520.07	\$520.07	\$556.12	\$556.12	
42	\$748.80	\$572.00	\$572.00	\$644.59	\$644.59	\$663.41	\$663.41	\$542.80	\$542.80	\$611.69	\$611.69	\$629.55	\$629.55	\$553.51	\$553.51	\$529.25	\$529.25	\$565.95	\$565.95	
43	\$766.88	\$585.81	\$585.81	\$660.16	\$660.16	\$679.43	\$679.43	\$555.91	\$555.91	\$626.46	\$626.46	\$644.76	\$644.76	\$566.88	\$566.88	\$542.04	\$542.04	\$579.61	\$579.61	
44	\$789.49	\$603.08	\$603.08	\$679.62	\$679.62	\$699.46	\$699.46	\$572.30	\$572.30	\$644.93	\$644.93	\$663.76	\$663.76	\$583.59	\$583.59	\$558.01	\$558.01	\$596.70	\$596.70	
45	\$816.05	\$623.37	\$623.37	\$702.48	\$702.48	\$722.99	\$722.99	\$591.55	\$591.55	\$666.63	\$666.63	\$686.09	\$686.09	\$603.22	\$603.22	\$576.79	\$576.79	\$616.77	\$616.77	
46	\$847.70	\$647.54	\$647.54	\$729.72	\$729.72	\$751.03	\$751.03	\$614.50	\$614.50	\$692.48	\$692.48	\$712.70	\$712.70	\$626.61	\$626.61	\$599.15	\$599.15	\$640.69	\$640.69	
47	\$883.30	\$674.74	\$674.74	\$760.37	\$760.37	\$782.57	\$782.57	\$640.30	\$640.30	\$721.57	\$721.57	\$742.63	\$742.63	\$652.93	\$652.93	\$624.32	\$624.32	\$667.60	\$667.60	
48	\$923.99	\$705.82	\$705.82	\$795.40	\$795.40	\$818.62	\$818.62	\$669.80	\$669.80	\$754.80	\$754.80	\$776.84	\$776.84	\$683.01	\$683.01	\$653.08	\$653.08	\$698.36	\$698.36	
49	\$964.11	\$736.47	\$736.47	\$829.94	\$829.94	\$854.17	\$854.17	\$698.89	\$698.89	\$787.58	\$787.58	\$810.58	\$810.58	\$712.67	\$712.67	\$681.44	\$681.44	\$728.68	\$728.68	
50	\$1,009.32	\$771.01	\$771.01	\$868.86	\$868.86	\$894.23	\$894.23	\$731.66	\$731.66	\$824.51	\$824.51	\$848.59	\$848.59	\$746.09	\$746.09	\$713.39	\$713.39	\$762.85	\$762.85	
51	\$1,053.97	\$805.11	\$805.11	\$907.29	\$907.29	\$933.78	\$933.78	\$764.02	\$764.02	\$860.98	\$860.98	\$886.12	\$886.12	\$779.09	\$779.09	\$744.95	\$744.95	\$796.60	\$796.60	
52	\$1,103.14	\$842.67	\$842.67	\$949.61	\$949.61	\$977.34	\$977.34	\$799.66	\$799.66	\$901.15	\$901.15	\$927.46	\$927.46	\$815.43	\$815.43	\$779.70	\$779.70	\$833.76	\$833.76	
53	\$1,152.87	\$880.66	\$880.66	\$992.42	\$992.42	\$1,021.40	\$1,021.40	\$835.71	\$835.71	\$941.77	\$941.77	\$969.27	\$969.27	\$852.19	\$852.19	\$814.85	\$814.85	\$871.34	\$871.34	
54	\$1,206.56	\$921.67	\$921.67	\$1,038.64	\$1,038.64	\$1,068.97	\$1,068.97	\$874.63	\$874.63	\$985.63	\$985.63	\$1,014.41	\$1,014.41	\$891.88	\$891.88	\$852.80	\$852.80	\$911.92	\$911.92	
55	\$1,260.24	\$962.68	\$962.68	\$1,084.86	\$1,084.86	\$1,116.53</														

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

HIOS Plan ID (On Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA0050144
HIOS Plan ID (Off Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA0050144
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 10/20/0		Geisinger C 20/40
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367
Rating Area ⇒	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger C
Metal ⇒	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Platinum		Platinum		Gr
Deductible ⇒	Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$10 / \$20		\$20
OOP Maximum ⇒	\$7,350		\$7,350		\$7,350		\$2,000		\$7,350		\$7,350		\$8,400		\$2,000		\$2,000		\$7,350
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$344.35	\$344.35	\$417.24	\$417.24	\$354.40	\$354.40	\$390.06	\$390.06	\$334.54	\$334.54	\$320.94	\$320.94	\$278.75	\$278.75	\$346.13	\$346.13	\$390.06	\$390.06	\$296.87
15	\$374.96	\$374.96	\$454.33	\$454.33	\$385.90	\$385.90	\$424.73	\$424.73	\$364.28	\$364.28	\$349.46	\$349.46	\$303.52	\$303.52	\$376.90	\$376.90	\$424.73	\$424.73	\$323.26
16	\$386.66	\$386.66	\$468.51	\$468.51	\$397.95	\$397.95	\$437.99	\$437.99	\$375.65	\$375.65	\$360.37	\$360.37	\$313.00	\$313.00	\$388.66	\$388.66	\$437.99	\$437.99	\$333.35
17	\$398.36	\$398.36	\$482.69	\$482.69	\$409.99	\$409.99	\$451.25	\$451.25	\$387.02	\$387.02	\$371.28	\$371.28	\$322.47	\$322.47	\$400.43	\$400.43	\$451.25	\$451.25	\$343.43
18	\$410.97	\$410.97	\$497.96	\$497.96	\$422.97	\$422.97	\$465.52	\$465.52	\$399.26	\$399.26	\$383.02	\$383.02	\$332.67	\$332.67	\$413.10	\$413.10	\$465.52	\$465.52	\$354.30
19	\$423.57	\$423.57	\$513.23	\$513.23	\$435.94	\$435.94	\$479.80	\$479.80	\$411.51	\$411.51	\$394.77	\$394.77	\$342.88	\$342.88	\$425.77	\$425.77	\$479.80	\$479.80	\$365.17
20	\$436.62	\$436.62	\$529.05	\$529.05	\$449.37	\$449.37	\$494.59	\$494.59	\$424.19	\$424.19	\$406.94	\$406.94	\$353.44	\$353.44	\$438.89	\$438.89	\$494.59	\$494.59	\$376.42
21	\$450.13	\$450.13	\$545.42	\$545.42	\$463.28	\$463.28	\$509.89	\$509.89	\$437.32	\$437.32	\$419.53	\$419.53	\$364.38	\$364.38	\$452.47	\$452.47	\$509.89	\$509.89	\$388.07
22	\$450.13	\$450.13	\$545.42	\$545.42	\$463.28	\$463.28	\$509.89	\$509.89	\$437.32	\$437.32	\$419.53	\$419.53	\$364.38	\$364.38	\$452.47	\$452.47	\$509.89	\$509.89	\$388.07
23	\$450.13	\$450.13	\$545.42	\$545.42	\$463.28	\$463.28	\$509.89	\$509.89	\$437.32	\$437.32	\$419.53	\$419.53	\$364.38	\$364.38	\$452.47	\$452.47	\$509.89	\$509.89	\$388.07
24	\$450.13	\$450.13	\$545.42	\$545.42	\$463.28	\$463.28	\$509.89	\$509.89	\$437.32	\$437.32	\$419.53	\$419.53	\$364.38	\$364.38	\$452.47	\$452.47	\$509.89	\$509.89	\$388.07
25	\$451.93	\$451.93	\$547.59	\$547.59	\$465.12	\$465.12	\$511.92	\$511.92	\$439.06	\$439.06	\$421.20	\$421.20	\$365.83	\$365.83	\$454.27	\$454.27	\$511.92	\$511.92	\$389.61
26	\$460.93	\$460.93	\$558.50	\$558.50	\$474.39	\$474.39	\$522.12	\$522.12	\$447.81	\$447.81	\$429.59	\$429.59	\$373.12	\$373.12	\$463.32	\$463.32	\$522.12	\$522.12	\$397.38
27	\$471.73	\$471.73	\$571.59	\$571.59	\$485.51	\$485.51	\$534.36	\$534.36	\$458.30	\$458.30	\$439.66	\$439.66	\$381.86	\$381.86	\$474.18	\$474.18	\$534.36	\$534.36	\$406.69
28	\$489.29	\$489.29	\$592.86	\$592.86	\$503.58	\$503.58	\$554.24	\$554.24	\$475.36	\$475.36	\$456.02	\$456.02	\$396.08	\$396.08	\$491.83	\$491.83	\$554.24	\$554.24	\$421.82
29	\$503.69	\$503.69	\$610.32	\$610.32	\$518.40	\$518.40	\$570.56	\$570.56	\$489.35	\$489.35	\$469.45	\$469.45	\$407.74	\$407.74	\$506.30	\$506.30	\$570.56	\$570.56	\$434.24
30	\$510.90	\$510.90	\$619.04	\$619.04	\$525.81	\$525.81	\$578.72	\$578.72	\$496.35	\$496.35	\$476.16	\$476.16	\$413.57	\$413.57	\$513.54	\$513.54	\$578.72	\$578.72	\$440.45
31	\$521.70	\$521.70	\$632.13	\$632.13	\$536.93	\$536.93	\$590.95	\$590.95	\$506.84	\$506.84	\$486.23	\$486.23	\$422.31	\$422.31	\$524.40	\$524.40	\$590.95	\$590.95	\$449.76
32	\$532.50	\$532.50	\$645.22	\$645.22	\$548.05	\$548.05	\$603.19	\$603.19	\$517.34	\$517.34	\$496.30	\$496.30	\$431.06	\$431.06	\$535.26	\$535.26	\$603.19	\$603.19	\$459.08
33	\$539.25	\$539.25	\$653.40	\$653.40	\$555.00	\$555.00	\$610.84	\$610.84	\$523.90	\$523.90	\$502.59	\$502.59	\$436.52	\$436.52	\$542.05	\$542.05	\$610.84	\$610.84	\$464.90
34	\$546.46	\$546.46	\$662.13	\$662.13	\$562.41	\$562.41	\$619.00	\$619.00	\$530.90	\$530.90	\$509.30	\$509.30	\$442.35	\$442.35	\$549.29	\$549.29	\$619.00	\$619.00	\$471.11
35	\$550.06	\$550.06	\$666.49	\$666.49	\$566.12	\$566.12	\$623.08	\$623.08	\$534.39	\$534.39	\$512.66	\$512.66	\$445.27	\$445.27	\$552.91	\$552.91	\$623.08	\$623.08	\$474.21
36	\$553.66	\$553.66	\$670.86	\$670.86	\$569.82	\$569.82	\$627.16	\$627.16	\$537.89	\$537.89	\$516.01	\$516.01	\$448.18	\$448.18	\$556.53	\$556.53	\$627.16	\$627.16	\$477.32
37	\$557.26	\$557.26	\$675.22	\$675.22	\$573.53	\$573.53	\$631.24	\$631.24	\$541.39	\$541.39	\$519.37	\$519.37	\$451.10	\$451.10	\$560.15	\$560.15	\$631.24	\$631.24	\$480.42
38	\$560.86	\$560.86	\$679.58	\$679.58	\$577.24	\$577.24	\$635.31	\$635.31	\$544.89	\$544.89	\$522.73	\$522.73	\$454.01	\$454.01	\$563.77	\$563.77	\$635.31	\$635.31	\$483.53
39	\$568.06	\$568.06	\$688.31	\$688.31	\$584.65	\$584.65	\$643.47	\$643.47	\$551.89	\$551.89	\$529.44	\$529.44	\$459.84	\$459.84	\$571.01	\$571.01	\$643.47	\$643.47	\$489.73
40	\$575.26	\$575.26	\$697.04	\$697.04	\$592.06	\$592.06	\$651.63	\$651.63	\$558.88	\$558.88	\$536.15	\$536.15	\$465.67	\$465.67	\$578.25	\$578.25	\$651.63	\$651.63	\$495.94
41	\$586.07	\$586.07	\$710.13	\$710.13	\$603.18	\$603.18	\$663.87	\$663.87	\$569.38	\$569.38	\$546.22	\$546.22	\$474.42	\$474.42	\$589.10	\$589.10	\$663.87	\$663.87	\$505.26
42	\$596.42	\$596.42	\$722.67	\$722.67	\$613.83	\$613.83	\$675.60	\$675.60	\$579.44	\$579.44	\$555.87	\$555.87	\$482.80	\$482.80	\$599.51	\$599.51	\$675.60	\$675.60	\$514.18
43	\$610.82	\$610.82	\$740.12	\$740.12	\$628.66	\$628.66	\$691.91	\$691.91	\$593.43	\$593.43	\$569.29	\$569.29	\$494.46	\$494.46	\$613.99	\$613.99	\$691.91	\$691.91	\$526.60
44	\$628.83	\$628.83	\$761.94	\$761.94	\$647.19	\$647.19	\$712.31	\$712.31	\$610.92	\$610.92	\$586.07	\$586.07	\$509.03	\$509.03	\$632.09	\$632.09	\$712.31	\$712.31	\$542.12
45	\$649.99	\$649.99	\$787.57	\$787.57	\$668.96	\$668.96	\$736.27	\$736.27	\$631.48	\$631.48	\$605.79	\$605.79	\$526.16	\$526.16	\$653.35	\$653.35	\$736.27	\$736.27	\$560.36
46	\$675.19	\$675.19	\$818.12	\$818.12	\$694.91	\$694.91	\$764.82	\$764.82	\$655.97	\$655.97	\$629.28	\$629.28	\$546.56	\$546.56	\$678.69	\$678.69	\$764.82	\$764.82	\$582.09
47	\$703.55	\$703.55	\$852.48	\$852.48	\$724.09	\$724.09	\$796.95	\$796.95	\$683.52	\$683.52	\$655.71	\$655.71	\$569.52	\$569.52	\$707.20	\$707.20	\$796.95	\$796.95	\$606.54
48	\$735.96	\$735.96	\$891.75	\$891.75	\$757.45	\$757.45	\$833.66	\$833.66	\$715.00	\$715.00	\$685.92	\$685.92	\$595.75	\$595.75	\$739.77	\$739.77	\$833.66	\$833.66	\$634.48
49	\$767.92	\$767.92	\$930.47	\$930.47	\$790.34	\$790.34	\$869.86	\$869.86	\$746.05	\$746.05	\$715.71	\$715.71	\$621.62	\$621.62	\$771.90	\$771.90	\$869.86	\$869.86	\$662.03
50	\$803.93	\$803.93	\$974.10	\$974.10	\$827.40	\$827.40	\$910.65	\$910.65	\$781.04	\$781.04	\$749.27	\$749.27	\$650.77	\$650.77	\$808.10	\$808.10	\$910.65	\$910.65	\$693.08
51	\$839.49	\$839.49	\$1,017.19	\$1,017.19	\$864.00	\$864.00	\$950.93	\$950.93	\$815.58	\$815.58	\$782.41	\$782.41	\$679.56	\$679.56	\$843.84	\$843.84	\$950.93	\$950.93	\$723.74
52	\$878.65	\$878.65	\$1,064.64	\$1,064.64	\$904.31	\$904.31	\$995.29	\$995.29	\$853.63	\$853.63	\$818.91	\$818.91	\$711.26	\$711.26	\$883.20	\$883.20	\$995.29	\$995.29	\$757.50
53	\$918.26	\$918.26	\$1,112.64	\$1,112.64	\$945.07	\$945.07	\$1,040.16	\$1,040.16	\$892.11	\$892.11	\$855.83	\$855.83	\$743.32	\$743.32	\$923.02	\$923.02	\$1,040.16	\$1,040.16	\$791.65
54	\$961.02	\$961.02	\$1,164.45	\$1,164.45	\$989.08	\$989.08	\$1,088.60	\$1,088.60	\$933.66	\$933.66	\$895.68	\$895.68	\$777.94	\$777.94	\$966.01	\$966.01	\$1,088.60	\$1,088.60	\$828.51
55	\$1,003.79	\$1,003.79	\$1,216.27	\$1,216.27	\$1,033.09	\$1,033.09	\$1,137.04	\$1,137.04	\$975.20	\$975.20	\$935.54	\$935.54	\$812.56	\$812.56	\$1,008.99	\$1,008.99</			

Effective Date of Rates:

[illegible]

Company Name: Geisinger Quality Options
 Market: Small Group
 Product: PPO
 Effective Date of Rates: July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger All-Access PPO 20/40	
Plan Marketing Name ⇒	M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-	
Form # ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating	
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All	
Network ⇒	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gc	
Metal ⇒	Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,0	
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0	
Coinsurance ⇒	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$20	
Copays ⇒	\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$8,150		\$8,150		\$8,150		\$8	
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y	
Pediatric Dental (Yes/No) ⇒	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$249.44	\$249.44	\$238.51	\$238.51	\$255.04	\$255.04	\$268.78	\$268.78	\$325.67	\$325.67	\$276.62	\$276.62	\$342.98	\$342.98	\$386.51	\$386.51	\$397.80	\$397.80	\$358.70	\$358.70
15	\$271.61	\$271.61	\$259.71	\$259.71	\$277.71	\$277.71	\$292.67	\$292.67	\$354.62	\$354.62	\$301.21	\$301.21	\$373.47	\$373.47	\$420.87	\$420.87	\$433.16	\$433.16	\$390.59	\$390.59
16	\$280.09	\$280.09	\$267.82	\$267.82	\$286.38	\$286.38	\$301.80	\$301.80	\$365.69	\$365.69	\$310.62	\$310.62	\$385.13	\$385.13	\$434.00	\$434.00	\$446.68	\$446.68	\$402.78	\$402.78
17	\$288.57	\$288.57	\$275.92	\$275.92	\$295.05	\$295.05	\$310.94	\$310.94	\$376.76	\$376.76	\$320.02	\$320.02	\$396.79	\$396.79	\$447.14	\$447.14	\$460.20	\$460.20	\$414.97	\$414.97
18	\$297.70	\$297.70	\$284.65	\$284.65	\$304.39	\$304.39	\$320.78	\$320.78	\$388.68	\$388.68	\$330.14	\$330.14	\$409.34	\$409.34	\$461.29	\$461.29	\$474.76	\$474.76	\$428.10	\$428.10
19	\$306.83	\$306.83	\$293.38	\$293.38	\$313.72	\$313.72	\$330.61	\$330.61	\$400.60	\$400.60	\$340.27	\$340.27	\$421.89	\$421.89	\$475.43	\$475.43	\$489.32	\$489.32	\$441.23	\$441.23
20	\$316.28	\$316.28	\$302.42	\$302.42	\$323.39	\$323.39	\$340.80	\$340.80	\$412.94	\$412.94	\$350.75	\$350.75	\$434.89	\$434.89	\$490.09	\$490.09	\$504.40	\$504.40	\$454.83	\$454.83
21	\$326.07	\$326.07	\$311.78	\$311.78	\$333.40	\$333.40	\$351.35	\$351.35	\$425.72	\$425.72	\$361.61	\$361.61	\$448.35	\$448.35	\$505.25	\$505.25	\$520.00	\$520.00	\$468.90	\$468.90
22	\$326.07	\$326.07	\$311.78	\$311.78	\$333.40	\$333.40	\$351.35	\$351.35	\$425.72	\$425.72	\$361.61	\$361.61	\$448.35	\$448.35	\$505.25	\$505.25	\$520.00	\$520.00	\$468.90	\$468.90
23	\$326.07	\$326.07	\$311.78	\$311.78	\$333.40	\$333.40	\$351.35	\$351.35	\$425.72	\$425.72	\$361.61	\$361.61	\$448.35	\$448.35	\$505.25	\$505.25	\$520.00	\$520.00	\$468.90	\$468.90
24	\$326.07	\$326.07	\$311.78	\$311.78	\$333.40	\$333.40	\$351.35	\$351.35	\$425.72	\$425.72	\$361.61	\$361.61	\$448.35	\$448.35	\$505.25	\$505.25	\$520.00	\$520.00	\$468.90	\$468.90
25	\$327.37	\$327.37	\$313.02	\$313.02	\$334.72	\$334.72	\$352.75	\$352.75	\$427.42	\$427.42	\$363.05	\$363.05	\$450.14	\$450.14	\$507.27	\$507.27	\$522.08	\$522.08	\$470.77	\$470.77
26	\$333.89	\$333.89	\$319.26	\$319.26	\$341.39	\$341.39	\$359.78	\$359.78	\$435.93	\$435.93	\$370.28	\$370.28	\$459.11	\$459.11	\$517.37	\$517.37	\$532.48	\$532.48	\$480.15	\$480.15
27	\$341.72	\$341.72	\$326.74	\$326.74	\$349.39	\$349.39	\$368.21	\$368.21	\$446.15	\$446.15	\$378.96	\$378.96	\$469.87	\$469.87	\$529.50	\$529.50	\$544.96	\$544.96	\$491.40	\$491.40
28	\$354.43	\$354.43	\$338.90	\$338.90	\$362.40	\$362.40	\$381.91	\$381.91	\$462.75	\$462.75	\$393.06	\$393.06	\$487.35	\$487.35	\$549.20	\$549.20	\$565.24	\$565.24	\$509.69	\$509.69
29	\$364.87	\$364.87	\$348.88	\$348.88	\$373.06	\$373.06	\$393.15	\$393.15	\$476.38	\$476.38	\$404.63	\$404.63	\$501.70	\$501.70	\$565.37	\$565.37	\$581.88	\$581.88	\$524.69	\$524.69
30	\$370.08	\$370.08	\$353.87	\$353.87	\$378.40	\$378.40	\$398.77	\$398.77	\$483.19	\$483.19	\$410.42	\$410.42	\$508.87	\$508.87	\$573.45	\$573.45	\$590.20	\$590.20	\$532.19	\$532.19
31	\$377.91	\$377.91	\$361.35	\$361.35	\$386.40	\$386.40	\$407.21	\$407.21	\$493.40	\$493.40	\$419.10	\$419.10	\$519.63	\$519.63	\$585.58	\$585.58	\$602.68	\$602.68	\$543.45	\$543.45
32	\$385.73	\$385.73	\$368.83	\$368.83	\$394.40	\$394.40	\$415.64	\$415.64	\$503.62	\$503.62	\$427.77	\$427.77	\$530.39	\$530.39	\$597.70	\$597.70	\$615.16	\$615.16	\$554.70	\$554.70
33	\$390.62	\$390.62	\$373.51	\$373.51	\$399.40	\$399.40	\$420.91	\$420.91	\$510.01	\$510.01	\$433.20	\$433.20	\$537.12	\$537.12	\$605.28	\$605.28	\$622.96	\$622.96	\$561.73	\$561.73
34	\$395.84	\$395.84	\$378.50	\$378.50	\$404.74	\$404.74	\$426.53	\$426.53	\$516.82	\$516.82	\$438.98	\$438.98	\$544.29	\$544.29	\$613.37	\$613.37	\$631.28	\$631.28	\$569.23	\$569.23
35	\$398.45	\$398.45	\$380.99	\$380.99	\$407.40	\$407.40	\$429.34	\$429.34	\$520.22	\$520.22	\$441.88	\$441.88	\$547.88	\$547.88	\$617.41	\$617.41	\$635.44	\$635.44	\$572.99	\$572.99
36	\$401.06	\$401.06	\$383.48	\$383.48	\$410.07	\$410.07	\$432.15	\$432.15	\$523.63	\$523.63	\$444.77	\$444.77	\$551.46	\$551.46	\$621.45	\$621.45	\$639.60	\$639.60	\$576.74	\$576.74
37	\$403.67	\$403.67	\$385.98	\$385.98	\$412.74	\$412.74	\$434.96	\$434.96	\$527.04	\$527.04	\$447.66	\$447.66	\$555.05	\$555.05	\$625.49	\$625.49	\$643.76	\$643.76	\$580.49	\$580.49
38	\$406.28	\$406.28	\$388.47	\$388.47	\$415.41	\$415.41	\$437.77	\$437.77	\$530.44	\$530.44	\$450.56	\$450.56	\$558.64	\$558.64	\$629.53	\$629.53	\$647.92	\$647.92	\$584.24	\$584.24
39	\$411.49	\$411.49	\$393.46	\$393.46	\$420.74	\$420.74	\$443.39	\$443.39	\$537.25	\$537.25	\$456.34	\$456.34	\$565.81	\$565.81	\$637.62	\$637.62	\$656.23	\$656.23	\$591.74	\$591.74
40	\$416.71	\$416.71	\$398.45	\$398.45	\$426.07	\$426.07	\$449.02	\$449.02	\$544.06	\$544.06	\$462.13	\$462.13	\$572.99	\$572.99	\$645.70	\$645.70	\$664.55	\$664.55	\$599.24	\$599.24
41	\$424.54	\$424.54	\$405.93	\$405.93	\$434.08	\$434.08	\$457.45	\$457.45	\$554.28	\$554.28	\$470.80	\$470.80	\$583.75	\$583.75	\$657.83	\$657.83	\$677.03	\$677.03	\$610.50	\$610.50
42	\$432.03	\$432.03	\$413.10	\$413.10	\$441.74	\$441.74	\$465.53	\$465.53	\$564.07	\$564.07	\$479.12	\$479.12	\$594.06	\$594.06	\$669.45	\$669.45	\$688.99	\$688.99	\$621.28	\$621.28
43	\$442.47	\$442.47	\$423.08	\$423.08	\$452.41	\$452.41	\$476.77	\$476.77	\$577.70	\$577.70	\$490.69	\$490.69	\$608.40	\$608.40	\$685.62	\$685.62	\$705.63	\$705.63	\$636.29	\$636.29
44	\$455.51	\$455.51	\$435.55	\$435.55	\$465.75	\$465.75	\$490.83	\$490.83	\$594.72	\$594.72	\$505.16	\$505.16	\$626.34	\$626.34	\$705.83	\$705.83	\$726.43	\$726.43	\$655.04	\$655.04
45	\$470.84	\$470.84	\$450.20	\$450.20	\$481.42	\$481.42	\$507.34	\$507.34	\$614.73	\$614.73	\$522.15	\$522.15	\$647.41	\$647.41	\$729.57	\$729.57	\$750.87	\$750.87	\$677.08	\$677.08
46	\$489.10	\$489.10	\$467.66	\$467.66	\$500.09	\$500.09	\$527.01	\$527.01	\$638.57	\$638.57	\$542.40	\$542.40	\$672.52	\$672.52	\$757.87	\$757.87	\$779.99	\$779.99	\$703.34	\$703.34
47	\$509.64	\$509.64	\$487.31	\$487.31	\$521.09	\$521.09	\$549.15	\$549.15	\$665.39	\$665.39	\$565.18	\$565.18	\$700.76	\$700.76	\$789.70	\$789.70	\$812.75	\$812.75	\$732.88	\$732.88
48	\$533.11	\$533.11	\$509.75	\$509.75	\$545.09	\$545.09	\$574.45	\$574.45	\$696.04	\$696.04	\$591.22	\$591.22	\$733.04	\$733.04	\$826.07	\$826.07	\$850.19	\$850.19	\$766.64	\$766.64
49	\$556.27	\$556.27	\$531.89	\$531.89	\$568.77	\$568.77	\$599.39	\$599.39	\$726.27	\$726.27	\$616.89	\$616.89	\$764.88	\$764.88	\$861.95	\$861.95	\$887.11	\$887.11	\$799.93	\$799.93
50	\$582.35	\$582.35	\$556.83	\$556.83	\$595.44	\$595.44	\$627.50	\$627.50	\$760.33	\$760.33	\$645.82	\$645.82	\$800.74	\$800.74	\$902.37	\$902.37	\$928.71	\$928.71	\$837.44	\$837.44
51	\$608.11	\$608.11	\$581.46	\$581.46	\$621.77	\$621.77	\$655.25	\$655.25	\$793.96	\$793.96	\$674.39	\$674.39	\$836.16	\$836.16	\$942.28	\$942.28	\$969.79	\$969.79	\$874.48	\$874.48
52	\$636.48	\$636.48	\$608.59	\$608.59	\$650.78	\$650.78	\$685.82	\$685.82	\$831.00	\$831.00	\$705.85	\$705.85	\$875.17	\$875.17	\$986.24	\$986.24	\$1,015.03	\$1,015.03	\$915.28	\$915.28
53	\$665.17	\$665.17	\$636.02	\$636.02	\$680.12	\$680.12	\$716.74	\$716.74	\$868.46	\$868.46	\$737.67	\$737.67	\$914.62	\$914.62	\$1,030.70	\$1,030.70	\$1,060.79	\$1,060.79	\$956.54	\$956.54
54	\$696.15	\$696.15	\$665.64	\$665.64	\$711.79	\$711.79	\$750.12	\$750.12	\$908.90	\$908.90	\$772.02	\$772.02	\$957.22	\$957.22	\$1,078.70	\$1,078.70	\$1,110.19	\$1,110.19	\$1,001.08	\$1,001.08
55	\$727.12	\$727.12	\$696.26	\$696.26	\$743.46	\$743.46	\$783.50	\$783.50	\$949.34											

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

HIOS Plan ID (On Exchange)⇒	75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050071		75729PA0050071		75729PA0050071		75729PA0050071	
HIOS Plan ID (Off Exchange)⇒	0050070	75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050071		75729PA0050071		75729PA0050071		
Plan Marketing Name ⇒	-Access PPO /1000	Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		
Form # ⇒	F Rev. 1/21	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		
Rating Area ⇒	Area 2	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		
Network ⇒	-Access PPO	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal ⇒	Id	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		
Deductible ⇒	0 / Rx: \$0	Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		
Coinsurance ⇒	%	0%		0%		0%		0%		0%		0%		0%		0%		
Copays ⇒	\$40	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		
OOP Maximum ⇒	\$50	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		
Pediatric Dental (Yes/No) ⇒	Yes	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$358.70	\$342.98	\$342.98	\$366.76	\$366.76	\$386.51	\$386.51	\$468.33	\$468.33	\$397.80	\$397.80	\$344.10	\$344.10	\$329.02	\$329.02	\$351.83	\$351.83	
15	\$390.59	\$373.47	\$373.47	\$399.36	\$399.36	\$420.87	\$420.87	\$509.96	\$509.96	\$433.16	\$433.16	\$374.69	\$374.69	\$358.27	\$358.27	\$383.11	\$383.11	
16	\$402.78	\$385.13	\$385.13	\$411.83	\$411.83	\$434.00	\$434.00	\$525.87	\$525.87	\$446.68	\$446.68	\$386.38	\$386.38	\$369.45	\$369.45	\$395.07	\$395.07	
17	\$414.97	\$396.79	\$396.79	\$424.29	\$424.29	\$447.14	\$447.14	\$541.79	\$541.79	\$460.20	\$460.20	\$398.08	\$398.08	\$380.64	\$380.64	\$407.02	\$407.02	
18	\$428.10	\$409.34	\$409.34	\$437.72	\$437.72	\$461.29	\$461.29	\$558.93	\$558.93	\$474.76	\$474.76	\$410.67	\$410.67	\$392.68	\$392.68	\$419.90	\$419.90	
19	\$441.23	\$421.89	\$421.89	\$451.14	\$451.14	\$475.43	\$475.43	\$576.07	\$576.07	\$489.32	\$489.32	\$423.27	\$423.27	\$404.72	\$404.72	\$432.78	\$432.78	
20	\$454.83	\$434.89	\$434.89	\$465.05	\$465.05	\$490.09	\$490.09	\$593.83	\$593.83	\$504.40	\$504.40	\$436.31	\$436.31	\$417.19	\$417.19	\$446.12	\$446.12	
21	\$468.90	\$448.35	\$448.35	\$479.43	\$479.43	\$505.25	\$505.25	\$612.20	\$612.20	\$520.00	\$520.00	\$449.81	\$449.81	\$430.10	\$430.10	\$459.92	\$459.92	
22	\$468.90	\$448.35	\$448.35	\$479.43	\$479.43	\$505.25	\$505.25	\$612.20	\$612.20	\$520.00	\$520.00	\$449.81	\$449.81	\$430.10	\$430.10	\$459.92	\$459.92	
23	\$468.90	\$448.35	\$448.35	\$479.43	\$479.43	\$505.25	\$505.25	\$612.20	\$612.20	\$520.00	\$520.00	\$449.81	\$449.81	\$430.10	\$430.10	\$459.92	\$459.92	
24	\$468.90	\$448.35	\$448.35	\$479.43	\$479.43	\$505.25	\$505.25	\$612.20	\$612.20	\$520.00	\$520.00	\$449.81	\$449.81	\$430.10	\$430.10	\$459.92	\$459.92	
25	\$470.77	\$450.14	\$450.14	\$481.35	\$481.35	\$507.27	\$507.27	\$614.64	\$614.64	\$522.08	\$522.08	\$451.61	\$451.61	\$431.82	\$431.82	\$461.75	\$461.75	
26	\$480.15	\$459.11	\$459.11	\$490.94	\$490.94	\$517.37	\$517.37	\$626.89	\$626.89	\$532.48	\$532.48	\$460.60	\$460.60	\$440.42	\$440.42	\$470.95	\$470.95	
27	\$491.40	\$469.87	\$469.87	\$502.44	\$502.44	\$529.50	\$529.50	\$641.58	\$641.58	\$544.96	\$544.96	\$471.40	\$471.40	\$450.74	\$450.74	\$481.99	\$481.99	
28	\$509.69	\$487.35	\$487.35	\$521.14	\$521.14	\$549.20	\$549.20	\$665.45	\$665.45	\$565.24	\$565.24	\$488.94	\$488.94	\$467.51	\$467.51	\$499.93	\$499.93	
29	\$524.69	\$501.70	\$501.70	\$536.48	\$536.48	\$565.37	\$565.37	\$685.04	\$685.04	\$581.88	\$581.88	\$503.33	\$503.33	\$481.28	\$481.28	\$514.64	\$514.64	
30	\$532.19	\$508.87	\$508.87	\$544.15	\$544.15	\$573.45	\$573.45	\$694.84	\$694.84	\$590.20	\$590.20	\$510.53	\$510.53	\$488.16	\$488.16	\$522.00	\$522.00	
31	\$543.45	\$519.63	\$519.63	\$555.66	\$555.66	\$585.58	\$585.58	\$709.53	\$709.53	\$602.68	\$602.68	\$521.33	\$521.33	\$498.48	\$498.48	\$533.04	\$533.04	
32	\$554.70	\$530.39	\$530.39	\$567.16	\$567.16	\$597.70	\$597.70	\$724.23	\$724.23	\$615.16	\$615.16	\$532.12	\$532.12	\$508.80	\$508.80	\$544.08	\$544.08	
33	\$561.73	\$537.12	\$537.12	\$574.36	\$574.36	\$605.28	\$605.28	\$733.41	\$733.41	\$622.96	\$622.96	\$538.87	\$538.87	\$515.26	\$515.26	\$550.98	\$550.98	
34	\$569.23	\$544.29	\$544.29	\$582.03	\$582.03	\$613.37	\$613.37	\$743.20	\$743.20	\$631.28	\$631.28	\$546.07	\$546.07	\$522.14	\$522.14	\$558.34	\$558.34	
35	\$572.99	\$547.88	\$547.88	\$585.86	\$585.86	\$617.41	\$617.41	\$748.10	\$748.10	\$635.44	\$635.44	\$549.66	\$549.66	\$525.58	\$525.58	\$562.02	\$562.02	
36	\$576.74	\$551.46	\$551.46	\$589.70	\$589.70	\$621.45	\$621.45	\$753.00	\$753.00	\$639.60	\$639.60	\$553.26	\$553.26	\$529.02	\$529.02	\$565.70	\$565.70	
37	\$580.49	\$555.05	\$555.05	\$593.53	\$593.53	\$625.49	\$625.49	\$757.90	\$757.90	\$643.76	\$643.76	\$556.86	\$556.86	\$532.46	\$532.46	\$569.37	\$569.37	
38	\$584.24	\$558.64	\$558.64	\$597.37	\$597.37	\$629.53	\$629.53	\$762.79	\$762.79	\$647.92	\$647.92	\$560.46	\$560.46	\$535.90	\$535.90	\$573.05	\$573.05	
39	\$591.74	\$565.81	\$565.81	\$605.04	\$605.04	\$637.62	\$637.62	\$772.59	\$772.59	\$656.23	\$656.23	\$567.66	\$567.66	\$542.78	\$542.78	\$580.41	\$580.41	
40	\$599.24	\$572.99	\$572.99	\$612.71	\$612.71	\$645.70	\$645.70	\$782.38	\$782.38	\$664.55	\$664.55	\$574.85	\$574.85	\$549.66	\$549.66	\$587.77	\$587.77	
41	\$610.50	\$583.75	\$583.75	\$624.22	\$624.22	\$657.83	\$657.83	\$797.08	\$797.08	\$677.03	\$677.03	\$585.65	\$585.65	\$559.99	\$559.99	\$598.81	\$598.81	
42	\$621.28	\$594.06	\$594.06	\$635.24	\$635.24	\$669.45	\$669.45	\$811.16	\$811.16	\$688.99	\$688.99	\$595.99	\$595.99	\$569.88	\$569.88	\$609.39	\$609.39	
43	\$636.29	\$608.40	\$608.40	\$650.59	\$650.59	\$685.62	\$685.62	\$830.75	\$830.75	\$705.63	\$705.63	\$610.39	\$610.39	\$583.64	\$583.64	\$624.10	\$624.10	
44	\$655.04	\$626.34	\$626.34	\$669.76	\$669.76	\$705.83	\$705.83	\$855.23	\$855.23	\$726.43	\$726.43	\$628.38	\$628.38	\$600.84	\$600.84	\$642.50	\$642.50	
45	\$677.08	\$647.41	\$647.41	\$692.30	\$692.30	\$729.57	\$729.57	\$884.01	\$884.01	\$750.87	\$750.87	\$649.52	\$649.52	\$621.06	\$621.06	\$664.12	\$664.12	
46	\$703.34	\$672.52	\$672.52	\$719.14	\$719.14	\$757.87	\$757.87	\$918.29	\$918.29	\$779.99	\$779.99	\$674.71	\$674.71	\$645.14	\$645.14	\$689.87	\$689.87	
47	\$732.88	\$700.76	\$700.76	\$749.35	\$749.35	\$789.70	\$789.70	\$956.86	\$956.86	\$812.75	\$812.75	\$703.05	\$703.05	\$672.24	\$672.24	\$718.85	\$718.85	
48	\$766.64	\$733.04	\$733.04	\$783.87	\$783.87	\$826.07	\$826.07	\$1,000.94	\$1,000.94	\$850.19	\$850.19	\$735.43	\$735.43	\$703.21	\$703.21	\$751.96	\$751.96	
49	\$799.93	\$764.88	\$764.88	\$817.91	\$817.91	\$861.95	\$861.95	\$1,044.40	\$1,044.40	\$887.11	\$887.11	\$767.37	\$767.37	\$733.74	\$733.74	\$784.61	\$784.61	
50	\$837.44	\$800.74	\$800.74	\$856.26	\$856.26	\$902.37	\$902.37	\$1,093.38	\$1,093.38	\$928.71	\$928.71	\$803.36	\$803.36	\$768.15	\$768.15	\$821.41	\$821.41	
51	\$874.48	\$836.16	\$836.16	\$894.13	\$894.13	\$942.28	\$942.28	\$1,141.74	\$1,141.74	\$969.79	\$969.79	\$838.89	\$838.89	\$802.13	\$802.13	\$857.74	\$857.74	
52	\$915.28	\$875.17	\$875.17	\$935.85	\$935.85	\$986.24	\$986.24	\$1,195.00	\$1,195.00	\$1,015.03	\$1,015.03	\$878.02	\$878.02	\$839.55	\$839.55	\$897.75	\$897.75	
53	\$956.54	\$914.62	\$914.62	\$978.04	\$978.04	\$1,030.70	\$1,030.70	\$1,248.88	\$1,248.88	\$1,060.79	\$1,060.79	\$917.61	\$917.61	\$877.40	\$877.40	\$938.23	\$938.23	
54	\$1,001.08	\$957.22	\$957.22	\$1,023.58	\$1,023.58	\$1,078.70	\$1,078.70	\$1,307.03	\$1,307.03	\$1,110.19	\$1,110.19	\$960.34	\$960.34	\$918.26	\$918.26	\$981.92	\$981.92	
55	\$1,045.63	\$999.81	\$999.81	\$1,069.13	\$1,069.13	\$1,126.69	\$1,126.69	\$1,365.19	\$1,365.19	\$1,159.59	\$1,159.59	\$1,003.07	\$1,003.07	\$959.11	\$959.11	\$1,025.61	\$1,025.61	
56	\$1,093.93	\$1,045.99	\$1,045.99	\$1,118.51	\$1,118.51	\$1,178.74	\$1,178.74	\$1,428.25	\$1,428.25	\$1,213.15	\$1,213.15	\$1,049.40	\$1,049.40	\$1,003.41	\$1,003.41	\$1,072.98	\$1,072.98	
57	\$1,142.69	\$1,092.62	\$1,092.62	\$1,168.37	\$1,168.37	\$1,231.28	\$1,231.28	\$1,491.92	\$1,491.92	\$1,267.23	\$1,267.23	\$1,096.18	\$1,096.18	\$1,048.14	\$1,048.14	\$1,181.16	\$1,181.16	
58	\$1,194.74	\$1,142.38	\$1,142.38	\$1,221.58	\$1,221.58	\$1,287.36	\$1,287.36	\$1,559.87	\$1,559.87	\$1,324.95	\$1,324.95	\$1,146.11	\$1,146.11	\$1,095.89	\$1,095.89	\$1,171.86	\$1,171.86	
59	\$1,220.53	\$1,167.04	\$1,167.04	\$1,247.95	\$1,247.95	\$1,315.15	\$1,315.15	\$1,593.54	\$1,593.54	\$1,353.55	\$1,353.55	\$1,119.54	\$1,119.54	\$1,071.85	\$1,071.85	\$1		

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

HIOS Plan ID (On Exchange)⇒	75729PA0050071		75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050078		75729PA0050078	
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000	
Plan Marketing Name ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 2		Rating Area 2	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible ⇒	Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$25 / \$50		\$25 / \$50		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum ⇒	\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$449.27	\$449.27	\$381.61	\$381.61	\$294.08	\$294.08	\$281.19	\$281.19	\$300.69	\$300.69	\$316.88	\$316.88	\$383.95	\$383.95	\$326.13	\$326.13	\$311.01	\$311.01	\$297.38	\$297.38	\$297.38	\$297.38
15	\$489.20	\$489.20	\$415.53	\$415.53	\$320.22	\$320.22	\$306.19	\$306.19	\$327.41	\$327.41	\$345.04	\$345.04	\$418.08	\$418.08	\$355.12	\$355.12	\$338.65	\$338.65	\$323.81	\$323.81	\$323.81	\$323.81
16	\$504.47	\$504.47	\$428.50	\$428.50	\$330.21	\$330.21	\$315.74	\$315.74	\$337.63	\$337.63	\$355.81	\$355.81	\$431.13	\$431.13	\$366.20	\$366.20	\$349.22	\$349.22	\$333.92	\$333.92	\$333.92	\$333.92
17	\$519.74	\$519.74	\$441.47	\$441.47	\$340.21	\$340.21	\$325.30	\$325.30	\$347.85	\$347.85	\$366.58	\$366.58	\$444.18	\$444.18	\$377.29	\$377.29	\$359.79	\$359.79	\$344.03	\$344.03	\$344.03	\$344.03
18	\$536.18	\$536.18	\$455.43	\$455.43	\$350.97	\$350.97	\$335.59	\$335.59	\$358.86	\$358.86	\$378.18	\$378.18	\$458.24	\$458.24	\$389.22	\$389.22	\$371.17	\$371.17	\$354.91	\$354.91	\$354.91	\$354.91
19	\$552.63	\$552.63	\$469.40	\$469.40	\$361.74	\$361.74	\$345.88	\$345.88	\$369.86	\$369.86	\$389.78	\$389.78	\$472.29	\$472.29	\$401.16	\$401.16	\$382.56	\$382.56	\$365.79	\$365.79	\$365.79	\$365.79
20	\$569.66	\$569.66	\$483.87	\$483.87	\$372.88	\$372.88	\$356.54	\$356.54	\$381.26	\$381.26	\$401.79	\$401.79	\$486.84	\$486.84	\$413.52	\$413.52	\$394.35	\$394.35	\$377.07	\$377.07	\$377.07	\$377.07
21	\$587.28	\$587.28	\$498.84	\$498.84	\$384.42	\$384.42	\$367.58	\$367.58	\$393.06	\$393.06	\$414.22	\$414.22	\$501.91	\$501.91	\$426.32	\$426.32	\$406.55	\$406.55	\$388.73	\$388.73	\$388.73	\$388.73
22	\$587.28	\$587.28	\$498.84	\$498.84	\$384.42	\$384.42	\$367.58	\$367.58	\$393.06	\$393.06	\$414.22	\$414.22	\$501.91	\$501.91	\$426.32	\$426.32	\$406.55	\$406.55	\$388.73	\$388.73	\$388.73	\$388.73
23	\$587.28	\$587.28	\$498.84	\$498.84	\$384.42	\$384.42	\$367.58	\$367.58	\$393.06	\$393.06	\$414.22	\$414.22	\$501.91	\$501.91	\$426.32	\$426.32	\$406.55	\$406.55	\$388.73	\$388.73	\$388.73	\$388.73
24	\$587.28	\$587.28	\$498.84	\$498.84	\$384.42	\$384.42	\$367.58	\$367.58	\$393.06	\$393.06	\$414.22	\$414.22	\$501.91	\$501.91	\$426.32	\$426.32	\$406.55	\$406.55	\$388.73	\$388.73	\$388.73	\$388.73
25	\$589.63	\$589.63	\$500.83	\$500.83	\$385.95	\$385.95	\$369.04	\$369.04	\$394.63	\$394.63	\$415.88	\$415.88	\$503.91	\$503.91	\$428.02	\$428.02	\$408.17	\$408.17	\$390.28	\$390.28	\$390.28	\$390.28
26	\$601.37	\$601.37	\$510.80	\$510.80	\$393.64	\$393.64	\$376.39	\$376.39	\$402.49	\$402.49	\$424.16	\$424.16	\$513.95	\$513.95	\$436.54	\$436.54	\$416.30	\$416.30	\$398.06	\$398.06	\$398.06	\$398.06
27	\$615.47	\$615.47	\$522.77	\$522.77	\$402.87	\$402.87	\$385.21	\$385.21	\$411.92	\$411.92	\$434.10	\$434.10	\$525.99	\$525.99	\$446.78	\$446.78	\$426.06	\$426.06	\$407.39	\$407.39	\$407.39	\$407.39
28	\$638.37	\$638.37	\$542.23	\$542.23	\$417.86	\$417.86	\$399.55	\$399.55	\$427.25	\$427.25	\$450.26	\$450.26	\$545.57	\$545.57	\$463.40	\$463.40	\$441.91	\$441.91	\$422.55	\$422.55	\$422.55	\$422.55
29	\$657.16	\$657.16	\$558.19	\$558.19	\$430.16	\$430.16	\$411.31	\$411.31	\$439.83	\$439.83	\$463.51	\$463.51	\$561.63	\$561.63	\$477.04	\$477.04	\$454.92	\$454.92	\$434.99	\$434.99	\$434.99	\$434.99
30	\$666.56	\$666.56	\$566.17	\$566.17	\$436.31	\$436.31	\$417.19	\$417.19	\$446.12	\$446.12	\$470.14	\$470.14	\$569.66	\$569.66	\$483.87	\$483.87	\$461.43	\$461.43	\$441.21	\$441.21	\$441.21	\$441.21
31	\$680.65	\$680.65	\$578.14	\$578.14	\$445.54	\$445.54	\$426.01	\$426.01	\$455.55	\$455.55	\$480.08	\$480.08	\$581.70	\$581.70	\$494.10	\$494.10	\$471.18	\$471.18	\$450.54	\$450.54	\$450.54	\$450.54
32	\$694.75	\$694.75	\$590.12	\$590.12	\$454.76	\$454.76	\$434.84	\$434.84	\$464.98	\$464.98	\$490.02	\$490.02	\$593.75	\$593.75	\$504.33	\$504.33	\$480.94	\$480.94	\$459.87	\$459.87	\$459.87	\$459.87
33	\$703.56	\$703.56	\$597.60	\$597.60	\$460.53	\$460.53	\$440.35	\$440.35	\$470.88	\$470.88	\$496.23	\$496.23	\$601.28	\$601.28	\$510.72	\$510.72	\$487.04	\$487.04	\$465.70	\$465.70	\$465.70	\$465.70
34	\$712.95	\$712.95	\$605.58	\$605.58	\$466.68	\$466.68	\$446.23	\$446.23	\$477.17	\$477.17	\$502.86	\$502.86	\$609.31	\$609.31	\$517.54	\$517.54	\$493.54	\$493.54	\$471.92	\$471.92	\$471.92	\$471.92
35	\$717.65	\$717.65	\$609.57	\$609.57	\$469.76	\$469.76	\$449.17	\$449.17	\$480.31	\$480.31	\$506.18	\$506.18	\$613.32	\$613.32	\$520.95	\$520.95	\$496.80	\$496.80	\$475.03	\$475.03	\$475.03	\$475.03
36	\$722.35	\$722.35	\$613.56	\$613.56	\$472.83	\$472.83	\$452.11	\$452.11	\$483.46	\$483.46	\$509.49	\$509.49	\$617.34	\$617.34	\$524.36	\$524.36	\$500.05	\$500.05	\$478.14	\$478.14	\$478.14	\$478.14
37	\$727.05	\$727.05	\$617.55	\$617.55	\$475.91	\$475.91	\$455.05	\$455.05	\$486.60	\$486.60	\$512.80	\$512.80	\$621.35	\$621.35	\$527.78	\$527.78	\$503.30	\$503.30	\$481.25	\$481.25	\$481.25	\$481.25
38	\$731.75	\$731.75	\$621.54	\$621.54	\$478.98	\$478.98	\$457.99	\$457.99	\$489.75	\$489.75	\$516.12	\$516.12	\$625.37	\$625.37	\$531.19	\$531.19	\$506.55	\$506.55	\$484.36	\$484.36	\$484.36	\$484.36
39	\$741.14	\$741.14	\$629.52	\$629.52	\$485.13	\$485.13	\$463.87	\$463.87	\$496.03	\$496.03	\$522.74	\$522.74	\$633.40	\$633.40	\$538.01	\$538.01	\$513.06	\$513.06	\$490.58	\$490.58	\$490.58	\$490.58
40	\$750.54	\$750.54	\$637.51	\$637.51	\$491.28	\$491.28	\$469.76	\$469.76	\$502.32	\$502.32	\$529.37	\$529.37	\$641.43	\$641.43	\$544.83	\$544.83	\$519.56	\$519.56	\$496.80	\$496.80	\$496.80	\$496.80
41	\$764.63	\$764.63	\$649.48	\$649.48	\$500.51	\$500.51	\$478.58	\$478.58	\$511.76	\$511.76	\$539.31	\$539.31	\$653.47	\$653.47	\$555.06	\$555.06	\$529.32	\$529.32	\$506.13	\$506.13	\$506.13	\$506.13
42	\$778.14	\$778.14	\$660.95	\$660.95	\$509.35	\$509.35	\$487.03	\$487.03	\$520.80	\$520.80	\$548.84	\$548.84	\$665.02	\$665.02	\$564.86	\$564.86	\$538.67	\$538.67	\$515.07	\$515.07	\$515.07	\$515.07
43	\$796.93	\$796.93	\$676.91	\$676.91	\$521.65	\$521.65	\$498.79	\$498.79	\$533.37	\$533.37	\$562.10	\$562.10	\$681.08	\$681.08	\$578.51	\$578.51	\$551.68	\$551.68	\$527.51	\$527.51	\$527.51	\$527.51
44	\$820.42	\$820.42	\$696.87	\$696.87	\$537.03	\$537.03	\$513.50	\$513.50	\$549.10	\$549.10	\$578.66	\$578.66	\$701.15	\$701.15	\$595.56	\$595.56	\$567.94	\$567.94	\$543.05	\$543.05	\$543.05	\$543.05
45	\$848.03	\$848.03	\$720.31	\$720.31	\$555.10	\$555.10	\$530.77	\$530.77	\$567.57	\$567.57	\$598.13	\$598.13	\$724.74	\$724.74	\$615.60	\$615.60	\$587.05	\$587.05	\$561.32	\$561.32	\$561.32	\$561.32
46	\$880.91	\$880.91	\$748.25	\$748.25	\$576.62	\$576.62	\$551.36	\$551.36	\$589.58	\$589.58	\$621.33	\$621.33	\$752.85	\$752.85	\$639.47	\$639.47	\$609.82	\$609.82	\$583.09	\$583.09	\$583.09	\$583.09
47	\$917.91	\$917.91	\$779.67	\$779.67	\$600.84	\$600.84	\$574.51	\$574.51	\$614.34	\$614.34	\$647.42	\$647.42	\$784.47	\$784.47	\$666.33	\$666.33	\$635.43	\$635.43	\$607.58	\$607.58	\$607.58	\$607.58
48	\$960.20	\$960.20	\$815.59	\$815.59	\$628.52	\$628.52	\$600.98	\$600.98	\$642.64	\$642.64	\$677.25	\$677.25	\$820.61	\$820.61	\$697.02	\$697.02	\$664.70	\$664.70	\$635.57	\$635.57	\$635.57	\$635.57
49	\$1,001.89	\$1,001.89	\$851.01	\$																		

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

HIOS Plan ID (On Exchange) =>	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078	
HIOS Plan ID (Off Exchange) =>	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078	
Plan Marketing Name =>	Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300	
Form # =>	F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21	
Rating Area =>	Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 7	
Network =>	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Id		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	Id: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300	
Coinsurance =>	%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$00		\$2,500		\$2,500		\$2,500		\$2,500		\$4,300		\$4,300		\$4,300		\$4,300		\$4,300		\$4,300	
Pediatric Dental (Yes/No) =>	As		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$297.38	\$318.00	\$318.00	\$335.12	\$335.12	\$406.06	\$406.06	\$344.90	\$344.90	\$291.96	\$291.96	\$279.17	\$279.17	\$298.52	\$298.52	\$314.60	\$314.60	\$381.19	\$381.19	\$381.19	\$381.19	
15	\$323.81	\$346.26	\$346.26	\$364.91	\$364.91	\$442.15	\$442.15	\$375.56	\$375.56	\$317.91	\$317.91	\$303.98	\$303.98	\$325.06	\$325.06	\$342.56	\$342.56	\$415.07	\$415.07	\$415.07	\$415.07	
16	\$333.92	\$357.07	\$357.07	\$376.30	\$376.30	\$455.95	\$455.95	\$387.28	\$387.28	\$327.84	\$327.84	\$313.47	\$313.47	\$335.20	\$335.20	\$353.25	\$353.25	\$428.03	\$428.03	\$428.03	\$428.03	
17	\$344.03	\$367.88	\$367.88	\$387.69	\$387.69	\$469.75	\$469.75	\$399.00	\$399.00	\$337.76	\$337.76	\$322.96	\$322.96	\$345.35	\$345.35	\$363.95	\$363.95	\$440.98	\$440.98	\$440.98	\$440.98	
18	\$354.91	\$379.52	\$379.52	\$399.95	\$399.95	\$484.61	\$484.61	\$411.63	\$411.63	\$348.45	\$348.45	\$333.18	\$333.18	\$356.28	\$356.28	\$375.46	\$375.46	\$454.94	\$454.94	\$454.94	\$454.94	
19	\$365.79	\$391.15	\$391.15	\$412.22	\$412.22	\$499.47	\$499.47	\$424.25	\$424.25	\$359.13	\$359.13	\$343.39	\$343.39	\$367.20	\$367.20	\$386.97	\$386.97	\$468.89	\$468.89	\$468.89	\$468.89	
20	\$377.07	\$403.21	\$403.21	\$424.92	\$424.92	\$514.87	\$514.87	\$437.33	\$437.33	\$370.20	\$370.20	\$353.98	\$353.98	\$378.52	\$378.52	\$398.90	\$398.90	\$483.34	\$483.34	\$483.34	\$483.34	
21	\$388.73	\$415.68	\$415.68	\$438.07	\$438.07	\$530.80	\$530.80	\$450.86	\$450.86	\$381.65	\$381.65	\$364.93	\$364.93	\$390.23	\$390.23	\$411.24	\$411.24	\$498.29	\$498.29	\$498.29	\$498.29	
22	\$388.73	\$415.68	\$415.68	\$438.07	\$438.07	\$530.80	\$530.80	\$450.86	\$450.86	\$381.65	\$381.65	\$364.93	\$364.93	\$390.23	\$390.23	\$411.24	\$411.24	\$498.29	\$498.29	\$498.29	\$498.29	
23	\$388.73	\$415.68	\$415.68	\$438.07	\$438.07	\$530.80	\$530.80	\$450.86	\$450.86	\$381.65	\$381.65	\$364.93	\$364.93	\$390.23	\$390.23	\$411.24	\$411.24	\$498.29	\$498.29	\$498.29	\$498.29	
24	\$388.73	\$415.68	\$415.68	\$438.07	\$438.07	\$530.80	\$530.80	\$450.86	\$450.86	\$381.65	\$381.65	\$364.93	\$364.93	\$390.23	\$390.23	\$411.24	\$411.24	\$498.29	\$498.29	\$498.29	\$498.29	
25	\$390.28	\$417.34	\$417.34	\$439.81	\$439.81	\$532.91	\$532.91	\$452.66	\$452.66	\$383.18	\$383.18	\$366.38	\$366.38	\$391.79	\$391.79	\$412.88	\$412.88	\$500.28	\$500.28	\$500.28	\$500.28	
26	\$398.06	\$425.66	\$425.66	\$448.58	\$448.58	\$543.53	\$543.53	\$461.67	\$461.67	\$390.81	\$390.81	\$373.68	\$373.68	\$399.59	\$399.59	\$421.11	\$421.11	\$510.25	\$510.25	\$510.25	\$510.25	
27	\$407.39	\$435.63	\$435.63	\$459.09	\$459.09	\$556.27	\$556.27	\$472.49	\$472.49	\$399.97	\$399.97	\$382.44	\$382.44	\$408.96	\$408.96	\$430.98	\$430.98	\$522.21	\$522.21	\$522.21	\$522.21	
28	\$422.55	\$451.84	\$451.84	\$476.17	\$476.17	\$576.97	\$576.97	\$490.08	\$490.08	\$414.85	\$414.85	\$396.67	\$396.67	\$424.17	\$424.17	\$447.02	\$447.02	\$541.64	\$541.64	\$541.64	\$541.64	
29	\$434.99	\$465.15	\$465.15	\$490.19	\$490.19	\$593.96	\$593.96	\$504.50	\$504.50	\$427.07	\$427.07	\$408.35	\$408.35	\$436.66	\$436.66	\$460.17	\$460.17	\$557.58	\$557.58	\$557.58	\$557.58	
30	\$441.21	\$471.80	\$471.80	\$497.20	\$497.20	\$602.45	\$602.45	\$511.72	\$511.72	\$433.17	\$433.17	\$414.19	\$414.19	\$442.91	\$442.91	\$466.75	\$466.75	\$565.56	\$565.56	\$565.56	\$565.56	
31	\$450.54	\$481.77	\$481.77	\$507.71	\$507.71	\$615.19	\$615.19	\$522.54	\$522.54	\$442.33	\$442.33	\$422.95	\$422.95	\$452.27	\$452.27	\$476.62	\$476.62	\$577.52	\$577.52	\$577.52	\$577.52	
32	\$459.87	\$491.75	\$491.75	\$518.23	\$518.23	\$627.93	\$627.93	\$533.36	\$533.36	\$451.49	\$451.49	\$431.71	\$431.71	\$461.64	\$461.64	\$486.49	\$486.49	\$589.47	\$589.47	\$589.47	\$589.47	
33	\$465.70	\$497.98	\$497.98	\$524.80	\$524.80	\$635.89	\$635.89	\$540.12	\$540.12	\$457.22	\$457.22	\$437.18	\$437.18	\$467.49	\$467.49	\$492.66	\$492.66	\$596.95	\$596.95	\$596.95	\$596.95	
34	\$471.92	\$504.64	\$504.64	\$531.81	\$531.81	\$644.38	\$644.38	\$547.34	\$547.34	\$463.32	\$463.32	\$443.02	\$443.02	\$473.73	\$473.73	\$499.24	\$499.24	\$604.92	\$604.92	\$604.92	\$604.92	
35	\$475.03	\$507.96	\$507.96	\$535.31	\$535.31	\$648.63	\$648.63	\$550.94	\$550.94	\$466.37	\$466.37	\$445.94	\$445.94	\$476.86	\$476.86	\$502.53	\$502.53	\$608.91	\$608.91	\$608.91	\$608.91	
36	\$478.14	\$511.29	\$511.29	\$538.82	\$538.82	\$652.87	\$652.87	\$554.55	\$554.55	\$469.43	\$469.43	\$448.86	\$448.86	\$479.98	\$479.98	\$505.82	\$505.82	\$612.89	\$612.89	\$612.89	\$612.89	
37	\$481.25	\$514.61	\$514.61	\$542.32	\$542.32	\$657.12	\$657.12	\$558.16	\$558.16	\$472.48	\$472.48	\$451.78	\$451.78	\$483.10	\$483.10	\$509.11	\$509.11	\$616.88	\$616.88	\$616.88	\$616.88	
38	\$484.36	\$517.94	\$517.94	\$545.83	\$545.83	\$661.37	\$661.37	\$561.76	\$561.76	\$475.53	\$475.53	\$454.70	\$454.70	\$486.22	\$486.22	\$512.40	\$512.40	\$620.87	\$620.87	\$620.87	\$620.87	
39	\$490.58	\$524.59	\$524.59	\$552.83	\$552.83	\$669.86	\$669.86	\$568.98	\$568.98	\$481.64	\$481.64	\$460.54	\$460.54	\$492.46	\$492.46	\$518.98	\$518.98	\$628.84	\$628.84	\$628.84	\$628.84	
40	\$496.80	\$531.24	\$531.24	\$559.84	\$559.84	\$678.35	\$678.35	\$576.19	\$576.19	\$487.75	\$487.75	\$466.37	\$466.37	\$498.71	\$498.71	\$525.56	\$525.56	\$636.81	\$636.81	\$636.81	\$636.81	
41	\$506.13	\$541.22	\$541.22	\$570.36	\$570.36	\$691.09	\$691.09	\$587.01	\$587.01	\$496.91	\$496.91	\$475.13	\$475.13	\$508.07	\$508.07	\$535.43	\$535.43	\$648.77	\$648.77	\$648.77	\$648.77	
42	\$515.07	\$550.78	\$550.78	\$580.43	\$580.43	\$703.30	\$703.30	\$597.38	\$597.38	\$505.68	\$505.68	\$483.53	\$483.53	\$517.05	\$517.05	\$544.89	\$544.89	\$660.23	\$660.23	\$660.23	\$660.23	
43	\$527.51	\$564.08	\$564.08	\$594.45	\$594.45	\$720.28	\$720.28	\$611.81	\$611.81	\$517.90	\$517.90	\$495.20	\$495.20	\$529.54	\$529.54	\$558.05	\$558.05	\$676.18	\$676.18	\$676.18	\$676.18	
44	\$543.05	\$580.70	\$580.70	\$611.97	\$611.97	\$741.52	\$741.52	\$629.84	\$629.84	\$533.16	\$533.16	\$509.80	\$509.80	\$545.14	\$545.14	\$574.50	\$574.50	\$696.11	\$696.11	\$696.11	\$696.11	
45	\$561.32	\$600.24	\$600.24	\$632.56	\$632.56	\$766.46	\$766.46	\$651.03	\$651.03	\$551.10	\$551.10	\$526.95	\$526.95	\$559.83	\$559.83	\$593.83	\$593.83	\$719.53	\$719.53	\$719.53	\$719.53	
46	\$583.09	\$623.52	\$623.52	\$657.09	\$657.09	\$796.19	\$796.19	\$676.28	\$676.28	\$572.47	\$572.47	\$547.39	\$547.39	\$585.34	\$585.34	\$616.86	\$616.86	\$747.43	\$747.43	\$747.43	\$747.43	
47	\$607.58	\$649.71	\$649.71	\$684.69	\$684.69	\$829.63	\$829.63	\$704.68	\$704.68	\$596.52	\$596.52	\$570.38	\$570.38	\$609.92	\$609.92	\$642.76	\$642.76	\$778.82	\$778.82	\$778.82	\$778.82	
48	\$635.57	\$679.64	\$679.64	\$716.23	\$716.23	\$867.84	\$867.84	\$737.14	\$737.14	\$624.00	\$624.00	\$596.65	\$596.65	\$638.02	\$638.02	\$672.37	\$672.37	\$814.70	\$814.70	\$814.70	\$814.70	
49	\$663.17	\$709.15	\$709.15	\$747.33	\$747.33	\$905.53	\$905.53	\$769.15	\$769.15	\$651.09	\$651.09	\$622.56	\$622.56	\$665.72	\$665.72	\$701.57	\$701.57	\$850.08	\$850.08	\$850.08	\$850.08	
50	\$694.27	\$742.40	\$742.40	\$782.38	\$782.38	\$947.99	\$947.99	\$805.22	\$805.22	\$681.62	\$681.62	\$651.76	\$651.76	\$696.94	\$696.94	\$734.47	\$734.47	\$889.94	\$889.94	\$889.94	\$889.94	
51	\$724.98	\$775.24	\$775.24	\$816.99	\$816.99	\$989.93	\$989.93	\$840.84	\$840.84	\$711.78	\$711.78	\$680.59	\$680.59	\$727.77	\$727.77	\$766.96	\$766.96	\$929.31	\$929.31	\$929.31	\$929.31	
52	\$758.80	\$811.41	\$811.41	\$855.10	\$855.10	\$1,036.10	\$1,036.10	\$880.06	\$880.06	\$744.98	\$744.98	\$712.33	\$712.33	\$761.72	\$761.72	\$802.74	\$802.74	\$972.66	\$972.66	\$972.66	</	

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

HIOS Plan ID (On Exchange)⇒	75729PA0050079		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050082		75729PA0050082		75729PA0050082
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger Extra PPO 10/40/250		Geisinger Extra PPO 10/40/250		Geisinger 10/41
Plan Marketing Name ⇒	M-152-122-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21
Form # ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Network ⇒	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum
Metal ⇒	Combined: \$4,300		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Coinsurance ⇒	0% After Deductible		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$40 / \$40		\$40 / \$40		\$40
Copays ⇒	\$4,300		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,250		\$2,250		\$2,250
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Pediatric Dental (Yes/No) ⇒	Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco
0 - 14	\$323.78	\$323.78	\$390.50	\$390.50	\$373.39	\$373.39	\$399.28	\$399.28	\$420.78	\$420.78	\$509.84	\$509.84	\$433.06	\$433.06	\$371.37	\$371.37	\$418.50	\$418.50	\$430.72
15	\$352.56	\$352.56	\$425.21	\$425.21	\$406.58	\$406.58	\$434.77	\$434.77	\$458.18	\$458.18	\$555.16	\$555.16	\$471.56	\$471.56	\$404.38	\$404.38	\$455.70	\$455.70	\$469.01
16	\$363.57	\$363.57	\$438.48	\$438.48	\$419.27	\$419.27	\$448.34	\$448.34	\$472.48	\$472.48	\$572.49	\$572.49	\$486.27	\$486.27	\$417.00	\$417.00	\$469.92	\$469.92	\$483.64
17	\$374.57	\$374.57	\$451.76	\$451.76	\$431.96	\$431.96	\$461.91	\$461.91	\$486.78	\$486.78	\$589.82	\$589.82	\$500.99	\$500.99	\$429.62	\$429.62	\$484.15	\$484.15	\$498.28
18	\$386.42	\$386.42	\$466.05	\$466.05	\$445.63	\$445.63	\$476.52	\$476.52	\$502.18	\$502.18	\$608.48	\$608.48	\$516.84	\$516.84	\$443.22	\$443.22	\$499.47	\$499.47	\$514.05
19	\$398.27	\$398.27	\$480.34	\$480.34	\$459.29	\$459.29	\$491.14	\$491.14	\$517.58	\$517.58	\$627.14	\$627.14	\$532.69	\$532.69	\$456.81	\$456.81	\$514.78	\$514.78	\$529.81
20	\$410.55	\$410.55	\$495.14	\$495.14	\$473.45	\$473.45	\$506.27	\$506.27	\$533.53	\$533.53	\$646.47	\$646.47	\$549.11	\$549.11	\$470.89	\$470.89	\$530.65	\$530.65	\$546.14
21	\$423.25	\$423.25	\$510.46	\$510.46	\$488.10	\$488.10	\$521.93	\$521.93	\$550.04	\$550.04	\$666.47	\$666.47	\$566.10	\$566.10	\$485.46	\$485.46	\$547.06	\$547.06	\$563.04
22	\$423.25	\$423.25	\$510.46	\$510.46	\$488.10	\$488.10	\$521.93	\$521.93	\$550.04	\$550.04	\$666.47	\$666.47	\$566.10	\$566.10	\$485.46	\$485.46	\$547.06	\$547.06	\$563.04
23	\$423.25	\$423.25	\$510.46	\$510.46	\$488.10	\$488.10	\$521.93	\$521.93	\$550.04	\$550.04	\$666.47	\$666.47	\$566.10	\$566.10	\$485.46	\$485.46	\$547.06	\$547.06	\$563.04
24	\$423.25	\$423.25	\$510.46	\$510.46	\$488.10	\$488.10	\$521.93	\$521.93	\$550.04	\$550.04	\$666.47	\$666.47	\$566.10	\$566.10	\$485.46	\$485.46	\$547.06	\$547.06	\$563.04
25	\$424.94	\$424.94	\$512.50	\$512.50	\$490.04	\$490.04	\$524.02	\$524.02	\$552.23	\$552.23	\$669.13	\$669.13	\$568.36	\$568.36	\$487.39	\$487.39	\$549.25	\$549.25	\$565.28
26	\$433.40	\$433.40	\$522.71	\$522.71	\$499.80	\$499.80	\$534.46	\$534.46	\$563.23	\$563.23	\$682.46	\$682.46	\$579.68	\$579.68	\$497.10	\$497.10	\$560.19	\$560.19	\$576.54
27	\$443.56	\$443.56	\$534.96	\$534.96	\$511.52	\$511.52	\$546.98	\$546.98	\$576.44	\$576.44	\$698.45	\$698.45	\$593.27	\$593.27	\$508.75	\$508.75	\$573.32	\$573.32	\$590.06
28	\$460.07	\$460.07	\$554.87	\$554.87	\$530.55	\$530.55	\$567.34	\$567.34	\$597.89	\$597.89	\$724.45	\$724.45	\$615.34	\$615.34	\$527.69	\$527.69	\$594.65	\$594.65	\$612.02
29	\$473.61	\$473.61	\$571.20	\$571.20	\$546.17	\$546.17	\$584.04	\$584.04	\$615.49	\$615.49	\$745.77	\$745.77	\$633.46	\$633.46	\$543.22	\$543.22	\$612.16	\$612.16	\$630.03
30	\$480.38	\$480.38	\$579.37	\$579.37	\$553.98	\$553.98	\$592.39	\$592.39	\$624.29	\$624.29	\$756.44	\$756.44	\$642.52	\$642.52	\$550.99	\$550.99	\$620.91	\$620.91	\$639.04
31	\$490.54	\$490.54	\$591.62	\$591.62	\$565.70	\$565.70	\$604.92	\$604.92	\$637.49	\$637.49	\$772.43	\$772.43	\$656.10	\$656.10	\$562.64	\$562.64	\$634.04	\$634.04	\$652.55
32	\$500.70	\$500.70	\$603.87	\$603.87	\$577.41	\$577.41	\$617.44	\$617.44	\$650.69	\$650.69	\$788.43	\$788.43	\$669.69	\$669.69	\$574.29	\$574.29	\$647.17	\$647.17	\$666.07
33	\$507.05	\$507.05	\$611.53	\$611.53	\$584.73	\$584.73	\$625.27	\$625.27	\$658.94	\$658.94	\$798.42	\$798.42	\$678.18	\$678.18	\$581.57	\$581.57	\$655.38	\$655.38	\$674.51
34	\$513.82	\$513.82	\$619.70	\$619.70	\$592.54	\$592.54	\$633.62	\$633.62	\$667.74	\$667.74	\$809.09	\$809.09	\$687.24	\$687.24	\$589.34	\$589.34	\$664.13	\$664.13	\$683.52
35	\$517.20	\$517.20	\$623.78	\$623.78	\$596.45	\$596.45	\$637.80	\$637.80	\$672.14	\$672.14	\$814.42	\$814.42	\$691.77	\$691.77	\$593.22	\$593.22	\$668.51	\$668.51	\$688.03
36	\$520.59	\$520.59	\$627.86	\$627.86	\$600.35	\$600.35	\$641.97	\$641.97	\$676.54	\$676.54	\$819.75	\$819.75	\$696.29	\$696.29	\$597.11	\$597.11	\$672.88	\$672.88	\$692.53
37	\$523.98	\$523.98	\$631.95	\$631.95	\$604.26	\$604.26	\$646.15	\$646.15	\$680.94	\$680.94	\$825.08	\$825.08	\$700.82	\$700.82	\$600.99	\$600.99	\$677.26	\$677.26	\$697.03
38	\$527.36	\$527.36	\$636.03	\$636.03	\$608.16	\$608.16	\$650.32	\$650.32	\$685.34	\$685.34	\$830.41	\$830.41	\$705.35	\$705.35	\$604.87	\$604.87	\$681.64	\$681.64	\$701.54
39	\$534.13	\$534.13	\$644.20	\$644.20	\$615.97	\$615.97	\$658.68	\$658.68	\$694.14	\$694.14	\$841.08	\$841.08	\$714.41	\$714.41	\$612.64	\$612.64	\$690.39	\$690.39	\$710.55
40	\$540.91	\$540.91	\$652.37	\$652.37	\$623.78	\$623.78	\$667.03	\$667.03	\$702.94	\$702.94	\$851.74	\$851.74	\$723.47	\$723.47	\$620.41	\$620.41	\$699.14	\$699.14	\$719.56
41	\$551.06	\$551.06	\$664.62	\$664.62	\$635.49	\$635.49	\$679.55	\$679.55	\$716.14	\$716.14	\$867.74	\$867.74	\$737.05	\$737.05	\$632.06	\$632.06	\$712.27	\$712.27	\$733.07
42	\$560.80	\$560.80	\$676.36	\$676.36	\$646.72	\$646.72	\$691.56	\$691.56	\$728.79	\$728.79	\$883.06	\$883.06	\$750.07	\$750.07	\$643.22	\$643.22	\$724.85	\$724.85	\$746.02
43	\$574.34	\$574.34	\$692.69	\$692.69	\$662.34	\$662.34	\$708.26	\$708.26	\$746.40	\$746.40	\$904.39	\$904.39	\$768.19	\$768.19	\$658.76	\$658.76	\$742.36	\$742.36	\$764.03
44	\$591.27	\$591.27	\$713.11	\$713.11	\$681.86	\$681.86	\$729.14	\$729.14	\$768.40	\$768.40	\$931.05	\$931.05	\$790.83	\$790.83	\$678.18	\$678.18	\$764.24	\$764.24	\$786.56
45	\$611.16	\$611.16	\$737.10	\$737.10	\$704.80	\$704.80	\$753.67	\$753.67	\$794.25	\$794.25	\$962.37	\$962.37	\$817.44	\$817.44	\$700.99	\$700.99	\$789.95	\$789.95	\$813.02
46	\$634.87	\$634.87	\$765.69	\$765.69	\$732.14	\$732.14	\$782.89	\$782.89	\$825.05	\$825.05	\$999.70	\$999.70	\$849.14	\$849.14	\$728.18	\$728.18	\$820.59	\$820.59	\$844.55
47	\$661.53	\$661.53	\$797.85	\$797.85	\$762.88	\$762.88	\$815.78	\$815.78	\$859.70	\$859.70	\$1,041.68	\$1,041.68	\$884.80	\$884.80	\$758.76	\$758.76	\$855.05	\$855.05	\$880.02
48	\$692.00	\$692.00	\$834.60	\$834.60	\$798.03	\$798.03	\$853.35	\$853.35	\$899.30	\$899.30	\$1,089.67	\$1,089.67	\$925.56	\$925.56	\$793.71	\$793.71	\$894.44	\$894.44	\$920.56
49	\$722.05	\$722.05	\$870.84	\$870.84	\$832.68	\$832.68	\$890.41	\$890.41	\$938.36	\$938.36	\$1,136.99	\$1,136.99	\$965.75	\$965.75	\$828.18	\$828.18	\$933.28	\$933.28	\$960.53
50	\$755.91	\$755.91	\$911.68	\$911.68	\$871.73	\$871.73	\$932.17	\$932.17	\$982.36	\$982.36	\$1,190.30	\$1,190.30	\$1,011.04	\$1,011.04	\$867.02	\$867.02	\$977.05	\$977.05	\$1,005.58
51	\$789.35	\$789.35	\$952.01	\$952.01	\$910.29	\$910.29	\$973.40	\$973.40	\$1,025.81	\$1,025.81	\$1,242.96	\$1,242.96	\$1,055.76	\$1,055.76	\$905.37	\$905.37	\$1,020.27	\$1,020.27	\$1,050.06
52	\$826.17	\$826.17	\$996.42	\$996.42	\$952.75	\$952.75	\$1,018.81	\$1,018.81	\$1,073.67	\$1,073.67	\$1,300.94	\$1,300.94	\$1,105.01	\$1,105.01	\$947.60	\$947.60	\$1,067.86	\$1,067.86	\$1,099.04
53	\$863.42	\$863.42	\$1,041.34	\$1,041.34	\$995.70	\$995.70	\$1,064.74	\$1,064.74	\$1,122.07	\$1,122.07	\$1,359.59	\$1,359.59	\$1,154.83	\$1,154.83	\$990.32	\$990.32	\$1,116.00	\$1,116.00	\$1,148.59
54	\$903.63	\$903.63	\$1,089.83	\$1,089.83	\$1,042.07	\$1,042.07	\$1,114.32	\$1,114.32	\$1,174.32	\$1,174.32	\$1,422.90	\$1,422.90	\$1,208.61	\$1,208.61	\$1,036.44	\$1,036.44	\$1,167.97	\$1,167.97	\$1,202.07
55	\$943.83	\$943.83	\$1,138.32	\$1,138.32	\$1,088.44	\$1,088.44	\$1,163.90	\$1,163.90	\$1,226.57	\$1,226.57	\$1,486.21	\$1,486.21	\$1,262.39	\$1,262.39	\$1,082.56	\$1,082.56	\$1,219.94	\$1,219.1	

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

HIOS Plan ID (On Exchange)⇒	0050082		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050097		75729PA0050097		75729PA0050097		
HIOS Plan ID (Off Exchange)⇒	Extra PPO /250		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger Extra PPO 20/60/3500		Geisinger Extra PPO 20/60/3500		Geisinger Extra PPO 20/60/3500		
Form # ⇒	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		
Rating Area ⇒	Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal ⇒	num		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		
Deductible ⇒	0 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%		
Copays ⇒	\$40		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$60 / \$60		\$60 / \$60		\$60 / \$60		
OOP Maximum ⇒	\$50		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		
Pediatric Dental (Yes/No) ⇒	ps		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$430.72	\$336.12	\$336.12	\$321.39	\$321.39	\$343.67	\$343.67	\$362.18	\$362.18	\$438.84	\$438.84	\$372.75	\$372.75	\$315.64	\$315.64	\$355.69	\$355.69	\$366.08	\$366.08	\$366.08	\$366.08
15	\$469.01	\$365.99	\$365.99	\$349.96	\$349.96	\$374.22	\$374.22	\$394.37	\$394.37	\$477.85	\$477.85	\$405.88	\$405.88	\$343.69	\$343.69	\$387.31	\$387.31	\$398.62	\$398.62	\$398.62	\$398.62
16	\$483.64	\$377.42	\$377.42	\$360.88	\$360.88	\$385.90	\$385.90	\$406.68	\$406.68	\$492.76	\$492.76	\$418.55	\$418.55	\$354.42	\$354.42	\$399.40	\$399.40	\$411.06	\$411.06	\$411.06	\$411.06
17	\$498.28	\$388.84	\$388.84	\$371.80	\$371.80	\$397.58	\$397.58	\$418.99	\$418.99	\$507.68	\$507.68	\$431.22	\$431.22	\$365.15	\$365.15	\$411.49	\$411.49	\$423.50	\$423.50	\$423.50	\$423.50
18	\$514.05	\$401.14	\$401.14	\$383.56	\$383.56	\$410.16	\$410.16	\$432.24	\$432.24	\$523.74	\$523.74	\$444.86	\$444.86	\$376.70	\$376.70	\$424.51	\$424.51	\$436.90	\$436.90	\$436.90	\$436.90
19	\$529.81	\$413.45	\$413.45	\$395.33	\$395.33	\$422.74	\$422.74	\$445.50	\$445.50	\$539.80	\$539.80	\$458.51	\$458.51	\$388.25	\$388.25	\$437.53	\$437.53	\$450.30	\$450.30	\$450.30	\$450.30
20	\$546.14	\$426.19	\$426.19	\$407.51	\$407.51	\$435.76	\$435.76	\$459.23	\$459.23	\$556.44	\$556.44	\$472.64	\$472.64	\$400.22	\$400.22	\$451.01	\$451.01	\$464.18	\$464.18	\$464.18	\$464.18
21	\$563.04	\$439.37	\$439.37	\$420.12	\$420.12	\$449.25	\$449.25	\$473.44	\$473.44	\$573.65	\$573.65	\$487.26	\$487.26	\$412.60	\$412.60	\$464.96	\$464.96	\$478.54	\$478.54	\$478.54	\$478.54
22	\$563.04	\$439.37	\$439.37	\$420.12	\$420.12	\$449.25	\$449.25	\$473.44	\$473.44	\$573.65	\$573.65	\$487.26	\$487.26	\$412.60	\$412.60	\$464.96	\$464.96	\$478.54	\$478.54	\$478.54	\$478.54
23	\$563.04	\$439.37	\$439.37	\$420.12	\$420.12	\$449.25	\$449.25	\$473.44	\$473.44	\$573.65	\$573.65	\$487.26	\$487.26	\$412.60	\$412.60	\$464.96	\$464.96	\$478.54	\$478.54	\$478.54	\$478.54
24	\$563.04	\$439.37	\$439.37	\$420.12	\$420.12	\$449.25	\$449.25	\$473.44	\$473.44	\$573.65	\$573.65	\$487.26	\$487.26	\$412.60	\$412.60	\$464.96	\$464.96	\$478.54	\$478.54	\$478.54	\$478.54
25	\$565.28	\$441.13	\$441.13	\$421.80	\$421.80	\$451.04	\$451.04	\$475.33	\$475.33	\$575.94	\$575.94	\$489.20	\$489.20	\$414.25	\$414.25	\$466.82	\$466.82	\$480.45	\$480.45	\$480.45	\$480.45
26	\$576.54	\$449.91	\$449.91	\$430.20	\$430.20	\$460.02	\$460.02	\$484.79	\$484.79	\$587.41	\$587.41	\$498.95	\$498.95	\$422.50	\$422.50	\$476.12	\$476.12	\$490.02	\$490.02	\$490.02	\$490.02
27	\$590.06	\$460.46	\$460.46	\$440.28	\$440.28	\$470.81	\$470.81	\$496.16	\$496.16	\$601.18	\$601.18	\$510.64	\$510.64	\$432.40	\$432.40	\$487.28	\$487.28	\$501.50	\$501.50	\$501.50	\$501.50
28	\$612.02	\$477.59	\$477.59	\$456.66	\$456.66	\$488.33	\$488.33	\$514.62	\$514.62	\$623.55	\$623.55	\$529.65	\$529.65	\$448.49	\$448.49	\$505.41	\$505.41	\$520.17	\$520.17	\$520.17	\$520.17
29	\$630.03	\$491.65	\$491.65	\$470.11	\$470.11	\$502.70	\$502.70	\$529.77	\$529.77	\$641.91	\$641.91	\$545.24	\$545.24	\$461.69	\$461.69	\$520.29	\$520.29	\$535.48	\$535.48	\$535.48	\$535.48
30	\$639.04	\$498.68	\$498.68	\$476.83	\$476.83	\$509.89	\$509.89	\$537.34	\$537.34	\$651.09	\$651.09	\$553.03	\$553.03	\$468.30	\$468.30	\$527.73	\$527.73	\$543.14	\$543.14	\$543.14	\$543.14
31	\$652.55	\$509.23	\$509.23	\$486.91	\$486.91	\$520.67	\$520.67	\$548.71	\$548.71	\$664.86	\$664.86	\$564.73	\$564.73	\$478.20	\$478.20	\$538.89	\$538.89	\$554.62	\$554.62	\$554.62	\$554.62
32	\$666.07	\$519.77	\$519.77	\$497.00	\$497.00	\$531.45	\$531.45	\$560.07	\$560.07	\$678.62	\$678.62	\$576.42	\$576.42	\$488.10	\$488.10	\$550.04	\$550.04	\$566.10	\$566.10	\$566.10	\$566.10
33	\$674.51	\$526.36	\$526.36	\$503.30	\$503.30	\$538.19	\$538.19	\$567.17	\$567.17	\$687.23	\$687.23	\$583.73	\$583.73	\$494.29	\$494.29	\$557.02	\$557.02	\$573.28	\$573.28	\$573.28	\$573.28
34	\$683.52	\$533.39	\$533.39	\$510.02	\$510.02	\$545.38	\$545.38	\$574.75	\$574.75	\$696.41	\$696.41	\$591.53	\$591.53	\$500.89	\$500.89	\$564.46	\$564.46	\$580.94	\$580.94	\$580.94	\$580.94
35	\$688.03	\$536.91	\$536.91	\$513.38	\$513.38	\$548.97	\$548.97	\$578.53	\$578.53	\$701.00	\$701.00	\$595.42	\$595.42	\$504.19	\$504.19	\$568.18	\$568.18	\$584.77	\$584.77	\$584.77	\$584.77
36	\$692.53	\$540.42	\$540.42	\$516.74	\$516.74	\$552.57	\$552.57	\$582.32	\$582.32	\$705.59	\$705.59	\$599.32	\$599.32	\$507.49	\$507.49	\$571.90	\$571.90	\$588.60	\$588.60	\$588.60	\$588.60
37	\$697.03	\$543.94	\$543.94	\$520.10	\$520.10	\$556.16	\$556.16	\$586.11	\$586.11	\$710.17	\$710.17	\$603.22	\$603.22	\$510.79	\$510.79	\$575.62	\$575.62	\$592.42	\$592.42	\$592.42	\$592.42
38	\$701.54	\$547.45	\$547.45	\$523.46	\$523.46	\$559.75	\$559.75	\$589.90	\$589.90	\$714.76	\$714.76	\$607.12	\$607.12	\$514.09	\$514.09	\$579.34	\$579.34	\$596.25	\$596.25	\$596.25	\$596.25
39	\$710.55	\$554.48	\$554.48	\$530.18	\$530.18	\$566.94	\$566.94	\$597.47	\$597.47	\$723.94	\$723.94	\$614.91	\$614.91	\$520.70	\$520.70	\$586.78	\$586.78	\$603.91	\$603.91	\$603.91	\$603.91
40	\$719.56	\$561.51	\$561.51	\$536.91	\$536.91	\$574.13	\$574.13	\$605.05	\$605.05	\$733.12	\$733.12	\$622.71	\$622.71	\$527.30	\$527.30	\$594.22	\$594.22	\$611.57	\$611.57	\$611.57	\$611.57
41	\$733.07	\$572.06	\$572.06	\$546.99	\$546.99	\$584.91	\$584.91	\$616.41	\$616.41	\$746.89	\$746.89	\$634.41	\$634.41	\$537.20	\$537.20	\$605.37	\$605.37	\$623.05	\$623.05	\$623.05	\$623.05
42	\$746.02	\$582.16	\$582.16	\$556.65	\$556.65	\$595.25	\$595.25	\$627.30	\$627.30	\$760.08	\$760.08	\$645.61	\$645.61	\$546.69	\$546.69	\$616.07	\$616.07	\$634.06	\$634.06	\$634.06	\$634.06
43	\$764.03	\$596.22	\$596.22	\$570.10	\$570.10	\$609.62	\$609.62	\$642.45	\$642.45	\$778.44	\$778.44	\$661.20	\$661.20	\$559.89	\$559.89	\$630.95	\$630.95	\$649.37	\$649.37	\$649.37	\$649.37
44	\$786.56	\$613.80	\$613.80	\$586.90	\$586.90	\$627.59	\$627.59	\$661.38	\$661.38	\$801.38	\$801.38	\$680.69	\$680.69	\$576.40	\$576.40	\$649.55	\$649.55	\$668.51	\$668.51	\$668.51	\$668.51
45	\$813.02	\$634.45	\$634.45	\$606.65	\$606.65	\$648.70	\$648.70	\$683.64	\$683.64	\$828.35	\$828.35	\$703.60	\$703.60	\$595.79	\$595.79	\$671.40	\$671.40	\$691.00	\$691.00	\$691.00	\$691.00
46	\$844.55	\$659.05	\$659.05	\$630.17	\$630.17	\$673.86	\$673.86	\$710.15	\$710.15	\$860.47	\$860.47	\$730.88	\$730.88	\$618.89	\$618.89	\$697.44	\$697.44	\$717.80	\$717.80	\$717.80	\$717.80
47	\$880.02	\$686.73	\$686.73	\$656.64	\$656.64	\$702.16	\$702.16	\$739.97	\$739.97	\$896.61	\$896.61	\$761.58	\$761.58	\$644.89	\$644.89	\$726.73	\$726.73	\$747.95	\$747.95	\$747.95	\$747.95
48	\$920.56	\$718.37	\$718.37	\$686.89	\$686.89	\$734.51	\$734.51	\$774.06	\$774.06	\$937.91	\$937.91	\$796.66	\$796.66	\$674.59	\$674.59	\$760.21	\$760.21	\$782.40	\$782.40	\$782.40	\$782.40
49	\$960.53	\$749.56	\$749.56	\$716.72	\$716.72	\$766.41	\$766.41	\$807.67	\$807.67	\$978.64	\$978.64	\$831.26	\$831.26	\$703.89	\$703.89	\$793.22	\$793.22	\$816.38	\$816.38	\$816.38	\$816.38
50	\$1,005.58	\$784.71	\$784.71	\$750.33	\$750.33	\$802.35	\$802.35	\$845.55	\$845.55	\$1,024.53	\$1,024.53	\$870.24	\$870.24	\$736.90	\$736.90	\$830.41	\$830.41	\$854.66	\$854.66	\$854.66	\$854.66
51	\$1,050.06	\$819.42	\$819.42	\$783.51	\$783.51	\$837.84	\$837.84	\$882.95	\$882.95	\$1,069.85	\$1,069.85	\$908.73	\$908.73	\$769.49	\$769.49	\$867.15	\$867.15	\$892.46	\$892.46	\$892.46	\$892.46
52	\$1,099.04	\$857.65	\$857.65	\$820.06	\$820.06	\$876.92	\$876.92	\$924.14	\$924.14	\$1,119.76	\$1,119.76	\$951.12	\$951.12	\$805.39	\$805.39	\$907.60	\$907.60	\$934.10	\$934.10	\$934.10	\$934.10
53	\$1,148.59	\$896.31	\$896.31	\$857.03	\$857.03	\$916.45	\$916.45	\$965.80	\$965.80	\$1,170.24	\$1,170.24	\$994>									

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

HIOS Plan ID (On Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103	
HIOS Plan ID (Off Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103	
Plan Marketing Name ⇒	Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 7	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible ⇒	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum ⇒	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$371.90	\$371.90	\$355.61	\$355.61	\$380.26	\$380.26	\$400.74	\$400.74	\$485.56	\$485.56	\$412.44	\$412.44	\$351.64	\$351.64	\$336.23	\$336.23	\$359.55	\$359.55	\$378.91	\$378.91
15	\$404.96	\$404.96	\$387.22	\$387.22	\$414.06	\$414.06	\$436.36	\$436.36	\$528.73	\$528.73	\$449.10	\$449.10	\$382.90	\$382.90	\$366.12	\$366.12	\$391.51	\$391.51	\$412.59	\$412.59
16	\$417.60	\$417.60	\$399.30	\$399.30	\$426.99	\$426.99	\$449.98	\$449.98	\$545.23	\$545.23	\$463.12	\$463.12	\$394.85	\$394.85	\$377.55	\$377.55	\$403.72	\$403.72	\$425.46	\$425.46
17	\$430.24	\$430.24	\$411.39	\$411.39	\$439.91	\$439.91	\$463.60	\$463.60	\$561.73	\$561.73	\$477.13	\$477.13	\$406.80	\$406.80	\$388.98	\$388.98	\$415.94	\$415.94	\$438.34	\$438.34
18	\$443.85	\$443.85	\$424.40	\$424.40	\$453.83	\$453.83	\$478.26	\$478.26	\$579.50	\$579.50	\$492.23	\$492.23	\$419.67	\$419.67	\$401.28	\$401.28	\$429.10	\$429.10	\$452.21	\$452.21
19	\$457.47	\$457.47	\$437.42	\$437.42	\$467.75	\$467.75	\$492.93	\$492.93	\$597.28	\$597.28	\$507.32	\$507.32	\$432.54	\$432.54	\$413.59	\$413.59	\$442.26	\$442.26	\$466.08	\$466.08
20	\$471.56	\$471.56	\$450.90	\$450.90	\$482.16	\$482.16	\$508.12	\$508.12	\$615.68	\$615.68	\$522.96	\$522.96	\$445.87	\$445.87	\$426.34	\$426.34	\$455.89	\$455.89	\$480.44	\$480.44
21	\$486.15	\$486.15	\$464.85	\$464.85	\$497.08	\$497.08	\$523.84	\$523.84	\$634.73	\$634.73	\$539.14	\$539.14	\$459.67	\$459.67	\$439.53	\$439.53	\$470.00	\$470.00	\$495.31	\$495.31
22	\$486.15	\$486.15	\$464.85	\$464.85	\$497.08	\$497.08	\$523.84	\$523.84	\$634.73	\$634.73	\$539.14	\$539.14	\$459.67	\$459.67	\$439.53	\$439.53	\$470.00	\$470.00	\$495.31	\$495.31
23	\$486.15	\$486.15	\$464.85	\$464.85	\$497.08	\$497.08	\$523.84	\$523.84	\$634.73	\$634.73	\$539.14	\$539.14	\$459.67	\$459.67	\$439.53	\$439.53	\$470.00	\$470.00	\$495.31	\$495.31
24	\$486.15	\$486.15	\$464.85	\$464.85	\$497.08	\$497.08	\$523.84	\$523.84	\$634.73	\$634.73	\$539.14	\$539.14	\$459.67	\$459.67	\$439.53	\$439.53	\$470.00	\$470.00	\$495.31	\$495.31
25	\$488.09	\$488.09	\$466.70	\$466.70	\$499.06	\$499.06	\$525.93	\$525.93	\$637.26	\$637.26	\$541.29	\$541.29	\$461.50	\$461.50	\$441.28	\$441.28	\$471.87	\$471.87	\$497.28	\$497.28
26	\$497.82	\$497.82	\$476.00	\$476.00	\$509.00	\$509.00	\$536.41	\$536.41	\$649.96	\$649.96	\$552.07	\$552.07	\$470.70	\$470.70	\$450.07	\$450.07	\$481.27	\$481.27	\$507.19	\$507.19
27	\$509.48	\$509.48	\$487.16	\$487.16	\$520.93	\$520.93	\$548.98	\$548.98	\$665.19	\$665.19	\$565.01	\$565.01	\$481.73	\$481.73	\$460.62	\$460.62	\$492.55	\$492.55	\$519.08	\$519.08
28	\$528.44	\$528.44	\$505.29	\$505.29	\$540.32	\$540.32	\$569.41	\$569.41	\$689.94	\$689.94	\$586.04	\$586.04	\$499.66	\$499.66	\$477.76	\$477.76	\$510.88	\$510.88	\$538.39	\$538.39
29	\$544.00	\$544.00	\$520.16	\$520.16	\$556.22	\$556.22	\$586.18	\$586.18	\$710.26	\$710.26	\$603.29	\$603.29	\$514.36	\$514.36	\$491.83	\$491.83	\$525.92	\$525.92	\$554.24	\$554.24
30	\$551.78	\$551.78	\$527.60	\$527.60	\$564.18	\$564.18	\$594.56	\$594.56	\$720.41	\$720.41	\$611.92	\$611.92	\$521.72	\$521.72	\$498.86	\$498.86	\$533.44	\$533.44	\$562.17	\$562.17
31	\$563.45	\$563.45	\$538.76	\$538.76	\$576.11	\$576.11	\$607.13	\$607.13	\$735.65	\$735.65	\$624.86	\$624.86	\$532.75	\$532.75	\$509.41	\$509.41	\$544.72	\$544.72	\$574.05	\$574.05
32	\$575.11	\$575.11	\$549.91	\$549.91	\$588.04	\$588.04	\$619.70	\$619.70	\$750.88	\$750.88	\$637.79	\$637.79	\$543.78	\$543.78	\$519.95	\$519.95	\$556.00	\$556.00	\$585.94	\$585.94
33	\$582.41	\$582.41	\$556.88	\$556.88	\$595.49	\$595.49	\$627.56	\$627.56	\$760.40	\$760.40	\$645.88	\$645.88	\$550.68	\$550.68	\$526.55	\$526.55	\$563.05	\$563.05	\$593.37	\$593.37
34	\$590.18	\$590.18	\$564.32	\$564.32	\$603.45	\$603.45	\$635.94	\$635.94	\$770.55	\$770.55	\$654.51	\$654.51	\$558.03	\$558.03	\$533.58	\$533.58	\$570.57	\$570.57	\$601.30	\$601.30
35	\$594.07	\$594.07	\$568.04	\$568.04	\$607.42	\$607.42	\$640.13	\$640.13	\$775.63	\$775.63	\$658.82	\$658.82	\$561.71	\$561.71	\$537.10	\$537.10	\$574.33	\$574.33	\$605.26	\$605.26
36	\$597.96	\$597.96	\$571.76	\$571.76	\$611.40	\$611.40	\$644.32	\$644.32	\$780.71	\$780.71	\$663.13	\$663.13	\$565.39	\$565.39	\$540.61	\$540.61	\$578.09	\$578.09	\$609.22	\$609.22
37	\$601.85	\$601.85	\$575.48	\$575.48	\$615.38	\$615.38	\$648.51	\$648.51	\$785.79	\$785.79	\$667.45	\$667.45	\$569.06	\$569.06	\$544.13	\$544.13	\$581.85	\$581.85	\$613.18	\$613.18
38	\$605.74	\$605.74	\$579.20	\$579.20	\$619.35	\$619.35	\$652.70	\$652.70	\$790.87	\$790.87	\$671.76	\$671.76	\$572.74	\$572.74	\$547.64	\$547.64	\$585.61	\$585.61	\$617.15	\$617.15
39	\$613.52	\$613.52	\$586.63	\$586.63	\$627.31	\$627.31	\$661.08	\$661.08	\$801.02	\$801.02	\$680.39	\$680.39	\$580.10	\$580.10	\$554.68	\$554.68	\$593.13	\$593.13	\$625.07	\$625.07
40	\$621.30	\$621.30	\$594.07	\$594.07	\$635.26	\$635.26	\$669.47	\$669.47	\$811.18	\$811.18	\$689.01	\$689.01	\$587.45	\$587.45	\$561.71	\$561.71	\$600.65	\$600.65	\$633.00	\$633.00
41	\$632.97	\$632.97	\$605.23	\$605.23	\$647.19	\$647.19	\$682.04	\$682.04	\$826.41	\$826.41	\$701.95	\$701.95	\$598.48	\$598.48	\$572.26	\$572.26	\$611.93	\$611.93	\$644.88	\$644.88
42	\$644.15	\$644.15	\$615.92	\$615.92	\$658.62	\$658.62	\$694.09	\$694.09	\$841.01	\$841.01	\$714.35	\$714.35	\$609.06	\$609.06	\$582.37	\$582.37	\$622.74	\$622.74	\$656.27	\$656.27
43	\$659.70	\$659.70	\$630.79	\$630.79	\$674.53	\$674.53	\$710.85	\$710.85	\$861.32	\$861.32	\$731.60	\$731.60	\$623.76	\$623.76	\$596.43	\$596.43	\$637.78	\$637.78	\$672.12	\$672.12
44	\$679.15	\$679.15	\$649.39	\$649.39	\$694.41	\$694.41	\$731.80	\$731.80	\$886.71	\$886.71	\$753.17	\$753.17	\$642.15	\$642.15	\$614.01	\$614.01	\$656.58	\$656.58	\$691.94	\$691.94
45	\$702.00	\$702.00	\$671.24	\$671.24	\$717.77	\$717.77	\$756.42	\$756.42	\$916.54	\$916.54	\$778.51	\$778.51	\$663.76	\$663.76	\$634.67	\$634.67	\$678.67	\$678.67	\$715.22	\$715.22
46	\$729.22	\$729.22	\$697.27	\$697.27	\$745.61	\$745.61	\$785.76	\$785.76	\$952.09	\$952.09	\$808.70	\$808.70	\$689.50	\$689.50	\$659.28	\$659.28	\$704.99	\$704.99	\$742.95	\$742.95
47	\$759.85	\$759.85	\$726.55	\$726.55	\$776.93	\$776.93	\$818.76	\$818.76	\$992.07	\$992.07	\$842.66	\$842.66	\$718.46	\$718.46	\$686.97	\$686.97	\$734.60	\$734.60	\$774.16	\$774.16
48	\$794.85	\$794.85	\$760.02	\$760.02	\$812.71	\$812.71	\$856.48	\$856.48	\$1,037.77	\$1,037.77	\$881.48	\$881.48	\$751.55	\$751.55	\$718.62	\$718.62	\$768.44	\$768.44	\$809.82	\$809.82
49	\$829.37	\$829.37	\$793.03	\$793.03	\$848.01	\$848.01	\$893.67	\$893.67	\$1,082.84	\$1,082.84	\$919.76	\$919.76	\$784.19	\$784.19	\$749.82	\$749.82	\$801.81	\$801.81	\$844.98	\$844.98
50	\$868.26	\$868.26	\$830.21	\$830.21	\$887.77	\$887.77	\$935.58	\$935.58	\$1,133.62	\$1,133.62	\$962.89	\$962.89	\$820.96	\$820.96	\$784.99	\$784.99	\$839.41	\$839.41	\$884.61	\$884.61
51	\$906.67	\$906.67	\$866.94	\$866.94	\$927.04	\$927.04	\$976.96	\$976.96	\$1,183.76	\$1,183.76	\$1,005.48	\$1,005.48	\$857.27	\$857.27	\$819.71	\$819.71	\$876.54	\$876.54	\$923.74	\$923.74
52	\$948.96	\$948.96	\$907.38	\$907.38	\$970.29	\$970.29	\$1,022.53	\$1,022.53	\$1,238.98	\$1,238.98	\$1,052.39	\$1,052.39	\$897.27	\$897.27	\$857.95	\$857.95	\$917.43	\$917.43	\$966.83	\$966.83
53	\$991.74	\$991.74	\$948.28	\$948.28	\$1,014.03	\$1,014.03	\$1,068.63	\$1,068.63	\$1,294.84	\$1,294.84	\$1,099.83	\$1,099.83	\$937.72	\$937.72	\$896.62	\$896.62	\$958.79	\$958.79	\$1,010.41	\$1,010.41
54	\$1,037.93	\$1,037.93	\$992.44	\$992.44	\$1,061.25	\$1,061.25	\$1,118.39	\$1,118.39	\$1,355.14	\$1,355.14	\$1,151.05	\$1,151.05	\$981.38	\$981.38	\$938.38	\$938.38	\$1,003.44	\$1,003.44	\$1,057.47	

Effective Date of Rates:

[illegible]

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

HIOS Plan ID (On Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107	
HIOS Plan ID (Off Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107	
Plan Marketing Name ⇒	Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible ⇒	Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combine	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0	
Copays ⇒	\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40	
OOP Maximum ⇒	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,400		\$8,400		\$8,400		\$8,400		\$8	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$288.39	\$288.39	\$308.38	\$308.38	\$324.99	\$324.99	\$393.78	\$393.78	\$334.48	\$334.48	\$206.47	\$206.47	\$197.42	\$197.42	\$211.11	\$211.11	\$222.48	\$222.48	\$269.57	\$269.57
15	\$314.02	\$314.02	\$335.80	\$335.80	\$353.88	\$353.88	\$428.79	\$428.79	\$364.21	\$364.21	\$224.82	\$224.82	\$214.97	\$214.97	\$229.88	\$229.88	\$242.25	\$242.25	\$293.53	\$293.53
16	\$323.83	\$323.83	\$346.28	\$346.28	\$364.92	\$364.92	\$442.17	\$442.17	\$375.58	\$375.58	\$231.84	\$231.84	\$221.68	\$221.68	\$237.05	\$237.05	\$249.81	\$249.81	\$302.70	\$302.70
17	\$333.63	\$333.63	\$356.76	\$356.76	\$375.97	\$375.97	\$455.55	\$455.55	\$386.95	\$386.95	\$238.86	\$238.86	\$228.39	\$228.39	\$244.23	\$244.23	\$257.38	\$257.38	\$311.86	\$311.86
18	\$344.18	\$344.18	\$368.05	\$368.05	\$387.86	\$387.86	\$469.97	\$469.97	\$399.19	\$399.19	\$246.42	\$246.42	\$235.62	\$235.62	\$251.95	\$251.95	\$265.52	\$265.52	\$321.72	\$321.72
19	\$354.74	\$354.74	\$379.33	\$379.33	\$399.76	\$399.76	\$484.38	\$484.38	\$411.43	\$411.43	\$253.97	\$253.97	\$242.84	\$242.84	\$259.68	\$259.68	\$273.66	\$273.66	\$331.59	\$331.59
20	\$365.67	\$365.67	\$391.02	\$391.02	\$412.08	\$412.08	\$499.31	\$499.31	\$424.11	\$424.11	\$261.80	\$261.80	\$250.33	\$250.33	\$267.68	\$267.68	\$282.10	\$282.10	\$341.81	\$341.81
21	\$376.99	\$376.99	\$403.12	\$403.12	\$424.83	\$424.83	\$514.75	\$514.75	\$437.23	\$437.23	\$269.90	\$269.90	\$258.07	\$258.07	\$275.97	\$275.97	\$290.83	\$290.83	\$352.39	\$352.39
22	\$376.99	\$376.99	\$403.12	\$403.12	\$424.83	\$424.83	\$514.75	\$514.75	\$437.23	\$437.23	\$269.90	\$269.90	\$258.07	\$258.07	\$275.97	\$275.97	\$290.83	\$290.83	\$352.39	\$352.39
23	\$376.99	\$376.99	\$403.12	\$403.12	\$424.83	\$424.83	\$514.75	\$514.75	\$437.23	\$437.23	\$269.90	\$269.90	\$258.07	\$258.07	\$275.97	\$275.97	\$290.83	\$290.83	\$352.39	\$352.39
24	\$376.99	\$376.99	\$403.12	\$403.12	\$424.83	\$424.83	\$514.75	\$514.75	\$437.23	\$437.23	\$269.90	\$269.90	\$258.07	\$258.07	\$275.97	\$275.97	\$290.83	\$290.83	\$352.39	\$352.39
25	\$378.49	\$378.49	\$404.73	\$404.73	\$426.52	\$426.52	\$516.81	\$516.81	\$438.98	\$438.98	\$270.98	\$270.98	\$259.10	\$259.10	\$277.06	\$277.06	\$291.98	\$291.98	\$353.79	\$353.79
26	\$386.03	\$386.03	\$412.79	\$412.79	\$435.02	\$435.02	\$527.10	\$527.10	\$447.72	\$447.72	\$276.37	\$276.37	\$264.26	\$264.26	\$282.58	\$282.58	\$297.80	\$297.80	\$360.84	\$360.84
27	\$395.08	\$395.08	\$422.47	\$422.47	\$445.21	\$445.21	\$539.46	\$539.46	\$458.21	\$458.21	\$282.85	\$282.85	\$270.46	\$270.46	\$289.21	\$289.21	\$304.78	\$304.78	\$369.30	\$369.30
28	\$409.78	\$409.78	\$438.19	\$438.19	\$461.78	\$461.78	\$559.53	\$559.53	\$475.26	\$475.26	\$293.38	\$293.38	\$280.52	\$280.52	\$299.97	\$299.97	\$316.12	\$316.12	\$383.04	\$383.04
29	\$421.84	\$421.84	\$451.09	\$451.09	\$475.38	\$475.38	\$576.00	\$576.00	\$489.26	\$489.26	\$302.01	\$302.01	\$288.78	\$288.78	\$308.80	\$308.80	\$325.43	\$325.43	\$394.31	\$394.31
30	\$427.87	\$427.87	\$457.54	\$457.54	\$482.17	\$482.17	\$584.24	\$584.24	\$496.25	\$496.25	\$306.33	\$306.33	\$292.91	\$292.91	\$313.22	\$313.22	\$330.08	\$330.08	\$399.95	\$399.95
31	\$436.92	\$436.92	\$467.21	\$467.21	\$492.37	\$492.37	\$596.59	\$596.59	\$506.75	\$506.75	\$312.81	\$312.81	\$299.10	\$299.10	\$319.84	\$319.84	\$337.06	\$337.06	\$408.41	\$408.41
32	\$445.97	\$445.97	\$476.89	\$476.89	\$502.57	\$502.57	\$608.95	\$608.95	\$517.24	\$517.24	\$319.29	\$319.29	\$305.30	\$305.30	\$326.46	\$326.46	\$344.04	\$344.04	\$416.87	\$416.87
33	\$451.62	\$451.62	\$482.93	\$482.93	\$508.94	\$508.94	\$616.67	\$616.67	\$523.80	\$523.80	\$323.34	\$323.34	\$309.17	\$309.17	\$330.60	\$330.60	\$348.40	\$348.40	\$422.15	\$422.15
34	\$457.65	\$457.65	\$489.38	\$489.38	\$515.73	\$515.73	\$624.90	\$624.90	\$530.79	\$530.79	\$327.65	\$327.65	\$313.30	\$313.30	\$335.02	\$335.02	\$353.06	\$353.06	\$427.79	\$427.79
35	\$460.67	\$460.67	\$492.61	\$492.61	\$519.13	\$519.13	\$629.02	\$629.02	\$534.29	\$534.29	\$329.81	\$329.81	\$315.36	\$315.36	\$337.22	\$337.22	\$355.38	\$355.38	\$430.61	\$430.61
36	\$463.69	\$463.69	\$495.83	\$495.83	\$522.53	\$522.53	\$633.14	\$633.14	\$537.79	\$537.79	\$331.97	\$331.97	\$317.43	\$317.43	\$339.43	\$339.43	\$357.71	\$357.71	\$433.43	\$433.43
37	\$466.70	\$466.70	\$499.06	\$499.06	\$525.93	\$525.93	\$637.26	\$637.26	\$541.29	\$541.29	\$334.13	\$334.13	\$319.49	\$319.49	\$341.64	\$341.64	\$360.04	\$360.04	\$436.25	\$436.25
38	\$469.72	\$469.72	\$502.28	\$502.28	\$529.33	\$529.33	\$641.38	\$641.38	\$544.78	\$544.78	\$336.29	\$336.29	\$321.55	\$321.55	\$343.85	\$343.85	\$362.36	\$362.36	\$439.07	\$439.07
39	\$475.75	\$475.75	\$508.73	\$508.73	\$536.13	\$536.13	\$649.61	\$649.61	\$551.78	\$551.78	\$340.61	\$340.61	\$325.68	\$325.68	\$348.26	\$348.26	\$367.02	\$367.02	\$444.71	\$444.71
40	\$481.78	\$481.78	\$515.18	\$515.18	\$542.92	\$542.92	\$657.85	\$657.85	\$558.78	\$558.78	\$344.93	\$344.93	\$329.81	\$329.81	\$352.68	\$352.68	\$371.67	\$371.67	\$450.34	\$450.34
41	\$490.83	\$490.83	\$524.86	\$524.86	\$553.12	\$553.12	\$670.20	\$670.20	\$569.27	\$569.27	\$351.40	\$351.40	\$336.01	\$336.01	\$359.30	\$359.30	\$378.65	\$378.65	\$458.80	\$458.80
42	\$499.50	\$499.50	\$534.13	\$534.13	\$562.89	\$562.89	\$682.04	\$682.04	\$579.32	\$579.32	\$357.61	\$357.61	\$341.94	\$341.94	\$365.65	\$365.65	\$385.34	\$385.34	\$466.91	\$466.91
43	\$511.56	\$511.56	\$547.03	\$547.03	\$576.48	\$576.48	\$698.51	\$698.51	\$593.32	\$593.32	\$366.25	\$366.25	\$350.20	\$350.20	\$374.48	\$374.48	\$394.64	\$394.64	\$478.18	\$478.18
44	\$526.64	\$526.64	\$563.15	\$563.15	\$593.48	\$593.48	\$719.10	\$719.10	\$610.80	\$610.80	\$377.04	\$377.04	\$360.52	\$360.52	\$385.52	\$385.52	\$406.28	\$406.28	\$492.28	\$492.28
45	\$544.36	\$544.36	\$582.10	\$582.10	\$613.44	\$613.44	\$743.30	\$743.30	\$631.35	\$631.35	\$389.73	\$389.73	\$372.65	\$372.65	\$398.49	\$398.49	\$419.94	\$419.94	\$508.84	\$508.84
46	\$565.47	\$565.47	\$604.67	\$604.67	\$637.23	\$637.23	\$772.12	\$772.12	\$655.84	\$655.84	\$404.84	\$404.84	\$387.10	\$387.10	\$413.94	\$413.94	\$436.23	\$436.23	\$528.57	\$528.57
47	\$589.22	\$589.22	\$630.07	\$630.07	\$664.00	\$664.00	\$804.55	\$804.55	\$683.38	\$683.38	\$421.85	\$421.85	\$403.36	\$403.36	\$431.33	\$431.33	\$454.55	\$454.55	\$550.77	\$550.77
48	\$616.36	\$616.36	\$659.10	\$659.10	\$694.58	\$694.58	\$841.61	\$841.61	\$714.86	\$714.86	\$441.28	\$441.28	\$421.94	\$421.94	\$451.20	\$451.20	\$475.49	\$475.49	\$576.14	\$576.14
49	\$643.13	\$643.13	\$687.72	\$687.72	\$724.75	\$724.75	\$878.16	\$878.16	\$745.91	\$745.91	\$460.44	\$460.44	\$440.27	\$440.27	\$470.79	\$470.79	\$496.14	\$496.14	\$601.16	\$601.16
50	\$673.29	\$673.29	\$719.97	\$719.97	\$758.73	\$758.73	\$919.34	\$919.34	\$780.89	\$780.89	\$482.03	\$482.03	\$460.91	\$460.91	\$492.87	\$492.87	\$519.41	\$519.41	\$629.35	\$629.35
51	\$703.07	\$703.07	\$751.81	\$751.81	\$792.29	\$792.29	\$960.01	\$960.01	\$815.43	\$815.43	\$503.36	\$503.36	\$481.30	\$481.30	\$514.67	\$514.67	\$542.38	\$542.38	\$657.19	\$657.19
52	\$735.87	\$735.87	\$786.88	\$786.88	\$829.25	\$829.25	\$1,004.79	\$1,004.79	\$853.47	\$853.47	\$526.84	\$526.84	\$503.75	\$503.75	\$538.68	\$538.68	\$567.68	\$567.68	\$687.85	\$687.85
53	\$769.04	\$769.04	\$822.36	\$822.36	\$866.64	\$866.64	\$1,050.09	\$1,050.09	\$891.94	\$891.94	\$550.59	\$550.59	\$526.46	\$526.46	\$562.96	\$562.96	\$593.27	\$593.27	\$718.86	\$718.86
54	\$804.85	\$804.85	\$860.65	\$860.65	\$907.00	\$907.00	\$1,098.99	\$1,098.99	\$933.48											

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		
HIOS Plan ID (Off Exchange)=>	0050107																
Plan Marketing Name =>	-Access PPO /8400	Geisinger All-Access PPO 40/90/8400		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded	
Form # =>	F Rev. 1/21	M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area =>	Area 7	Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	-Access PPO	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	nze	Bronze		Silver		Silver		Silver		Gold		Gold		Gold		Gold	
Deductible =>	nd: \$8,400	Combined: \$8,400		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0	
Coinsurance =>	%	0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$90	\$40 / \$90		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50	
OOP Maximum =>	00	\$8,400		\$8,550		\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	ns	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$269.57	\$228.97	\$228.97	\$285.80	\$285.80	\$322.07	\$322.07	\$331.47	\$331.47	\$340.39	\$340.39	\$325.48	\$325.48	\$348.04	\$348.04	\$366.78	\$366.78
15	\$293.53	\$249.33	\$249.33	\$311.20	\$311.20	\$350.70	\$350.70	\$360.94	\$360.94	\$370.65	\$370.65	\$354.41	\$354.41	\$378.98	\$378.98	\$399.39	\$399.39
16	\$302.70	\$257.11	\$257.11	\$320.92	\$320.92	\$361.64	\$361.64	\$372.20	\$372.20	\$382.22	\$382.22	\$365.47	\$365.47	\$390.81	\$390.81	\$411.85	\$411.85
17	\$311.86	\$264.89	\$264.89	\$330.63	\$330.63	\$372.59	\$372.59	\$383.47	\$383.47	\$393.79	\$393.79	\$376.53	\$376.53	\$402.64	\$402.64	\$424.32	\$424.32
18	\$321.72	\$273.27	\$273.27	\$341.09	\$341.09	\$384.38	\$384.38	\$395.60	\$395.60	\$406.25	\$406.25	\$388.44	\$388.44	\$415.38	\$415.38	\$437.74	\$437.74
19	\$331.59	\$281.65	\$281.65	\$351.55	\$351.55	\$396.17	\$396.17	\$407.73	\$407.73	\$418.71	\$418.71	\$400.36	\$400.36	\$428.11	\$428.11	\$451.17	\$451.17
20	\$341.81	\$290.33	\$290.33	\$362.38	\$362.38	\$408.37	\$408.37	\$420.30	\$420.30	\$431.61	\$431.61	\$412.70	\$412.70	\$441.31	\$441.31	\$465.07	\$465.07
21	\$352.39	\$299.32	\$299.32	\$373.60	\$373.60	\$421.01	\$421.01	\$433.30	\$433.30	\$444.96	\$444.96	\$425.47	\$425.47	\$454.96	\$454.96	\$479.46	\$479.46
22	\$352.39	\$299.32	\$299.32	\$373.60	\$373.60	\$421.01	\$421.01	\$433.30	\$433.30	\$444.96	\$444.96	\$425.47	\$425.47	\$454.96	\$454.96	\$479.46	\$479.46
23	\$352.39	\$299.32	\$299.32	\$373.60	\$373.60	\$421.01	\$421.01	\$433.30	\$433.30	\$444.96	\$444.96	\$425.47	\$425.47	\$454.96	\$454.96	\$479.46	\$479.46
24	\$352.39	\$299.32	\$299.32	\$373.60	\$373.60	\$421.01	\$421.01	\$433.30	\$433.30	\$444.96	\$444.96	\$425.47	\$425.47	\$454.96	\$454.96	\$479.46	\$479.46
25	\$353.79	\$300.51	\$300.51	\$375.09	\$375.09	\$422.69	\$422.69	\$435.03	\$435.03	\$446.74	\$446.74	\$427.16	\$427.16	\$456.78	\$456.78	\$481.37	\$481.37
26	\$360.84	\$306.50	\$306.50	\$382.56	\$382.56	\$431.11	\$431.11	\$443.70	\$443.70	\$455.64	\$455.64	\$435.67	\$435.67	\$465.88	\$465.88	\$490.96	\$490.96
27	\$369.30	\$313.68	\$313.68	\$391.52	\$391.52	\$441.21	\$441.21	\$454.10	\$454.10	\$466.32	\$466.32	\$445.88	\$445.88	\$476.80	\$476.80	\$502.47	\$502.47
28	\$383.04	\$325.35	\$325.35	\$406.09	\$406.09	\$457.63	\$457.63	\$470.99	\$470.99	\$483.67	\$483.67	\$462.48	\$462.48	\$494.54	\$494.54	\$521.17	\$521.17
29	\$394.31	\$334.93	\$334.93	\$418.05	\$418.05	\$471.10	\$471.10	\$484.86	\$484.86	\$497.91	\$497.91	\$476.09	\$476.09	\$509.10	\$509.10	\$536.51	\$536.51
30	\$399.95	\$339.72	\$339.72	\$424.03	\$424.03	\$477.84	\$477.84	\$491.79	\$491.79	\$505.03	\$505.03	\$482.90	\$482.90	\$516.38	\$516.38	\$544.18	\$544.18
31	\$408.41	\$346.90	\$346.90	\$432.99	\$432.99	\$487.94	\$487.94	\$502.19	\$502.19	\$515.71	\$515.71	\$493.11	\$493.11	\$527.30	\$527.30	\$555.69	\$555.69
32	\$416.87	\$354.09	\$354.09	\$441.96	\$441.96	\$498.05	\$498.05	\$512.59	\$512.59	\$526.39	\$526.39	\$503.32	\$503.32	\$538.21	\$538.21	\$567.20	\$567.20
33	\$422.15	\$358.58	\$358.58	\$447.56	\$447.56	\$504.36	\$504.36	\$519.09	\$519.09	\$533.06	\$533.06	\$509.70	\$509.70	\$545.04	\$545.04	\$574.39	\$574.39
34	\$427.79	\$363.36	\$363.36	\$453.54	\$453.54	\$511.10	\$511.10	\$526.02	\$526.02	\$540.18	\$540.18	\$516.51	\$516.51	\$552.32	\$552.32	\$582.06	\$582.06
35	\$430.61	\$365.76	\$365.76	\$456.53	\$456.53	\$514.47	\$514.47	\$529.49	\$529.49	\$543.74	\$543.74	\$519.91	\$519.91	\$555.96	\$555.96	\$585.89	\$585.89
36	\$433.43	\$368.15	\$368.15	\$459.52	\$459.52	\$517.84	\$517.84	\$532.96	\$532.96	\$547.30	\$547.30	\$523.32	\$523.32	\$559.69	\$559.69	\$589.73	\$589.73
37	\$436.25	\$370.55	\$370.55	\$462.51	\$462.51	\$521.20	\$521.20	\$536.42	\$536.42	\$550.86	\$550.86	\$526.72	\$526.72	\$563.24	\$563.24	\$593.57	\$593.57
38	\$439.07	\$372.94	\$372.94	\$465.50	\$465.50	\$524.57	\$524.57	\$539.89	\$539.89	\$554.42	\$554.42	\$530.12	\$530.12	\$566.88	\$566.88	\$597.40	\$597.40
39	\$444.71	\$377.73	\$377.73	\$471.47	\$471.47	\$531.31	\$531.31	\$546.82	\$546.82	\$561.54	\$561.54	\$536.93	\$536.93	\$574.16	\$574.16	\$605.07	\$605.07
40	\$450.34	\$382.52	\$382.52	\$477.45	\$477.45	\$538.04	\$538.04	\$553.75	\$553.75	\$568.66	\$568.66	\$543.74	\$543.74	\$581.44	\$581.44	\$612.74	\$612.74
41	\$458.80	\$389.70	\$389.70	\$486.42	\$486.42	\$548.15	\$548.15	\$564.15	\$564.15	\$579.34	\$579.34	\$553.95	\$553.95	\$592.35	\$592.35	\$624.25	\$624.25
42	\$466.91	\$396.59	\$396.59	\$495.01	\$495.01	\$557.83	\$557.83	\$574.12	\$574.12	\$589.57	\$589.57	\$563.73	\$563.73	\$602.82	\$602.82	\$635.28	\$635.28
43	\$478.18	\$406.17	\$406.17	\$506.96	\$506.96	\$571.30	\$571.30	\$587.98	\$587.98	\$603.81	\$603.81	\$567.35	\$567.35	\$617.38	\$617.38	\$650.62	\$650.62
44	\$492.28	\$418.14	\$418.14	\$521.91	\$521.91	\$588.14	\$588.14	\$605.32	\$605.32	\$621.61	\$621.61	\$594.37	\$594.37	\$635.58	\$635.58	\$669.80	\$669.80
45	\$508.84	\$432.21	\$432.21	\$539.47	\$539.47	\$607.93	\$607.93	\$625.68	\$625.68	\$642.52	\$642.52	\$614.36	\$614.36	\$656.96	\$656.96	\$692.33	\$692.33
46	\$528.57	\$448.97	\$448.97	\$560.39	\$560.39	\$631.51	\$631.51	\$649.95	\$649.95	\$667.44	\$667.44	\$638.19	\$638.19	\$682.44	\$682.44	\$719.18	\$719.18
47	\$550.77	\$467.82	\$467.82	\$583.92	\$583.92	\$658.03	\$658.03	\$677.24	\$677.24	\$695.47	\$695.47	\$664.99	\$664.99	\$711.10	\$711.10	\$749.39	\$749.39
48	\$576.14	\$489.37	\$489.37	\$610.82	\$610.82	\$688.34	\$688.34	\$708.44	\$708.44	\$727.51	\$727.51	\$695.63	\$695.63	\$743.86	\$743.86	\$783.91	\$783.91
49	\$601.16	\$510.63	\$510.63	\$637.35	\$637.35	\$718.23	\$718.23	\$739.20	\$739.20	\$759.10	\$759.10	\$725.83	\$725.83	\$776.16	\$776.16	\$817.95	\$817.95
50	\$629.35	\$534.57	\$534.57	\$667.24	\$667.24	\$751.91	\$751.91	\$773.87	\$773.87	\$794.70	\$794.70	\$759.87	\$759.87	\$812.55	\$812.55	\$856.31	\$856.31
51	\$657.19	\$558.22	\$558.22	\$696.75	\$696.75	\$785.17	\$785.17	\$808.10	\$808.10	\$829.85	\$829.85	\$793.48	\$793.48	\$848.50	\$848.50	\$894.18	\$894.18
52	\$687.85	\$584.26	\$584.26	\$729.25	\$729.25	\$821.80	\$821.80	\$845.80	\$845.80	\$868.56	\$868.56	\$830.50	\$830.50	\$888.08	\$888.08	\$935.90	\$935.90
53	\$718.86	\$610.60	\$610.60	\$762.13	\$762.13	\$858.85	\$858.85	\$883.93	\$883.93	\$907.71	\$907.71	\$867.94	\$867.94	\$928.11	\$928.11	\$978.09	\$978.09
54	\$752.33	\$639.03	\$639.03	\$797.62	\$797.62	\$898.85	\$898.85	\$925.09	\$925.09	\$949.99	\$949.99	\$908.36	\$908.36	\$971.33	\$971.33	\$1,023.64	\$1,023.64
55	\$785.81	\$667.47	\$667.47	\$833.11	\$833.11	\$938.84	\$938.84	\$966.25	\$966.25	\$992.26	\$992.26	\$948.78	\$948.78	\$1,014.55	\$1,014.55	\$1,069.18	\$1,069.18
56	\$822.11	\$698.29	\$698.29	\$871.59	\$871.59	\$982.20	\$982.20	\$1,010.88	\$1,010.88	\$1,038.09	\$1,038.09	\$992.60	\$992.60	\$1,061.42	\$1,061.42	\$1,118.57	\$1,118.57
57	\$858.75	\$729.42	\$729.42	\$910.44	\$910.44	\$1,025.99	\$1,025.99	\$1,054.86	\$1,054.86	\$1,084.36	\$1,084.36	\$1,036.85	\$1,036.85	\$1,108.73	\$1,108.73	\$1,168.43	\$1,168.43
58	\$897.87	\$762.65	\$762.65	\$951.91	\$951.91	\$1,072.72	\$1,072.72	\$1,104.04	\$1,104.04	\$1,133.75	\$1,133.75	\$1,084.07	\$1,084.07	\$1,159.23	\$1,159.23	\$1,221.65	\$1,221.65
59	\$917.25	\$779.11	\$779.11	\$972.46	\$972.46	\$1,095.88	\$1,095.88	\$1,127.87	\$1,127.87	\$1,158.23	\$1,158.23	\$1,107.47	\$1,107.47	\$1,184.25	\$1,184.25	\$1,248.02	\$1,248.02
60	\$956.36	\$812.33	\$812.33	\$1,013.93	\$1,013.93	\$1,142.61	\$1,142.61	\$1,175.97	\$1,175.97	\$1,207.62	\$1,207.62	\$1,154.70	\$1,154.70	\$1,234.75	\$1,234.75	\$1,301.24	\$1,301.24
61	\$990.19	\$841.07	\$841.07	\$1,049.79	\$1,049.79	\$1,183.02	\$1,183.02	\$1,217.56	\$1,217.56	\$1,250.33	\$1,250.33	\$1,195.54	\$1,195.54	\$1,278.43	\$1,278.43	\$1,347.27	\$1,347.27
62	\$1,012.39	\$859.92	\$859.92	\$1,073.33	\$1,073.33	\$1,209.55	\$1,209.55	\$1,244.86	\$1,244.86	\$1,278.36	\$1,278.36	\$1,222.35	\$1,222.35	\$1,307.09	\$1,307.09	\$1,377.47	\$1,377.47
63	\$1,040.23	\$883.57	\$883.57	\$1,102.84	\$1,102.84	\$1,242.81	\$1,242.81	\$1,279.09	\$1,279.09	\$1,313.52	\$1,313.52	\$1,255.96	\$1,255.96	\$1,343.03	\$1,343.03	\$1,415.35	\$1,415.35
64+	\$1,057.14	\$897.94	\$897.94	\$1,120.78	\$1,120.78	\$1,263.01	\$1,263.01	\$1,299.89	\$1,299.89	\$1,334.87	\$1,334.87	\$1,276.38	\$1,276.38	\$1,364.87	\$1,364.87	\$1,438.36	\$1,438.36

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

HIOS Plan ID (On Exchange)⇒	75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger Extra PPO 10/40/0		Geisinger Extra PPO 10/40/0		Geisinger Extra PPO 10/40/0
Plan Marketing Name ⇒	25/50/2000 1xd		10/20/0		10/20/0		10/20/0		10/20/0		10/20/0		10/20/0		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21
Rating Area ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Metal ⇒	Gold		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum
Deductible ⇒	Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$25 / \$50		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$40 / \$40		\$40 / \$40		\$40
OOP Maximum ⇒	\$7,350		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$1,600		\$1,600		\$1,600
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$377.49	\$377.49	\$407.07	\$407.07	\$389.24	\$389.24	\$416.22	\$416.22	\$438.63	\$438.63	\$531.48	\$531.48	\$451.44	\$451.44	\$380.20	\$380.20	\$428.45	\$428.45	\$440.96
15	\$411.05	\$411.05	\$443.26	\$443.26	\$423.84	\$423.84	\$453.22	\$453.22	\$477.62	\$477.62	\$578.73	\$578.73	\$491.57	\$491.57	\$413.99	\$413.99	\$466.53	\$466.53	\$480.16
16	\$423.88	\$423.88	\$457.09	\$457.09	\$437.06	\$437.06	\$467.37	\$467.37	\$492.53	\$492.53	\$596.79	\$596.79	\$506.91	\$506.91	\$426.92	\$426.92	\$481.10	\$481.10	\$495.14
17	\$436.71	\$436.71	\$470.93	\$470.93	\$450.29	\$450.29	\$481.51	\$481.51	\$507.44	\$507.44	\$614.85	\$614.85	\$522.26	\$522.26	\$439.84	\$439.84	\$495.66	\$495.66	\$510.13
18	\$450.52	\$450.52	\$485.83	\$485.83	\$464.54	\$464.54	\$496.75	\$496.75	\$523.49	\$523.49	\$634.31	\$634.31	\$538.78	\$538.78	\$453.75	\$453.75	\$511.34	\$511.34	\$526.27
19	\$464.34	\$464.34	\$500.73	\$500.73	\$478.79	\$478.79	\$511.98	\$511.98	\$539.55	\$539.55	\$653.76	\$653.76	\$555.30	\$555.30	\$467.67	\$467.67	\$527.02	\$527.02	\$542.41
20	\$478.65	\$478.65	\$516.16	\$516.16	\$493.54	\$493.54	\$527.76	\$527.76	\$556.18	\$556.18	\$673.91	\$673.91	\$572.42	\$572.42	\$482.08	\$482.08	\$543.26	\$543.26	\$559.12
21	\$493.46	\$493.46	\$532.13	\$532.13	\$508.81	\$508.81	\$544.09	\$544.09	\$573.38	\$573.38	\$694.76	\$694.76	\$590.12	\$590.12	\$497.00	\$497.00	\$560.07	\$560.07	\$576.42
22	\$493.46	\$493.46	\$532.13	\$532.13	\$508.81	\$508.81	\$544.09	\$544.09	\$573.38	\$573.38	\$694.76	\$694.76	\$590.12	\$590.12	\$497.00	\$497.00	\$560.07	\$560.07	\$576.42
23	\$493.46	\$493.46	\$532.13	\$532.13	\$508.81	\$508.81	\$544.09	\$544.09	\$573.38	\$573.38	\$694.76	\$694.76	\$590.12	\$590.12	\$497.00	\$497.00	\$560.07	\$560.07	\$576.42
24	\$493.46	\$493.46	\$532.13	\$532.13	\$508.81	\$508.81	\$544.09	\$544.09	\$573.38	\$573.38	\$694.76	\$694.76	\$590.12	\$590.12	\$497.00	\$497.00	\$560.07	\$560.07	\$576.42
25	\$495.43	\$495.43	\$534.25	\$534.25	\$510.84	\$510.84	\$546.26	\$546.26	\$575.67	\$575.67	\$697.53	\$697.53	\$592.48	\$592.48	\$498.98	\$498.98	\$562.30	\$562.30	\$578.72
26	\$505.30	\$505.30	\$544.89	\$544.89	\$521.02	\$521.02	\$557.14	\$557.14	\$587.14	\$587.14	\$711.42	\$711.42	\$604.28	\$604.28	\$508.92	\$508.92	\$573.51	\$573.51	\$590.25
27	\$517.14	\$517.14	\$557.67	\$557.67	\$533.23	\$533.23	\$570.20	\$570.20	\$600.90	\$600.90	\$728.10	\$728.10	\$618.45	\$618.45	\$520.85	\$520.85	\$586.95	\$586.95	\$604.08
28	\$536.38	\$536.38	\$578.42	\$578.42	\$553.07	\$553.07	\$591.42	\$591.42	\$623.26	\$623.26	\$755.19	\$755.19	\$641.46	\$641.46	\$540.23	\$540.23	\$608.79	\$608.79	\$626.57
29	\$552.17	\$552.17	\$595.45	\$595.45	\$569.35	\$569.35	\$608.83	\$608.83	\$641.61	\$641.61	\$777.43	\$777.43	\$660.34	\$660.34	\$556.13	\$556.13	\$626.71	\$626.71	\$645.01
30	\$560.07	\$560.07	\$603.96	\$603.96	\$577.49	\$577.49	\$617.53	\$617.53	\$650.78	\$650.78	\$788.54	\$788.54	\$669.79	\$669.79	\$564.09	\$564.09	\$635.67	\$635.67	\$654.23
31	\$571.91	\$571.91	\$616.73	\$616.73	\$589.71	\$589.71	\$630.59	\$630.59	\$664.55	\$664.55	\$805.22	\$805.22	\$683.95	\$683.95	\$576.01	\$576.01	\$649.11	\$649.11	\$668.07
32	\$583.76	\$583.76	\$629.50	\$629.50	\$601.92	\$601.92	\$643.65	\$643.65	\$678.31	\$678.31	\$821.89	\$821.89	\$698.11	\$698.11	\$587.94	\$587.94	\$662.56	\$662.56	\$681.90
33	\$591.16	\$591.16	\$637.48	\$637.48	\$609.55	\$609.55	\$651.81	\$651.81	\$686.91	\$686.91	\$832.31	\$832.31	\$706.96	\$706.96	\$595.40	\$595.40	\$670.96	\$670.96	\$690.55
34	\$599.05	\$599.05	\$646.00	\$646.00	\$617.69	\$617.69	\$660.52	\$660.52	\$696.08	\$696.08	\$843.43	\$843.43	\$716.40	\$716.40	\$603.35	\$603.35	\$679.92	\$679.92	\$699.77
35	\$603.00	\$603.00	\$650.26	\$650.26	\$621.76	\$621.76	\$664.87	\$664.87	\$700.67	\$700.67	\$848.99	\$848.99	\$721.13	\$721.13	\$607.32	\$607.32	\$684.40	\$684.40	\$704.38
36	\$606.95	\$606.95	\$654.51	\$654.51	\$625.83	\$625.83	\$669.22	\$669.22	\$705.26	\$705.26	\$854.54	\$854.54	\$725.85	\$725.85	\$611.30	\$611.30	\$688.88	\$688.88	\$708.99
37	\$610.90	\$610.90	\$658.77	\$658.77	\$629.90	\$629.90	\$673.57	\$673.57	\$709.84	\$709.84	\$860.10	\$860.10	\$730.57	\$730.57	\$615.28	\$615.28	\$693.36	\$693.36	\$713.60
38	\$614.84	\$614.84	\$663.03	\$663.03	\$633.97	\$633.97	\$677.93	\$677.93	\$714.43	\$714.43	\$865.66	\$865.66	\$735.29	\$735.29	\$619.25	\$619.25	\$697.84	\$697.84	\$718.22
39	\$622.74	\$622.74	\$671.54	\$671.54	\$642.11	\$642.11	\$686.63	\$686.63	\$723.60	\$723.60	\$876.78	\$876.78	\$744.73	\$744.73	\$627.20	\$627.20	\$706.80	\$706.80	\$727.44
40	\$630.63	\$630.63	\$680.05	\$680.05	\$650.25	\$650.25	\$695.34	\$695.34	\$732.78	\$732.78	\$887.89	\$887.89	\$754.17	\$754.17	\$635.16	\$635.16	\$715.76	\$715.76	\$736.66
41	\$642.48	\$642.48	\$692.83	\$692.83	\$662.47	\$662.47	\$708.39	\$708.39	\$746.54	\$746.54	\$904.57	\$904.57	\$768.34	\$768.34	\$647.08	\$647.08	\$729.20	\$729.20	\$750.49
42	\$653.83	\$653.83	\$705.06	\$705.06	\$674.17	\$674.17	\$720.91	\$720.91	\$759.73	\$759.73	\$920.54	\$920.54	\$781.91	\$781.91	\$658.51	\$658.51	\$742.09	\$742.09	\$763.75
43	\$669.62	\$669.62	\$722.09	\$722.09	\$690.45	\$690.45	\$738.32	\$738.32	\$778.07	\$778.07	\$942.78	\$942.78	\$800.79	\$800.79	\$674.42	\$674.42	\$760.01	\$760.01	\$782.20
44	\$689.35	\$689.35	\$743.38	\$743.38	\$710.80	\$710.80	\$760.08	\$760.08	\$801.01	\$801.01	\$970.57	\$970.57	\$824.40	\$824.40	\$694.30	\$694.30	\$782.41	\$782.41	\$805.25
45	\$712.55	\$712.55	\$768.39	\$768.39	\$734.72	\$734.72	\$785.65	\$785.65	\$827.96	\$827.96	\$1,003.22	\$1,003.22	\$852.13	\$852.13	\$717.66	\$717.66	\$808.73	\$808.73	\$832.35
46	\$740.18	\$740.18	\$798.19	\$798.19	\$763.21	\$763.21	\$816.12	\$816.12	\$860.07	\$860.07	\$1,042.13	\$1,042.13	\$885.18	\$885.18	\$745.49	\$745.49	\$840.10	\$840.10	\$864.63
47	\$771.27	\$771.27	\$831.71	\$831.71	\$795.26	\$795.26	\$850.40	\$850.40	\$896.19	\$896.19	\$1,085.90	\$1,085.90	\$922.36	\$922.36	\$776.80	\$776.80	\$875.38	\$875.38	\$900.94
48	\$806.80	\$806.80	\$870.02	\$870.02	\$831.90	\$831.90	\$889.57	\$889.57	\$937.47	\$937.47	\$1,135.92	\$1,135.92	\$964.85	\$964.85	\$812.58	\$812.58	\$915.71	\$915.71	\$942.44
49	\$841.83	\$841.83	\$907.80	\$907.80	\$868.02	\$868.02	\$928.20	\$928.20	\$978.18	\$978.18	\$1,185.24	\$1,185.24	\$1,006.74	\$1,006.74	\$847.87	\$847.87	\$955.47	\$955.47	\$983.37
50	\$881.31	\$881.31	\$950.37	\$950.37	\$908.73	\$908.73	\$971.73	\$971.73	\$1,024.05	\$1,024.05	\$1,240.82	\$1,240.82	\$1,053.95	\$1,053.95	\$887.63	\$887.63	\$1,000.28	\$1,000.28	\$1,029.48
51	\$920.29	\$920.29	\$992.41	\$992.41	\$948.92	\$948.92	\$1,014.71	\$1,014.71	\$1,069.35	\$1,069.35	\$1,295.71	\$1,295.71	\$1,100.57	\$1,100.57	\$926.89	\$926.89	\$1,044.52	\$1,044.52	\$1,075.02
52	\$963.22	\$963.22	\$1,038.71	\$1,038.71	\$993.19	\$993.19	\$1,062.05	\$1,062.05	\$1,119.23	\$1,119.23	\$1,356.15	\$1,356.15	\$1,151.91	\$1,151.91	\$970.13	\$970.13	\$1,093.25	\$1,093.25	\$1,125.17
53	\$1,006.65	\$1,006.65	\$1,085.53	\$1,085.53	\$1,037.96	\$1,037.96	\$1,109.93	\$1,109.93	\$1,169.69	\$1,169.69	\$1,417.29	\$1,417.29	\$1,203.84	\$1,203.84	\$1,013.86	\$1,013.86	\$1,142.53	\$1,142.53	\$1,175.89
54	\$1,053.52	\$1,053.52	\$1,136.08	\$1,136.08	\$1,086.30	\$1,086.30	\$1,161.61	\$1,161.61	\$1,224.16	\$1,224.16	\$1,483.29	\$1,483.29	\$1,259.90	\$1,259.90	\$1,061.08	\$1,061.08	\$1,195.74	\$1,195.74	\$1,230.65
55	\$1,100.40	\$1,100.40	\$1,186.64	\$1,186.64	\$1,134.64	\$1,134.64	\$1,213.30	\$1,213.30	\$1,278.63	\$1,278.63	\$1,549.29	\$1,549.29	\$1,3						

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

HIOS Plan ID (On Exchange) =>																				
HIOS Plan ID (Off Exchange) =>	0050131	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	
Plan Marketing Name =>	a PPO 10/40/0	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	
Form # =>	F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	
Rating Area =>	Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 9	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	Rating Area 2	
Network =>	-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	
Metal =>	num	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	/ Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	
Coinsurance =>	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$40	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	
OOP Maximum =>	\$00	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	ps	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$440.96	\$336.84	\$336.84	\$379.59	\$379.59	\$390.67	\$390.67	\$319.65	\$319.65	\$360.22	\$360.22	\$370.74	\$370.74	\$325.95	\$325.95	\$311.67	\$311.67	\$333.28	\$333.28	
15	\$480.16	\$366.78	\$366.78	\$413.33	\$413.33	\$425.40	\$425.40	\$348.07	\$348.07	\$392.24	\$392.24	\$403.69	\$403.69	\$354.93	\$354.93	\$339.37	\$339.37	\$362.90	\$362.90	
16	\$495.14	\$378.23	\$378.23	\$426.23	\$426.23	\$438.68	\$438.68	\$358.93	\$358.93	\$404.48	\$404.48	\$416.29	\$416.29	\$366.01	\$366.01	\$349.97	\$349.97	\$374.23	\$374.23	
17	\$510.13	\$389.68	\$389.68	\$439.13	\$439.13	\$451.96	\$451.96	\$369.79	\$369.79	\$416.72	\$416.72	\$428.89	\$428.89	\$377.08	\$377.08	\$360.56	\$360.56	\$385.56	\$385.56	
18	\$526.27	\$402.01	\$402.01	\$453.03	\$453.03	\$466.26	\$466.26	\$381.49	\$381.49	\$429.91	\$429.91	\$442.46	\$442.46	\$389.01	\$389.01	\$371.97	\$371.97	\$397.76	\$397.76	
19	\$542.41	\$414.34	\$414.34	\$466.92	\$466.92	\$480.55	\$480.55	\$393.19	\$393.19	\$443.09	\$443.09	\$456.03	\$456.03	\$400.94	\$400.94	\$383.38	\$383.38	\$409.95	\$409.95	
20	\$559.12	\$427.11	\$427.11	\$481.31	\$481.31	\$495.36	\$495.36	\$405.31	\$405.31	\$456.75	\$456.75	\$470.88	\$470.88	\$413.30	\$413.30	\$395.19	\$395.19	\$422.59	\$422.59	
21	\$576.42	\$440.32	\$440.32	\$496.20	\$496.20	\$510.69	\$510.69	\$417.85	\$417.85	\$470.88	\$470.88	\$484.63	\$484.63	\$426.09	\$426.09	\$407.42	\$407.42	\$435.66	\$435.66	
22	\$576.42	\$440.32	\$440.32	\$496.20	\$496.20	\$510.69	\$510.69	\$417.85	\$417.85	\$470.88	\$470.88	\$484.63	\$484.63	\$426.09	\$426.09	\$407.42	\$407.42	\$435.66	\$435.66	
23	\$576.42	\$440.32	\$440.32	\$496.20	\$496.20	\$510.69	\$510.69	\$417.85	\$417.85	\$470.88	\$470.88	\$484.63	\$484.63	\$426.09	\$426.09	\$407.42	\$407.42	\$435.66	\$435.66	
24	\$576.42	\$440.32	\$440.32	\$496.20	\$496.20	\$510.69	\$510.69	\$417.85	\$417.85	\$470.88	\$470.88	\$484.63	\$484.63	\$426.09	\$426.09	\$407.42	\$407.42	\$435.66	\$435.66	
25	\$578.72	\$442.08	\$442.08	\$498.18	\$498.18	\$512.73	\$512.73	\$419.52	\$419.52	\$472.76	\$472.76	\$486.56	\$486.56	\$427.79	\$427.79	\$409.04	\$409.04	\$437.40	\$437.40	
26	\$590.25	\$450.88	\$450.88	\$508.11	\$508.11	\$522.94	\$522.94	\$427.87	\$427.87	\$482.17	\$482.17	\$496.25	\$496.25	\$436.31	\$436.31	\$417.19	\$417.19	\$446.11	\$446.11	
27	\$604.08	\$461.45	\$461.45	\$520.01	\$520.01	\$535.20	\$535.20	\$437.90	\$437.90	\$493.48	\$493.48	\$507.88	\$507.88	\$446.54	\$446.54	\$426.97	\$426.97	\$456.57	\$456.57	
28	\$626.57	\$478.62	\$478.62	\$539.37	\$539.37	\$555.11	\$555.11	\$454.20	\$454.20	\$511.84	\$511.84	\$526.78	\$526.78	\$463.15	\$463.15	\$442.86	\$442.86	\$473.56	\$473.56	
29	\$645.01	\$492.71	\$492.71	\$555.24	\$555.24	\$571.46	\$571.46	\$467.57	\$467.57	\$526.91	\$526.91	\$542.29	\$542.29	\$476.79	\$476.79	\$455.89	\$455.89	\$487.50	\$487.50	
30	\$664.23	\$499.76	\$499.76	\$563.18	\$563.18	\$579.63	\$579.63	\$474.25	\$474.25	\$534.44	\$534.44	\$550.05	\$550.05	\$483.61	\$483.61	\$462.41	\$462.41	\$494.47	\$494.47	
31	\$668.07	\$510.33	\$510.33	\$575.09	\$575.09	\$591.88	\$591.88	\$484.28	\$484.28	\$545.74	\$545.74	\$561.68	\$561.68	\$493.83	\$493.83	\$472.19	\$472.19	\$504.93	\$504.93	
32	\$681.90	\$520.89	\$520.89	\$587.00	\$587.00	\$604.14	\$604.14	\$494.31	\$494.31	\$557.04	\$557.04	\$573.31	\$573.31	\$504.06	\$504.06	\$481.97	\$481.97	\$515.38	\$515.38	
33	\$690.55	\$527.50	\$527.50	\$594.44	\$594.44	\$611.80	\$611.80	\$500.58	\$500.58	\$564.11	\$564.11	\$580.58	\$580.58	\$510.45	\$510.45	\$488.08	\$488.08	\$521.92	\$521.92	
34	\$699.77	\$534.54	\$534.54	\$602.38	\$602.38	\$619.97	\$619.97	\$507.26	\$507.26	\$571.64	\$571.64	\$588.33	\$588.33	\$517.27	\$517.27	\$494.60	\$494.60	\$528.89	\$528.89	
35	\$704.38	\$538.07	\$538.07	\$606.35	\$606.35	\$624.06	\$624.06	\$510.61	\$510.61	\$575.41	\$575.41	\$592.21	\$592.21	\$520.67	\$520.67	\$497.86	\$497.86	\$532.38	\$532.38	
36	\$708.99	\$541.59	\$541.59	\$610.32	\$610.32	\$628.14	\$628.14	\$513.95	\$513.95	\$579.17	\$579.17	\$596.08	\$596.08	\$524.08	\$524.08	\$501.12	\$501.12	\$535.86	\$535.86	
37	\$713.60	\$545.11	\$545.11	\$614.29	\$614.29	\$632.23	\$632.23	\$517.29	\$517.29	\$582.94	\$582.94	\$599.96	\$599.96	\$527.49	\$527.49	\$504.38	\$504.38	\$539.35	\$539.35	
38	\$718.22	\$548.63	\$548.63	\$618.26	\$618.26	\$636.31	\$636.31	\$520.64	\$520.64	\$586.71	\$586.71	\$603.84	\$603.84	\$530.90	\$530.90	\$507.64	\$507.64	\$542.83	\$542.83	
39	\$727.44	\$555.68	\$555.68	\$626.20	\$626.20	\$644.48	\$644.48	\$527.32	\$527.32	\$594.24	\$594.24	\$611.59	\$611.59	\$537.72	\$537.72	\$514.16	\$514.16	\$549.80	\$549.80	
40	\$736.66	\$562.72	\$562.72	\$634.14	\$634.14	\$652.65	\$652.65	\$534.01	\$534.01	\$601.78	\$601.78	\$619.35	\$619.35	\$544.54	\$544.54	\$520.67	\$520.67	\$556.77	\$556.77	
41	\$750.49	\$573.29	\$573.29	\$646.05	\$646.05	\$664.91	\$664.91	\$544.03	\$544.03	\$613.08	\$613.08	\$630.98	\$630.98	\$554.76	\$554.76	\$530.45	\$530.45	\$567.23	\$567.23	
42	\$763.75	\$583.42	\$583.42	\$657.46	\$657.46	\$676.66	\$676.66	\$553.64	\$553.64	\$623.91	\$623.91	\$642.12	\$642.12	\$564.56	\$564.56	\$539.82	\$539.82	\$577.25	\$577.25	
43	\$782.20	\$597.51	\$597.51	\$673.34	\$673.34	\$693.00	\$693.00	\$567.02	\$567.02	\$638.98	\$638.98	\$657.63	\$657.63	\$578.20	\$578.20	\$552.86	\$552.86	\$591.19	\$591.19	
44	\$805.25	\$615.12	\$615.12	\$693.19	\$693.19	\$713.43	\$713.43	\$583.73	\$583.73	\$657.81	\$657.81	\$677.02	\$677.02	\$595.24	\$595.24	\$569.16	\$569.16	\$608.62	\$608.62	
45	\$832.35	\$635.82	\$635.82	\$716.51	\$716.51	\$737.43	\$737.43	\$603.37	\$603.37	\$679.94	\$679.94	\$699.79	\$699.79	\$615.27	\$615.27	\$588.30	\$588.30	\$629.09	\$629.09	
46	\$864.63	\$660.48	\$660.48	\$744.30	\$744.30	\$766.03	\$766.03	\$626.77	\$626.77	\$706.31	\$706.31	\$726.93	\$726.93	\$639.13	\$639.13	\$611.12	\$611.12	\$653.49	\$653.49	
47	\$900.94	\$688.22	\$688.22	\$775.56	\$775.56	\$798.20	\$798.20	\$653.09	\$653.09	\$735.98	\$735.98	\$757.46	\$757.46	\$665.97	\$665.97	\$636.79	\$636.79	\$680.93	\$680.93	
48	\$942.44	\$719.92	\$719.92	\$811.28	\$811.28	\$834.97	\$834.97	\$683.18	\$683.18	\$769.88	\$769.88	\$792.36	\$792.36	\$696.65	\$696.65	\$666.12	\$666.12	\$712.30	\$712.30	
49	\$983.37	\$751.18	\$751.18	\$846.51	\$846.51	\$871.23	\$871.23	\$712.84	\$712.84	\$803.31	\$803.31	\$826.77	\$826.77	\$726.90	\$726.90	\$695.05	\$695.05	\$743.23	\$743.23	
50	\$1,029.48	\$786.41	\$786.41	\$886.21	\$886.21	\$912.08	\$912.08	\$746.27	\$746.27	\$840.98	\$840.98	\$865.53	\$865.53	\$760.99	\$760.99	\$727.64	\$727.64	\$778.09	\$778.09	
51	\$1,075.02	\$821.19	\$821.19	\$925.41	\$925.41	\$952.43	\$952.43	\$779.28	\$779.28	\$878.18	\$878.18	\$903.82	\$903.82	\$794.65	\$794.65	\$759.82	\$759.82	\$812.50	\$812.50	
52	\$1,125.17	\$859.50	\$859.50	\$968.58	\$968.58	\$996.86	\$996.86	\$815.63	\$815.63	\$919.15	\$919.15	\$945.98	\$945.98	\$831.72	\$831.72	\$795.27	\$795.27	\$850.41	\$850.41	
53	\$1,175.89	\$898.25	\$898.25	\$1,012.24	\$1,012.24	\$1,041.80	\$1,041.80	\$852.40	\$852.40	\$960.58	\$960.58	\$988.63	\$988.63	\$869.21	\$869.21	\$831.12	\$831.12	\$888.74	\$888.74	
54	\$1,230.65	\$940.08	\$940.08	\$1,059.38	\$1,059.38	\$1,090.31	\$1,090.31	\$892.10	\$892.10	\$1,005.32	\$1,005.32	\$1,034.67	\$1,034.67	\$909.69	\$909.69	\$869.83	\$869.83	\$930.13	\$930.13	
55	\$1,285.41	\$981.91	\$981.91	\$1,106.52																

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

HIOS Plan ID (On Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA0050144
HIOS Plan ID (Off Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA0050144
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 10/20/0		Geisinger C 20/40
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367
Rating Area ⇒	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger C
Metal ⇒	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Platinum		Platinum		Gr
Deductible ⇒	Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$10 / \$20		\$20
OOP Maximum ⇒	\$7,350		\$7,350		\$7,350		\$2,000		\$7,350		\$7,350		\$8,400		\$2,000		\$2,000		\$7,350
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$351.22	\$351.22	\$425.57	\$425.57	\$361.48	\$361.48	\$397.85	\$397.85	\$341.22	\$341.22	\$327.34	\$327.34	\$284.31	\$284.31	\$353.04	\$353.04	\$397.85	\$397.85	\$302.80
15	\$382.44	\$382.44	\$463.40	\$463.40	\$393.61	\$393.61	\$433.21	\$433.21	\$371.55	\$371.55	\$356.44	\$356.44	\$309.59	\$309.59	\$384.43	\$384.43	\$433.21	\$433.21	\$329.71
16	\$394.38	\$394.38	\$477.86	\$477.86	\$405.90	\$405.90	\$446.74	\$446.74	\$383.15	\$383.15	\$367.57	\$367.57	\$319.25	\$319.25	\$396.43	\$396.43	\$446.74	\$446.74	\$340.00
17	\$406.32	\$406.32	\$492.33	\$492.33	\$418.18	\$418.18	\$460.26	\$460.26	\$394.75	\$394.75	\$378.69	\$378.69	\$328.91	\$328.91	\$408.42	\$408.42	\$460.26	\$460.26	\$350.29
18	\$419.17	\$419.17	\$507.90	\$507.90	\$431.41	\$431.41	\$474.82	\$474.82	\$407.24	\$407.24	\$390.67	\$390.67	\$339.32	\$339.32	\$421.35	\$421.35	\$474.82	\$474.82	\$361.38
19	\$432.03	\$432.03	\$523.48	\$523.48	\$444.64	\$444.64	\$489.38	\$489.38	\$419.73	\$419.73	\$402.65	\$402.65	\$349.72	\$349.72	\$434.27	\$434.27	\$489.38	\$489.38	\$372.46
20	\$445.34	\$445.34	\$539.61	\$539.61	\$458.35	\$458.35	\$504.46	\$504.46	\$432.66	\$432.66	\$415.06	\$415.06	\$360.50	\$360.50	\$447.65	\$447.65	\$504.46	\$504.46	\$383.94
21	\$459.12	\$459.12	\$556.31	\$556.31	\$472.53	\$472.53	\$520.07	\$520.07	\$446.05	\$446.05	\$427.91	\$427.91	\$371.66	\$371.66	\$461.50	\$461.50	\$520.07	\$520.07	\$395.82
22	\$459.12	\$459.12	\$556.31	\$556.31	\$472.53	\$472.53	\$520.07	\$520.07	\$446.05	\$446.05	\$427.91	\$427.91	\$371.66	\$371.66	\$461.50	\$461.50	\$520.07	\$520.07	\$395.82
23	\$459.12	\$459.12	\$556.31	\$556.31	\$472.53	\$472.53	\$520.07	\$520.07	\$446.05	\$446.05	\$427.91	\$427.91	\$371.66	\$371.66	\$461.50	\$461.50	\$520.07	\$520.07	\$395.82
24	\$459.12	\$459.12	\$556.31	\$556.31	\$472.53	\$472.53	\$520.07	\$520.07	\$446.05	\$446.05	\$427.91	\$427.91	\$371.66	\$371.66	\$461.50	\$461.50	\$520.07	\$520.07	\$395.82
25	\$460.95	\$460.95	\$558.53	\$558.53	\$474.41	\$474.41	\$522.14	\$522.14	\$447.83	\$447.83	\$429.61	\$429.61	\$373.14	\$373.14	\$463.34	\$463.34	\$522.14	\$522.14	\$397.39
26	\$470.14	\$470.14	\$569.65	\$569.65	\$483.86	\$483.86	\$532.55	\$532.55	\$456.75	\$456.75	\$438.17	\$438.17	\$380.57	\$380.57	\$472.57	\$472.57	\$532.55	\$532.55	\$405.31
27	\$481.16	\$481.16	\$583.01	\$583.01	\$495.20	\$495.20	\$545.03	\$545.03	\$467.45	\$467.45	\$448.44	\$448.44	\$389.49	\$389.49	\$483.65	\$483.65	\$545.03	\$545.03	\$414.81
28	\$499.06	\$499.06	\$604.70	\$604.70	\$513.63	\$513.63	\$565.31	\$565.31	\$484.85	\$484.85	\$465.13	\$465.13	\$403.99	\$403.99	\$501.65	\$501.65	\$565.31	\$565.31	\$430.25
29	\$513.75	\$513.75	\$622.50	\$622.50	\$528.75	\$528.75	\$581.95	\$581.95	\$499.12	\$499.12	\$478.82	\$478.82	\$415.88	\$415.88	\$516.41	\$516.41	\$581.95	\$581.95	\$442.91
30	\$521.10	\$521.10	\$631.40	\$631.40	\$536.31	\$536.31	\$590.27	\$590.27	\$506.26	\$506.26	\$485.67	\$485.67	\$421.82	\$421.82	\$523.80	\$523.80	\$590.27	\$590.27	\$449.25
31	\$532.12	\$532.12	\$644.76	\$644.76	\$547.65	\$547.65	\$602.76	\$602.76	\$516.96	\$516.96	\$495.94	\$495.94	\$430.74	\$430.74	\$534.87	\$534.87	\$602.76	\$602.76	\$458.75
32	\$543.14	\$543.14	\$658.11	\$658.11	\$558.99	\$558.99	\$615.24	\$615.24	\$527.67	\$527.67	\$506.21	\$506.21	\$439.66	\$439.66	\$545.95	\$545.95	\$615.24	\$615.24	\$468.24
33	\$550.02	\$550.02	\$666.45	\$666.45	\$566.08	\$566.08	\$623.04	\$623.04	\$534.36	\$534.36	\$512.63	\$512.63	\$445.24	\$445.24	\$552.87	\$552.87	\$623.04	\$623.04	\$474.18
34	\$557.37	\$557.37	\$675.35	\$675.35	\$573.64	\$573.64	\$631.36	\$631.36	\$541.50	\$541.50	\$519.47	\$519.47	\$451.19	\$451.19	\$560.26	\$560.26	\$631.36	\$631.36	\$480.51
35	\$561.04	\$561.04	\$679.80	\$679.80	\$577.42	\$577.42	\$635.52	\$635.52	\$545.06	\$545.06	\$522.90	\$522.90	\$454.16	\$454.16	\$563.95	\$563.95	\$635.52	\$635.52	\$483.68
36	\$564.71	\$564.71	\$684.25	\$684.25	\$581.20	\$581.20	\$639.68	\$639.68	\$548.63	\$548.63	\$526.32	\$526.32	\$457.13	\$457.13	\$567.64	\$567.64	\$639.68	\$639.68	\$486.85
37	\$568.39	\$568.39	\$688.70	\$688.70	\$584.98	\$584.98	\$643.84	\$643.84	\$552.20	\$552.20	\$529.74	\$529.74	\$460.10	\$460.10	\$571.33	\$571.33	\$643.84	\$643.84	\$490.01
38	\$572.06	\$572.06	\$693.15	\$693.15	\$588.76	\$588.76	\$648.00	\$648.00	\$555.77	\$555.77	\$533.16	\$533.16	\$463.08	\$463.08	\$575.02	\$575.02	\$648.00	\$648.00	\$493.18
39	\$579.41	\$579.41	\$702.05	\$702.05	\$596.32	\$596.32	\$656.32	\$656.32	\$562.91	\$562.91	\$540.01	\$540.01	\$469.02	\$469.02	\$582.41	\$582.41	\$656.32	\$656.32	\$499.51
40	\$586.75	\$586.75	\$710.96	\$710.96	\$603.88	\$603.88	\$664.64	\$664.64	\$570.04	\$570.04	\$546.86	\$546.86	\$474.97	\$474.97	\$589.79	\$589.79	\$664.64	\$664.64	\$505.85
41	\$597.77	\$597.77	\$724.31	\$724.31	\$615.22	\$615.22	\$677.12	\$677.12	\$580.75	\$580.75	\$557.13	\$557.13	\$483.89	\$483.89	\$600.87	\$600.87	\$677.12	\$677.12	\$515.35
42	\$608.33	\$608.33	\$737.10	\$737.10	\$626.09	\$626.09	\$689.09	\$689.09	\$591.01	\$591.01	\$566.97	\$566.97	\$492.44	\$492.44	\$611.48	\$611.48	\$689.09	\$689.09	\$525.45
43	\$623.02	\$623.02	\$754.90	\$754.90	\$641.21	\$641.21	\$705.73	\$705.73	\$605.28	\$605.28	\$580.66	\$580.66	\$504.33	\$504.33	\$626.25	\$626.25	\$705.73	\$705.73	\$537.12
44	\$641.39	\$641.39	\$777.16	\$777.16	\$660.11	\$660.11	\$726.53	\$726.53	\$623.12	\$623.12	\$597.78	\$597.78	\$519.20	\$519.20	\$644.71	\$644.71	\$726.53	\$726.53	\$552.95
45	\$662.97	\$662.97	\$803.30	\$803.30	\$682.32	\$682.32	\$750.97	\$750.97	\$644.09	\$644.09	\$617.89	\$617.89	\$536.67	\$536.67	\$666.40	\$666.40	\$750.97	\$750.97	\$571.55
46	\$688.68	\$688.68	\$834.45	\$834.45	\$708.78	\$708.78	\$780.10	\$780.10	\$669.07	\$669.07	\$641.85	\$641.85	\$557.48	\$557.48	\$692.24	\$692.24	\$780.10	\$780.10	\$593.72
47	\$717.60	\$717.60	\$869.50	\$869.50	\$738.55	\$738.55	\$812.86	\$812.86	\$697.17	\$697.17	\$668.81	\$668.81	\$580.89	\$580.89	\$721.32	\$721.32	\$812.86	\$812.86	\$618.65
48	\$750.66	\$750.66	\$909.56	\$909.56	\$772.57	\$772.57	\$850.31	\$850.31	\$729.28	\$729.28	\$699.62	\$699.62	\$607.65	\$607.65	\$754.55	\$754.55	\$850.31	\$850.31	\$647.15
49	\$783.25	\$783.25	\$949.05	\$949.05	\$806.12	\$806.12	\$887.23	\$887.23	\$760.95	\$760.95	\$730.00	\$730.00	\$634.04	\$634.04	\$787.31	\$787.31	\$887.23	\$887.23	\$675.25
50	\$819.98	\$819.98	\$993.56	\$993.56	\$843.92	\$843.92	\$928.84	\$928.84	\$796.63	\$796.63	\$764.23	\$764.23	\$663.77	\$663.77	\$824.23	\$824.23	\$928.84	\$928.84	\$706.92
51	\$856.25	\$856.25	\$1,037.50	\$1,037.50	\$881.25	\$881.25	\$969.92	\$969.92	\$831.87	\$831.87	\$798.04	\$798.04	\$693.13	\$693.13	\$860.69	\$860.69	\$969.92	\$969.92	\$738.19
52	\$896.20	\$896.20	\$1,085.90	\$1,085.90	\$922.36	\$922.36	\$1,015.17	\$1,015.17	\$870.68	\$870.68	\$835.26	\$835.26	\$725.46	\$725.46	\$900.84	\$900.84	\$1,015.17	\$1,015.17	\$772.62
53	\$936.60	\$936.60	\$1,134.86	\$1,134.86	\$963.95	\$963.95	\$1,060.93	\$1,060.93	\$909.93	\$909.93	\$872.92	\$872.92	\$758.17	\$758.17	\$941.45	\$941.45	\$1,060.93	\$1,060.93	\$807.45
54	\$980.22	\$980.22	\$1,187.71	\$1,187.71	\$1,008.84	\$1,008.84	\$1,110.34	\$1,110.34	\$952.30	\$952.30	\$913.57	\$913.57	\$793.48	\$793.48	\$985.29	\$985.29	\$1,110.34	\$1,110.34	\$845.06
55	\$1,023.83	\$1,023.83	\$1,240.56	\$1,240.56	\$1,053.72	\$1,053.72	\$1,159.74	\$1,159.74	\$994.68	\$994.68	\$954.22	\$954.22	\$828.78	\$828.78	\$1,029.14				

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0050145		75729PA0050145		75729PA0050146		75729PA0050146		75729PA0050147		75729PA0050147		75729PA0050148		75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>		hoices PPO /1000		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>		F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21	
Rating Area =>		Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>		hoices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>		ld		Gold		Gold		Gold		Silver		Silver		Platinum		Gold		Gold		Silver	
Deductible =>		00 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500	
Coinsurance =>		%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>		\$50		\$7,350		\$7,350		\$7,350		\$8,400		\$8,400		\$2,000		\$7,350		\$7,350		\$8,400	
Pediatric Dental (Yes/No) =>		es		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14		\$302.80	\$341.22	\$341.22	\$290.48	\$290.48	\$327.34	\$327.34	\$252.30	\$252.30	\$284.31	\$284.31	\$353.04	\$353.04	\$302.80	\$302.80	\$290.48	\$290.48	\$252.30	\$252.30	
15		\$329.71	\$371.55	\$371.55	\$316.30	\$316.30	\$356.44	\$356.44	\$274.72	\$274.72	\$309.59	\$309.59	\$384.43	\$384.43	\$329.71	\$329.71	\$316.30	\$316.30	\$274.72	\$274.72	
16		\$340.00	\$383.15	\$383.15	\$326.17	\$326.17	\$367.57	\$367.57	\$283.30	\$283.30	\$319.25	\$319.25	\$396.43	\$396.43	\$340.00	\$340.00	\$326.17	\$326.17	\$283.30	\$283.30	
17		\$350.29	\$394.75	\$394.75	\$336.05	\$336.05	\$378.69	\$378.69	\$291.87	\$291.87	\$328.91	\$328.91	\$408.42	\$408.42	\$350.29	\$350.29	\$336.05	\$336.05	\$291.87	\$291.87	
18		\$361.38	\$407.24	\$407.24	\$346.68	\$346.68	\$390.67	\$390.67	\$301.11	\$301.11	\$339.32	\$339.32	\$421.35	\$421.35	\$361.38	\$361.38	\$346.68	\$346.68	\$301.11	\$301.11	
19		\$372.46	\$419.73	\$419.73	\$357.31	\$357.31	\$402.65	\$402.65	\$310.34	\$310.34	\$349.72	\$349.72	\$434.27	\$434.27	\$372.46	\$372.46	\$357.31	\$357.31	\$310.34	\$310.34	
20		\$383.94	\$432.66	\$432.66	\$368.32	\$368.32	\$415.06	\$415.06	\$319.90	\$319.90	\$360.50	\$360.50	\$447.65	\$447.65	\$383.94	\$383.94	\$368.32	\$368.32	\$319.90	\$319.90	
21		\$395.82	\$446.05	\$446.05	\$379.72	\$379.72	\$427.91	\$427.91	\$329.80	\$329.80	\$371.66	\$371.66	\$461.50	\$461.50	\$395.82	\$395.82	\$379.72	\$379.72	\$329.80	\$329.80	
22		\$395.82	\$446.05	\$446.05	\$379.72	\$379.72	\$427.91	\$427.91	\$329.80	\$329.80	\$371.66	\$371.66	\$461.50	\$461.50	\$395.82	\$395.82	\$379.72	\$379.72	\$329.80	\$329.80	
23		\$395.82	\$446.05	\$446.05	\$379.72	\$379.72	\$427.91	\$427.91	\$329.80	\$329.80	\$371.66	\$371.66	\$461.50	\$461.50	\$395.82	\$395.82	\$379.72	\$379.72	\$329.80	\$329.80	
24		\$395.82	\$446.05	\$446.05	\$379.72	\$379.72	\$427.91	\$427.91	\$329.80	\$329.80	\$371.66	\$371.66	\$461.50	\$461.50	\$395.82	\$395.82	\$379.72	\$379.72	\$329.80	\$329.80	
25		\$397.39	\$447.83	\$447.83	\$381.23	\$381.23	\$429.61	\$429.61	\$331.12	\$331.12	\$373.14	\$373.14	\$463.34	\$463.34	\$397.39	\$397.39	\$381.23	\$381.23	\$331.12	\$331.12	
26		\$405.31	\$456.75	\$456.75	\$388.83	\$388.83	\$438.17	\$438.17	\$337.71	\$337.71	\$380.57	\$380.57	\$472.57	\$472.57	\$405.31	\$405.31	\$388.83	\$388.83	\$337.71	\$337.71	
27		\$414.81	\$467.45	\$467.45	\$397.94	\$397.94	\$448.44	\$448.44	\$345.63	\$345.63	\$389.49	\$389.49	\$483.65	\$483.65	\$414.81	\$414.81	\$397.94	\$397.94	\$345.63	\$345.63	
28		\$430.25	\$484.85	\$484.85	\$412.75	\$412.75	\$465.13	\$465.13	\$358.49	\$358.49	\$403.99	\$403.99	\$501.65	\$501.65	\$430.25	\$430.25	\$412.75	\$412.75	\$358.49	\$358.49	
29		\$442.91	\$499.12	\$499.12	\$424.90	\$424.90	\$478.82	\$478.82	\$369.04	\$369.04	\$415.88	\$415.88	\$516.41	\$516.41	\$442.91	\$442.91	\$424.90	\$424.90	\$369.04	\$369.04	
30		\$449.25	\$506.26	\$506.26	\$430.97	\$430.97	\$485.67	\$485.67	\$374.32	\$374.32	\$421.82	\$421.82	\$523.80	\$523.80	\$449.25	\$449.25	\$430.97	\$430.97	\$374.32	\$374.32	
31		\$458.75	\$516.96	\$516.96	\$440.09	\$440.09	\$495.94	\$495.94	\$382.24	\$382.24	\$430.74	\$430.74	\$534.87	\$534.87	\$458.75	\$458.75	\$440.09	\$440.09	\$382.24	\$382.24	
32		\$468.24	\$527.67	\$527.67	\$449.20	\$449.20	\$506.21	\$506.21	\$390.15	\$390.15	\$439.66	\$439.66	\$545.95	\$545.95	\$468.24	\$468.24	\$449.20	\$449.20	\$390.15	\$390.15	
33		\$474.18	\$534.36	\$534.36	\$454.89	\$454.89	\$512.63	\$512.63	\$395.10	\$395.10	\$445.24	\$445.24	\$552.87	\$552.87	\$474.18	\$474.18	\$454.89	\$454.89	\$395.10	\$395.10	
34		\$480.51	\$541.50	\$541.50	\$460.97	\$460.97	\$519.47	\$519.47	\$400.37	\$400.37	\$451.19	\$451.19	\$560.26	\$560.26	\$480.51	\$480.51	\$460.97	\$460.97	\$400.37	\$400.37	
35		\$483.68	\$545.06	\$545.06	\$464.01	\$464.01	\$522.90	\$522.90	\$403.01	\$403.01	\$454.16	\$454.16	\$563.95	\$563.95	\$483.68	\$483.68	\$464.01	\$464.01	\$403.01	\$403.01	
36		\$486.85	\$548.63	\$548.63	\$467.05	\$467.05	\$526.32	\$526.32	\$405.65	\$405.65	\$457.13	\$457.13	\$567.64	\$567.64	\$486.85	\$486.85	\$467.05	\$467.05	\$405.65	\$405.65	
37		\$490.01	\$552.20	\$552.20	\$470.08	\$470.08	\$529.74	\$529.74	\$408.29	\$408.29	\$460.10	\$460.10	\$571.33	\$571.33	\$490.01	\$490.01	\$470.08	\$470.08	\$408.29	\$408.29	
38		\$493.18	\$555.77	\$555.77	\$473.12	\$473.12	\$533.16	\$533.16	\$410.93	\$410.93	\$463.08	\$463.08	\$575.02	\$575.02	\$493.18	\$493.18	\$473.12	\$473.12	\$410.93	\$410.93	
39		\$499.51	\$562.91	\$562.91	\$479.20	\$479.20	\$540.01	\$540.01	\$416.20	\$416.20	\$469.02	\$469.02	\$582.41	\$582.41	\$499.51	\$499.51	\$479.20	\$479.20	\$416.20	\$416.20	
40		\$505.85	\$570.04	\$570.04	\$485.27	\$485.27	\$546.86	\$546.86	\$421.48	\$421.48	\$474.97	\$474.97	\$589.79	\$589.79	\$505.85	\$505.85	\$485.27	\$485.27	\$421.48	\$421.48	
41		\$515.35	\$580.75	\$580.75	\$494.38	\$494.38	\$557.13	\$557.13	\$429.40	\$429.40	\$483.89	\$483.89	\$600.87	\$600.87	\$515.35	\$515.35	\$494.38	\$494.38	\$429.40	\$429.40	
42		\$524.45	\$591.01	\$591.01	\$503.12	\$503.12	\$566.97	\$566.97	\$436.98	\$436.98	\$492.44	\$492.44	\$611.48	\$611.48	\$524.45	\$524.45	\$503.12	\$503.12	\$436.98	\$436.98	
43		\$537.12	\$605.28	\$605.28	\$515.27	\$515.27	\$580.66	\$580.66	\$447.54	\$447.54	\$504.33	\$504.33	\$626.25	\$626.25	\$537.12	\$537.12	\$515.27	\$515.27	\$447.54	\$447.54	
44		\$552.95	\$623.12	\$623.12	\$530.46	\$530.46	\$597.78	\$597.78	\$460.73	\$460.73	\$519.20	\$519.20	\$644.71	\$644.71	\$552.95	\$552.95	\$530.46	\$530.46	\$460.73	\$460.73	
45		\$571.55	\$644.09	\$644.09	\$548.30	\$548.30	\$617.89	\$617.89	\$476.23	\$476.23	\$536.67	\$536.67	\$666.40	\$666.40	\$571.55	\$571.55	\$548.30	\$548.30	\$476.23	\$476.23	
46		\$593.72	\$669.07	\$669.07	\$569.57	\$569.57	\$641.85	\$641.85	\$494.70	\$494.70	\$557.48	\$557.48	\$692.24	\$692.24	\$593.72	\$593.72	\$569.57	\$569.57	\$494.70	\$494.70	
47		\$618.65	\$697.17	\$697.17	\$593.49	\$593.49	\$668.81	\$668.81	\$515.47	\$515.47	\$580.89	\$580.89	\$721.32	\$721.32	\$618.65	\$618.65	\$593.49	\$593.49	\$515.47	\$515.47	
48		\$647.15	\$729.28	\$729.28	\$620.83	\$620.83	\$699.62	\$699.62	\$539.22	\$539.22	\$607.65	\$607.65	\$754.55	\$754.55	\$647.15	\$647.15	\$620.83	\$620.83	\$539.22	\$539.22	
49		\$675.25	\$760.95	\$760.95	\$647.79	\$647.79	\$730.00	\$730.00	\$562.63	\$562.63	\$634.04	\$634.04	\$787.31	\$787.31	\$675.25	\$675.25	\$647.79	\$647.79	\$562.63	\$562.63	
50		\$706.92	\$796.63	\$796.63	\$678.17	\$678.17	\$764.23	\$764.23	\$589.02	\$589.02	\$663.77	\$663.77	\$824.23	\$824.23	\$706.92	\$706.92	\$678.17	\$678.17	\$589.02	\$589.02	
51		\$738.19	\$831.87	\$831.87	\$708.16	\$708.16	\$798.04	\$798.04	\$615.07	\$615.07	\$693.13	\$693.13	\$860.69	\$860.69	\$738.19	\$738.19	\$708.16	\$708.16	\$615.07	\$615.07	
52		\$772.62	\$870.68	\$870.68	\$741.20	\$741.20	\$835.26	\$835.26	\$643.76	\$643.76	\$725.46	\$725.46	\$900.84	\$900.84	\$772.62	\$772.62	\$741.20	\$741.20	\$643.76	\$643.76	
53		\$807.45	\$909.93	\$909.93	\$774.61	\$774.61	\$872.92	\$872.92	\$672.79	\$672.79	\$758.17	\$758.17	\$941.45	\$941.45	\$807.45	\$807.45	\$774.61	\$774.61	\$672.79	\$672.79	
54		\$845.06	\$952.30	\$952.30	\$810.69	\$810.69	\$913.57	\$913.57	\$704.12	\$704.12	\$793.48	\$793.48	\$985.29	\$985.29	\$845.06	\$845.06	\$810.69	\$810.69	\$704.12	\$704.12	
55		\$882.66	\$994.68	\$994.68	\$846.76	\$846.76	\$954.22	\$954.22	\$735.45	\$735.45	\$828.78	\$828.78	\$1,029.14	\$1,029.14	\$882.66	\$882.66	\$846.76	\$846.76	\$735.45	\$735.45	
56		\$923.43	\$1,040.62	\$1,040.62	\$885.87	\$885.87	\$998.29	\$998.29	\$769.42	\$769.42	\$867.06	\$867.06	\$1,076.67	\$1,076.67	\$923.43	\$923.43	\$885.87	\$885.87	\$769.42	\$769.42	
57		\$964.59	\$1,087.01	\$1,087.01	\$925.36	\$925.36	\$1,042.79	\$1,042.79	\$803.72	\$803.72	\$905.72	\$905.72	\$1,124.67	\$1,124.67	\$964.59	\$964.59	\$925.36	\$925.36	\$803.72	\$803.72	
58		\$1,008.53	\$1,136.52	\$1,136.52	\$967.51	\$967.51	\$1,090.29	\$1,090.29	\$840.32	\$840.32	\$946.97	\$946.97	\$1,175.89	\$1,175.89	\$1,008.53	\$1,008.53	\$967.51	\$967.51	\$840.32	\$840.32	
59		\$1,030.30	\$1,161.05	\$1,161.05	\$988.39	\$988.39	\$1,113.83	\$1,113.83	\$858.46	\$858.46	\$967.41	\$967.41	\$1,201.28	\$1,201.28							

Company Name: Geisinger Quality Options
 Market: Small Group
 Product: PPO
 Effective Date of Rates: October 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
HIOS Plan ID (Off Exchange)⇒	75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050062		75729PA0050068		75729PA0050068		75729PA0050068		75729PA0050068	
Plan Marketing Name ⇒	Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger All-Access QHDHP PPO 6850		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger Extra PPO 10/60/500		Geisinger All-Access PPO 20/40	
Form # ⇒	M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-	
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold	
Deductible ⇒	Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$20 / \$20	
OOP Maximum ⇒	\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$254.42	\$254.42	\$243.27	\$243.27	\$260.14	\$260.14	\$274.15	\$274.15	\$332.18	\$332.18	\$282.15	\$282.15	\$349.83	\$349.83	\$394.23	\$394.23	\$405.74	\$405.74	\$365.87	\$365.87
15	\$277.04	\$277.04	\$264.90	\$264.90	\$283.26	\$283.26	\$298.51	\$298.51	\$361.70	\$361.70	\$307.23	\$307.23	\$380.93	\$380.93	\$429.27	\$429.27	\$441.81	\$441.81	\$412.82	\$412.82
16	\$285.68	\$285.68	\$273.16	\$273.16	\$292.10	\$292.10	\$307.83	\$307.83	\$372.99	\$372.99	\$316.82	\$316.82	\$392.82	\$392.82	\$442.67	\$442.67	\$455.60	\$455.60	\$410.82	\$410.82
17	\$294.33	\$294.33	\$281.43	\$281.43	\$300.94	\$300.94	\$317.15	\$317.15	\$384.28	\$384.28	\$326.41	\$326.41	\$404.71	\$404.71	\$456.07	\$456.07	\$469.39	\$469.39	\$423.26	\$423.26
18	\$303.64	\$303.64	\$290.34	\$290.34	\$310.47	\$310.47	\$327.18	\$327.18	\$396.44	\$396.44	\$336.74	\$336.74	\$417.51	\$417.51	\$470.50	\$470.50	\$484.24	\$484.24	\$436.65	\$436.65
19	\$312.95	\$312.95	\$299.24	\$299.24	\$319.99	\$319.99	\$337.22	\$337.22	\$408.60	\$408.60	\$347.06	\$347.06	\$430.32	\$430.32	\$484.93	\$484.93	\$499.09	\$499.09	\$450.04	\$450.04
20	\$322.60	\$322.60	\$308.46	\$308.46	\$329.85	\$329.85	\$347.61	\$347.61	\$421.19	\$421.19	\$357.76	\$357.76	\$443.58	\$443.58	\$499.87	\$499.87	\$514.47	\$514.47	\$463.91	\$463.91
21	\$332.58	\$332.58	\$318.01	\$318.01	\$340.05	\$340.05	\$358.37	\$358.37	\$434.22	\$434.22	\$368.83	\$368.83	\$457.30	\$457.30	\$515.34	\$515.34	\$530.39	\$530.39	\$478.26	\$478.26
22	\$332.58	\$332.58	\$318.01	\$318.01	\$340.05	\$340.05	\$358.37	\$358.37	\$434.22	\$434.22	\$368.83	\$368.83	\$457.30	\$457.30	\$515.34	\$515.34	\$530.39	\$530.39	\$478.26	\$478.26
23	\$332.58	\$332.58	\$318.01	\$318.01	\$340.05	\$340.05	\$358.37	\$358.37	\$434.22	\$434.22	\$368.83	\$368.83	\$457.30	\$457.30	\$515.34	\$515.34	\$530.39	\$530.39	\$478.26	\$478.26
24	\$332.58	\$332.58	\$318.01	\$318.01	\$340.05	\$340.05	\$358.37	\$358.37	\$434.22	\$434.22	\$368.83	\$368.83	\$457.30	\$457.30	\$515.34	\$515.34	\$530.39	\$530.39	\$478.26	\$478.26
25	\$333.91	\$333.91	\$319.27	\$319.27	\$341.41	\$341.41	\$359.79	\$359.79	\$435.95	\$435.95	\$370.30	\$370.30	\$459.13	\$459.13	\$517.40	\$517.40	\$532.50	\$532.50	\$480.17	\$480.17
26	\$340.56	\$340.56	\$325.63	\$325.63	\$348.21	\$348.21	\$366.96	\$366.96	\$444.64	\$444.64	\$377.67	\$377.67	\$468.27	\$468.27	\$527.70	\$527.70	\$543.11	\$543.11	\$489.73	\$489.73
27	\$348.54	\$348.54	\$333.27	\$333.27	\$356.37	\$356.37	\$375.56	\$375.56	\$455.06	\$455.06	\$386.53	\$386.53	\$479.25	\$479.25	\$540.07	\$540.07	\$555.84	\$555.84	\$501.21	\$501.21
28	\$361.51	\$361.51	\$345.67	\$345.67	\$369.63	\$369.63	\$389.54	\$389.54	\$471.99	\$471.99	\$400.91	\$400.91	\$497.08	\$497.08	\$576.52	\$576.52	\$593.50	\$593.50	\$519.86	\$519.86
29	\$372.15	\$372.15	\$355.84	\$355.84	\$380.52	\$380.52	\$401.00	\$401.00	\$485.89	\$485.89	\$412.71	\$412.71	\$511.72	\$511.72	\$576.66	\$576.66	\$593.50	\$593.50	\$535.17	\$535.17
30	\$377.47	\$377.47	\$360.93	\$360.93	\$385.96	\$385.96	\$406.74	\$406.74	\$492.84	\$492.84	\$418.61	\$418.61	\$519.03	\$519.03	\$584.90	\$584.90	\$601.98	\$601.98	\$542.82	\$542.82
31	\$385.46	\$385.46	\$368.56	\$368.56	\$394.12	\$394.12	\$415.34	\$415.34	\$503.26	\$503.26	\$427.47	\$427.47	\$530.01	\$530.01	\$597.27	\$597.27	\$614.71	\$614.71	\$554.30	\$554.30
32	\$393.44	\$393.44	\$376.20	\$376.20	\$402.28	\$402.28	\$423.94	\$423.94	\$513.68	\$513.68	\$436.32	\$436.32	\$540.98	\$540.98	\$609.64	\$609.64	\$627.44	\$627.44	\$565.78	\$565.78
33	\$398.43	\$398.43	\$380.97	\$380.97	\$407.38	\$407.38	\$429.32	\$429.32	\$520.19	\$520.19	\$441.85	\$441.85	\$547.84	\$547.84	\$617.37	\$617.37	\$635.40	\$635.40	\$572.95	\$572.95
34	\$403.75	\$403.75	\$386.06	\$386.06	\$412.82	\$412.82	\$435.05	\$435.05	\$527.14	\$527.14	\$447.75	\$447.75	\$555.16	\$555.16	\$625.62	\$625.62	\$643.88	\$643.88	\$580.60	\$580.60
35	\$406.41	\$406.41	\$388.60	\$388.60	\$415.54	\$415.54	\$437.92	\$437.92	\$530.61	\$530.61	\$450.74	\$450.74	\$558.82	\$558.82	\$629.74	\$629.74	\$648.12	\$648.12	\$584.43	\$584.43
36	\$409.07	\$409.07	\$391.14	\$391.14	\$418.26	\$418.26	\$440.78	\$440.78	\$534.09	\$534.09	\$453.65	\$453.65	\$562.48	\$562.48	\$633.86	\$633.86	\$652.37	\$652.37	\$588.25	\$588.25
37	\$411.73	\$411.73	\$393.69	\$393.69	\$420.98	\$420.98	\$443.65	\$443.65	\$537.56	\$537.56	\$456.60	\$456.60	\$566.14	\$566.14	\$637.98	\$637.98	\$656.61	\$656.61	\$592.08	\$592.08
38	\$414.39	\$414.39	\$396.23	\$396.23	\$423.70	\$423.70	\$446.52	\$446.52	\$541.03	\$541.03	\$459.55	\$459.55	\$569.79	\$569.79	\$642.11	\$642.11	\$660.85	\$660.85	\$595.91	\$595.91
39	\$419.71	\$419.71	\$401.32	\$401.32	\$429.14	\$429.14	\$452.25	\$452.25	\$547.98	\$547.98	\$465.45	\$465.45	\$577.11	\$577.11	\$650.35	\$650.35	\$669.34	\$669.34	\$603.56	\$603.56
40	\$425.03	\$425.03	\$406.41	\$406.41	\$434.58	\$434.58	\$457.98	\$457.98	\$554.93	\$554.93	\$471.36	\$471.36	\$584.43	\$584.43	\$658.60	\$658.60	\$677.83	\$677.83	\$611.21	\$611.21
41	\$433.01	\$433.01	\$414.04	\$414.04	\$442.74	\$442.74	\$466.58	\$466.58	\$565.35	\$565.35	\$480.21	\$480.21	\$595.40	\$595.40	\$670.96	\$670.96	\$690.56	\$690.56	\$622.69	\$622.69
42	\$440.66	\$440.66	\$421.35	\$421.35	\$450.57	\$450.57	\$474.83	\$474.83	\$575.34	\$575.34	\$488.69	\$488.69	\$605.92	\$605.92	\$682.82	\$682.82	\$702.75	\$702.75	\$633.69	\$633.69
43	\$451.31	\$451.31	\$431.53	\$431.53	\$461.45	\$461.45	\$486.29	\$486.29	\$589.23	\$589.23	\$500.49	\$500.49	\$620.55	\$620.55	\$699.31	\$699.31	\$719.73	\$719.73	\$648.99	\$648.99
44	\$464.61	\$464.61	\$444.25	\$444.25	\$475.05	\$475.05	\$500.63	\$500.63	\$606.60	\$606.60	\$515.25	\$515.25	\$638.85	\$638.85	\$719.92	\$719.92	\$740.94	\$740.94	\$668.12	\$668.12
45	\$480.24	\$480.24	\$459.20	\$459.20	\$491.03	\$491.03	\$517.47	\$517.47	\$627.01	\$627.01	\$532.58	\$532.58	\$660.34	\$660.34	\$744.14	\$744.14	\$765.87	\$765.87	\$690.60	\$690.60
46	\$498.86	\$498.86	\$477.00	\$477.00	\$510.07	\$510.07	\$537.54	\$537.54	\$651.33	\$651.33	\$553.23	\$553.23	\$685.95	\$685.95	\$773.00	\$773.00	\$795.57	\$795.57	\$717.38	\$717.38
47	\$519.82	\$519.82	\$497.04	\$497.04	\$531.50	\$531.50	\$560.12	\$560.12	\$678.68	\$678.68	\$576.47	\$576.47	\$714.76	\$714.76	\$805.47	\$805.47	\$828.98	\$828.98	\$747.51	\$747.51
48	\$543.76	\$543.76	\$515.93	\$515.93	\$555.98	\$555.98	\$585.92	\$585.92	\$709.95	\$709.95	\$603.03	\$603.03	\$747.68	\$747.68	\$842.57	\$842.57	\$867.17	\$867.17	\$781.95	\$781.95
49	\$567.37	\$567.37	\$542.51	\$542.51	\$580.12	\$580.12	\$611.36	\$611.36	\$740.77	\$740.77	\$629.21	\$629.21	\$780.15	\$780.15	\$879.16	\$879.16	\$904.83	\$904.83	\$815.90	\$815.90
50	\$593.98	\$593.98	\$567.95	\$567.95	\$607.33	\$607.33	\$640.03	\$640.03	\$775.51	\$775.51	\$658.72	\$658.72	\$816.74	\$816.74	\$920.39	\$920.39	\$947.26	\$947.26	\$854.16	\$854.16
51	\$620.25	\$620.25	\$593.07	\$593.07	\$634.19	\$634.19	\$668.34	\$668.34	\$809.82	\$809.82	\$687.86	\$687.86	\$852.86	\$852.86	\$961.10	\$961.10	\$989.16	\$989.16	\$891.95	\$891.95
52	\$649.19	\$649.19	\$620.74	\$620.74	\$663.78	\$663.78	\$699.52	\$699.52	\$847.59	\$847.59	\$719.94	\$719.94	\$892.65	\$892.65	\$1,005.93	\$1,005.93	\$1,035.30	\$1,035.30	\$933.56	\$933.56
53	\$678.46	\$678.46	\$648.73	\$648.73	\$693.70	\$693.70	\$731.05	\$731.05	\$885.80	\$885.80	\$752.40	\$752.40	\$932.89	\$932.89	\$1,051.28	\$1,051.28	\$1,081.98	\$1,081.98	\$975.64	\$975.64
54	\$710.05	\$710.05	\$678.94	\$678.94	\$726.01	\$726.01	\$765.10	\$765.10	\$927.05	\$927.05	\$787.44	\$787.44	\$976.33	\$976.33	\$1,100.24	\$1,100.24	\$1,132.36	\$1,132.36	\$1,021.08	\$1,021.08
55	\$741.64	\$741.64	\$709.15	\$709.15	\$758.31	\$758.31	\$798.30	\$798.30	\$968.30	\$968.30	\$822.48	\$822.48	\$1,018.75	\$1,018.75	\$1,td					

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

HIOS Plan ID (On Exchange)⇒	0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050071		75729PA0050071		75729PA0050071		75729PA0050071	
HIOS Plan ID (Off Exchange)⇒	0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050070		75729PA0050071		75729PA0050071		75729PA0050071		75729PA0050071	
Plan Marketing Name ⇒	-Access PPO /1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 20/40/1000		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300	
Form # ⇒	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21	
Rating Area ⇒	Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Id		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible ⇒	0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0	
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50	
OOP Maximum ⇒	\$50		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$365.87	\$349.83	\$349.83	\$374.09	\$374.09	\$394.23	\$394.23	\$477.68	\$477.68	\$405.74	\$405.74	\$350.97	\$350.97	\$335.59	\$335.59	\$358.86	\$358.86	\$378.18	\$378.18	
15	\$398.39	\$380.93	\$380.93	\$407.34	\$407.34	\$429.27	\$429.27	\$520.14	\$520.14	\$441.81	\$441.81	\$382.17	\$382.17	\$365.42	\$365.42	\$390.76	\$390.76	\$411.80	\$411.80	
16	\$410.82	\$392.82	\$392.82	\$420.05	\$420.05	\$442.67	\$442.67	\$536.38	\$536.38	\$455.60	\$455.60	\$394.10	\$394.10	\$376.83	\$376.83	\$402.96	\$402.96	\$424.65	\$424.65	
17	\$423.26	\$404.71	\$404.71	\$432.77	\$432.77	\$456.07	\$456.07	\$552.61	\$552.61	\$469.39	\$469.39	\$406.03	\$406.03	\$388.24	\$388.24	\$415.15	\$415.15	\$437.51	\$437.51	
18	\$436.65	\$417.51	\$417.51	\$446.46	\$446.46	\$470.50	\$470.50	\$570.09	\$570.09	\$484.24	\$484.24	\$418.87	\$418.87	\$400.52	\$400.52	\$428.29	\$428.29	\$451.35	\$451.35	
19	\$450.04	\$430.32	\$430.32	\$460.15	\$460.15	\$484.93	\$484.93	\$587.58	\$587.58	\$499.09	\$499.09	\$431.72	\$431.72	\$412.80	\$412.80	\$441.42	\$441.42	\$465.19	\$465.19	
20	\$463.91	\$443.58	\$443.58	\$474.33	\$474.33	\$499.87	\$499.87	\$605.69	\$605.69	\$514.47	\$514.47	\$445.03	\$445.03	\$425.52	\$425.52	\$455.03	\$455.03	\$479.53	\$479.53	
21	\$478.26	\$457.30	\$457.30	\$489.01	\$489.01	\$515.34	\$515.34	\$624.42	\$624.42	\$530.39	\$530.39	\$458.79	\$458.79	\$438.69	\$438.69	\$469.10	\$469.10	\$494.36	\$494.36	
22	\$478.26	\$457.30	\$457.30	\$489.01	\$489.01	\$515.34	\$515.34	\$624.42	\$624.42	\$530.39	\$530.39	\$458.79	\$458.79	\$438.69	\$438.69	\$469.10	\$469.10	\$494.36	\$494.36	
23	\$478.26	\$457.30	\$457.30	\$489.01	\$489.01	\$515.34	\$515.34	\$624.42	\$624.42	\$530.39	\$530.39	\$458.79	\$458.79	\$438.69	\$438.69	\$469.10	\$469.10	\$494.36	\$494.36	
24	\$478.26	\$457.30	\$457.30	\$489.01	\$489.01	\$515.34	\$515.34	\$624.42	\$624.42	\$530.39	\$530.39	\$458.79	\$458.79	\$438.69	\$438.69	\$469.10	\$469.10	\$494.36	\$494.36	
25	\$480.17	\$459.13	\$459.13	\$490.96	\$490.96	\$517.40	\$517.40	\$626.92	\$626.92	\$532.50	\$532.50	\$460.62	\$460.62	\$440.44	\$440.44	\$470.98	\$470.98	\$496.34	\$496.34	
26	\$489.73	\$468.27	\$468.27	\$500.74	\$500.74	\$527.70	\$527.70	\$639.41	\$639.41	\$543.11	\$543.11	\$469.80	\$469.80	\$449.21	\$449.21	\$480.36	\$480.36	\$506.22	\$506.22	
27	\$501.21	\$479.25	\$479.25	\$512.48	\$512.48	\$540.07	\$540.07	\$654.39	\$654.39	\$555.84	\$555.84	\$480.81	\$480.81	\$459.74	\$459.74	\$491.62	\$491.62	\$518.09	\$518.09	
28	\$519.86	\$497.08	\$497.08	\$531.55	\$531.55	\$560.17	\$560.17	\$678.74	\$678.74	\$576.52	\$576.52	\$498.70	\$498.70	\$476.85	\$476.85	\$509.91	\$509.91	\$537.37	\$537.37	
29	\$535.17	\$511.72	\$511.72	\$547.19	\$547.19	\$576.66	\$576.66	\$698.73	\$698.73	\$593.50	\$593.50	\$513.39	\$513.39	\$490.89	\$490.89	\$524.92	\$524.92	\$553.19	\$553.19	
30	\$542.82	\$519.03	\$519.03	\$555.02	\$555.02	\$584.90	\$584.90	\$708.72	\$708.72	\$601.98	\$601.98	\$520.73	\$520.73	\$497.91	\$497.91	\$532.43	\$532.43	\$561.10	\$561.10	
31	\$554.30	\$530.01	\$530.01	\$566.75	\$566.75	\$597.27	\$597.27	\$723.70	\$723.70	\$614.71	\$614.71	\$531.74	\$531.74	\$508.44	\$508.44	\$543.69	\$543.69	\$572.96	\$572.96	
32	\$565.78	\$540.98	\$540.98	\$578.49	\$578.49	\$609.64	\$609.64	\$738.69	\$738.69	\$627.44	\$627.44	\$542.75	\$542.75	\$518.96	\$518.96	\$554.94	\$554.94	\$584.83	\$584.83	
33	\$572.95	\$547.84	\$547.84	\$585.83	\$585.83	\$617.37	\$617.37	\$748.05	\$748.05	\$635.40	\$635.40	\$549.63	\$549.63	\$525.55	\$525.55	\$561.98	\$561.98	\$592.24	\$592.24	
34	\$580.60	\$555.16	\$555.16	\$593.65	\$593.65	\$625.62	\$625.62	\$758.05	\$758.05	\$643.88	\$643.88	\$556.97	\$556.97	\$532.56	\$532.56	\$569.49	\$569.49	\$600.15	\$600.15	
35	\$584.43	\$558.82	\$558.82	\$597.56	\$597.56	\$629.74	\$629.74	\$763.04	\$763.04	\$648.12	\$648.12	\$560.64	\$560.64	\$536.07	\$536.07	\$573.24	\$573.24	\$604.11	\$604.11	
36	\$588.25	\$562.48	\$562.48	\$601.47	\$601.47	\$633.86	\$633.86	\$768.04	\$768.04	\$652.37	\$652.37	\$564.31	\$564.31	\$539.58	\$539.58	\$576.99	\$576.99	\$608.06	\$608.06	
37	\$592.08	\$566.14	\$566.14	\$605.39	\$605.39	\$637.98	\$637.98	\$773.03	\$773.03	\$656.61	\$656.61	\$567.98	\$567.98	\$543.09	\$543.09	\$580.75	\$580.75	\$612.02	\$612.02	
38	\$595.91	\$569.79	\$569.79	\$609.30	\$609.30	\$642.11	\$642.11	\$778.03	\$778.03	\$660.85	\$660.85	\$571.65	\$571.65	\$546.60	\$546.60	\$584.50	\$584.50	\$615.97	\$615.97	
39	\$603.56	\$577.11	\$577.11	\$617.12	\$617.12	\$650.35	\$650.35	\$788.02	\$788.02	\$669.34	\$669.34	\$578.99	\$578.99	\$553.62	\$553.62	\$592.00	\$592.00	\$623.88	\$623.88	
40	\$611.21	\$584.43	\$584.43	\$624.95	\$624.95	\$658.60	\$658.60	\$798.01	\$798.01	\$677.83	\$677.83	\$586.33	\$586.33	\$560.64	\$560.64	\$599.51	\$599.51	\$631.79	\$631.79	
41	\$622.69	\$595.40	\$595.40	\$636.68	\$636.68	\$670.96	\$670.96	\$812.99	\$812.99	\$690.56	\$690.56	\$597.34	\$597.34	\$571.17	\$571.17	\$610.77	\$610.77	\$643.66	\$643.66	
42	\$633.69	\$605.92	\$605.92	\$647.93	\$647.93	\$682.82	\$682.82	\$827.36	\$827.36	\$702.75	\$702.75	\$607.90	\$607.90	\$581.26	\$581.26	\$621.56	\$621.56	\$655.03	\$655.03	
43	\$648.99	\$620.55	\$620.55	\$663.58	\$663.58	\$699.31	\$699.31	\$847.34	\$847.34	\$719.73	\$719.73	\$622.58	\$622.58	\$595.30	\$595.30	\$636.57	\$636.57	\$670.84	\$670.84	
44	\$668.12	\$638.85	\$638.85	\$683.14	\$683.14	\$719.92	\$719.92	\$872.31	\$872.31	\$740.94	\$740.94	\$640.93	\$640.93	\$612.84	\$612.84	\$655.33	\$655.33	\$690.62	\$690.62	
45	\$690.60	\$660.34	\$660.34	\$706.12	\$706.12	\$744.14	\$744.14	\$901.66	\$901.66	\$765.87	\$765.87	\$662.49	\$662.49	\$633.46	\$633.46	\$677.38	\$677.38	\$713.85	\$713.85	
46	\$717.38	\$685.95	\$685.95	\$733.50	\$733.50	\$773.00	\$773.00	\$936.63	\$936.63	\$795.57	\$795.57	\$688.18	\$688.18	\$658.03	\$658.03	\$703.65	\$703.65	\$741.54	\$741.54	
47	\$747.51	\$714.76	\$714.76	\$764.31	\$764.31	\$805.47	\$805.47	\$975.97	\$975.97	\$828.98	\$828.98	\$717.09	\$717.09	\$685.67	\$685.67	\$733.20	\$733.20	\$772.68	\$772.68	
48	\$781.95	\$747.68	\$747.68	\$799.52	\$799.52	\$842.57	\$842.57	\$1,020.93	\$1,020.93	\$867.17	\$867.17	\$750.12	\$750.12	\$717.25	\$717.25	\$766.98	\$766.98	\$808.28	\$808.28	
49	\$815.90	\$780.15	\$780.15	\$834.24	\$834.24	\$879.16	\$879.16	\$1,065.26	\$1,065.26	\$904.83	\$904.83	\$782.70	\$782.70	\$748.40	\$748.40	\$800.28	\$800.28	\$843.38	\$843.38	
50	\$854.16	\$816.74	\$816.74	\$873.36	\$873.36	\$920.39	\$920.39	\$1,115.21	\$1,115.21	\$947.26	\$947.26	\$819.40	\$819.40	\$783.49	\$783.49	\$837.81	\$837.81	\$882.92	\$882.92	
51	\$891.95	\$852.86	\$852.86	\$911.99	\$911.99	\$961.10	\$961.10	\$1,164.54	\$1,164.54	\$989.16	\$989.16	\$855.64	\$855.64	\$818.15	\$818.15	\$874.87	\$874.87	\$921.98	\$921.98	
52	\$933.56	\$892.65	\$892.65	\$954.53	\$954.53	\$1,005.93	\$1,005.93	\$1,218.87	\$1,218.87	\$1,035.30	\$1,035.30	\$895.56	\$895.56	\$856.31	\$856.31	\$915.68	\$915.68	\$964.99	\$964.99	
53	\$975.64	\$932.89	\$932.89	\$997.57	\$997.57	\$1,051.28	\$1,051.28	\$1,273.82	\$1,273.82	\$1,081.98	\$1,081.98	\$935.93	\$935.93	\$894.92	\$894.92	\$956.96	\$956.96	\$1,008.49	\$1,008.49	
54	\$1,021.08	\$976.33	\$976.33	\$1,044.02	\$1,044.02	\$1,100.24	\$1,100.24	\$1,333.14	\$1,333.14	\$1,132.36	\$1,132.36	\$979.52	\$979.52	\$936.59	\$936.59	\$1,001.53	\$1,001.53	\$1,055.46	\$1,055.46	
55	\$1,066.51	\$1,019.78	\$1,019.78	\$1,090.48	\$1,090.48	\$1,149.19	\$1,149.19	\$1,392.46	\$1,392.46	\$1,182.75	\$1,18									

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

HIOS Plan ID (On Exchange)⇒	75729PA0050071		75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050078	
HIOS Plan ID (Off Exchange)⇒	75729PA0050071		75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050078	
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access QHDP PPO 2500		Geisinger All-Access PPO	
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21	
Rating Area ⇒	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating	
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible ⇒	Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Combined: \$2,500		Combined: \$2,500	
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	\$25 / \$50		\$25 / \$50		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		0% After Deductible		0% After Deductible	
OOP Maximum ⇒	\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,500		\$2,500	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$458.24	\$458.24	\$389.23	\$389.23	\$299.95	\$299.95	\$286.81	\$286.81	\$306.69	\$306.69	\$323.21	\$323.21	\$391.62	\$391.62	\$332.64	\$332.64	\$317.22	\$317.22	\$303.32	\$303.32
15	\$498.97	\$498.97	\$423.82	\$423.82	\$326.61	\$326.61	\$312.30	\$312.30	\$333.95	\$333.95	\$351.93	\$351.93	\$426.43	\$426.43	\$362.21	\$362.21	\$345.41	\$345.41	\$330.28	\$330.28
16	\$514.54	\$514.54	\$437.05	\$437.05	\$336.81	\$336.81	\$322.05	\$322.05	\$344.38	\$344.38	\$362.92	\$362.92	\$439.74	\$439.74	\$373.52	\$373.52	\$356.20	\$356.20	\$340.59	\$340.59
17	\$530.12	\$530.12	\$450.28	\$450.28	\$347.00	\$347.00	\$331.80	\$331.80	\$354.80	\$354.80	\$373.90	\$373.90	\$453.05	\$453.05	\$384.82	\$384.82	\$366.98	\$366.98	\$350.90	\$350.90
18	\$546.89	\$546.89	\$464.53	\$464.53	\$357.98	\$357.98	\$342.29	\$342.29	\$366.02	\$366.02	\$385.73	\$385.73	\$467.39	\$467.39	\$397.00	\$397.00	\$378.59	\$378.59	\$362.00	\$362.00
19	\$563.66	\$563.66	\$478.77	\$478.77	\$368.96	\$368.96	\$352.79	\$352.79	\$377.25	\$377.25	\$397.56	\$397.56	\$481.72	\$481.72	\$409.17	\$409.17	\$390.20	\$390.20	\$373.10	\$373.10
20	\$581.03	\$581.03	\$493.53	\$493.53	\$380.33	\$380.33	\$363.66	\$363.66	\$388.88	\$388.88	\$409.82	\$409.82	\$496.56	\$496.56	\$421.78	\$421.78	\$402.22	\$402.22	\$384.60	\$384.60
21	\$599.01	\$599.01	\$508.80	\$508.80	\$392.10	\$392.10	\$374.92	\$374.92	\$400.91	\$400.91	\$422.50	\$422.50	\$511.93	\$511.93	\$434.83	\$434.83	\$414.67	\$414.67	\$396.50	\$396.50
22	\$599.01	\$599.01	\$508.80	\$508.80	\$392.10	\$392.10	\$374.92	\$374.92	\$400.91	\$400.91	\$422.50	\$422.50	\$511.93	\$511.93	\$434.83	\$434.83	\$414.67	\$414.67	\$396.50	\$396.50
23	\$599.01	\$599.01	\$508.80	\$508.80	\$392.10	\$392.10	\$374.92	\$374.92	\$400.91	\$400.91	\$422.50	\$422.50	\$511.93	\$511.93	\$434.83	\$434.83	\$414.67	\$414.67	\$396.50	\$396.50
24	\$599.01	\$599.01	\$508.80	\$508.80	\$392.10	\$392.10	\$374.92	\$374.92	\$400.91	\$400.91	\$422.50	\$422.50	\$511.93	\$511.93	\$434.83	\$434.83	\$414.67	\$414.67	\$396.50	\$396.50
25	\$601.40	\$601.40	\$510.83	\$510.83	\$393.66	\$393.66	\$376.41	\$376.41	\$402.51	\$402.51	\$424.18	\$424.18	\$513.97	\$513.97	\$436.57	\$436.57	\$416.32	\$416.32	\$398.08	\$398.08
26	\$613.38	\$613.38	\$513.89	\$513.89	\$401.50	\$401.50	\$383.91	\$383.91	\$410.52	\$410.52	\$432.63	\$432.63	\$524.21	\$524.21	\$445.26	\$445.26	\$424.62	\$424.62	\$406.01	\$406.01
27	\$627.76	\$627.76	\$533.21	\$533.21	\$410.91	\$410.91	\$392.91	\$392.91	\$420.15	\$420.15	\$442.77	\$442.77	\$536.49	\$536.49	\$455.70	\$455.70	\$434.57	\$434.57	\$415.52	\$415.52
28	\$651.12	\$651.12	\$553.06	\$553.06	\$426.20	\$426.20	\$407.53	\$407.53	\$435.78	\$435.78	\$459.25	\$459.25	\$556.46	\$556.46	\$472.66	\$472.66	\$450.74	\$450.74	\$430.99	\$430.99
29	\$670.29	\$670.29	\$569.34	\$569.34	\$438.75	\$438.75	\$419.52	\$419.52	\$448.61	\$448.61	\$472.77	\$472.77	\$572.84	\$572.84	\$486.57	\$486.57	\$464.01	\$464.01	\$443.68	\$443.68
30	\$679.87	\$679.87	\$577.48	\$577.48	\$445.02	\$445.02	\$425.52	\$425.52	\$455.03	\$455.03	\$479.53	\$479.53	\$581.03	\$581.03	\$493.53	\$493.53	\$470.64	\$470.64	\$450.02	\$450.02
31	\$694.25	\$694.25	\$589.69	\$589.69	\$454.43	\$454.43	\$434.52	\$434.52	\$464.65	\$464.65	\$489.67	\$489.67	\$593.32	\$593.32	\$503.96	\$503.96	\$480.59	\$480.59	\$459.54	\$459.54
32	\$708.62	\$708.62	\$601.90	\$601.90	\$463.85	\$463.85	\$443.52	\$443.52	\$474.27	\$474.27	\$499.81	\$499.81	\$605.60	\$605.60	\$514.40	\$514.40	\$490.55	\$490.55	\$469.05	\$469.05
33	\$717.61	\$717.61	\$609.53	\$609.53	\$469.73	\$469.73	\$449.14	\$449.14	\$480.28	\$480.28	\$506.14	\$506.14	\$613.28	\$613.28	\$520.92	\$520.92	\$496.77	\$496.77	\$475.00	\$475.00
34	\$727.19	\$727.19	\$617.67	\$617.67	\$476.00	\$476.00	\$455.14	\$455.14	\$486.70	\$486.70	\$512.90	\$512.90	\$621.47	\$621.47	\$527.88	\$527.88	\$503.40	\$503.40	\$481.34	\$481.34
35	\$731.98	\$731.98	\$621.74	\$621.74	\$479.14	\$479.14	\$458.14	\$458.14	\$489.90	\$489.90	\$516.28	\$516.28	\$625.57	\$625.57	\$531.36	\$531.36	\$506.72	\$506.72	\$484.51	\$484.51
36	\$736.77	\$736.77	\$625.81	\$625.81	\$482.27	\$482.27	\$461.14	\$461.14	\$493.11	\$493.11	\$519.66	\$519.66	\$629.66	\$629.66	\$534.84	\$534.84	\$510.04	\$510.04	\$487.69	\$487.69
37	\$741.57	\$741.57	\$629.89	\$629.89	\$485.41	\$485.41	\$464.14	\$464.14	\$496.32	\$496.32	\$523.04	\$523.04	\$633.76	\$633.76	\$538.31	\$538.31	\$513.35	\$513.35	\$490.86	\$490.86
38	\$746.36	\$746.36	\$633.96	\$633.96	\$488.55	\$488.55	\$467.14	\$467.14	\$499.53	\$499.53	\$526.42	\$526.42	\$637.86	\$637.86	\$541.79	\$541.79	\$516.67	\$516.67	\$494.03	\$494.03
39	\$755.94	\$755.94	\$642.10	\$642.10	\$494.82	\$494.82	\$473.14	\$473.14	\$505.94	\$505.94	\$533.18	\$533.18	\$646.05	\$646.05	\$548.75	\$548.75	\$523.31	\$523.31	\$500.37	\$500.37
40	\$765.53	\$765.53	\$650.24	\$650.24	\$501.09	\$501.09	\$479.14	\$479.14	\$512.35	\$512.35	\$539.94	\$539.94	\$654.24	\$654.24	\$555.71	\$555.71	\$529.94	\$529.94	\$506.72	\$506.72
41	\$779.90	\$779.90	\$662.45	\$662.45	\$510.50	\$510.50	\$488.13	\$488.13	\$521.98	\$521.98	\$550.08	\$550.08	\$666.52	\$666.52	\$566.14	\$566.14	\$539.89	\$539.89	\$516.23	\$516.23
42	\$793.68	\$793.68	\$674.15	\$674.15	\$519.52	\$519.52	\$496.76	\$496.76	\$531.20	\$531.20	\$559.80	\$559.80	\$678.30	\$678.30	\$576.14	\$576.14	\$549.43	\$549.43	\$525.35	\$525.35
43	\$812.85	\$812.85	\$690.43	\$690.43	\$532.07	\$532.07	\$508.75	\$508.75	\$544.03	\$544.03	\$573.32	\$573.32	\$694.68	\$694.68	\$590.06	\$590.06	\$562.70	\$562.70	\$538.04	\$538.04
44	\$836.81	\$836.81	\$710.78	\$710.78	\$547.75	\$547.75	\$523.75	\$523.75	\$560.06	\$560.06	\$590.22	\$590.22	\$715.16	\$715.16	\$607.45	\$607.45	\$579.28	\$579.28	\$553.90	\$553.90
45	\$864.96	\$864.96	\$734.70	\$734.70	\$566.18	\$566.18	\$541.37	\$541.37	\$578.90	\$578.90	\$610.08	\$610.08	\$739.22	\$739.22	\$627.89	\$627.89	\$598.77	\$598.77	\$572.54	\$572.54
46	\$898.51	\$898.51	\$763.19	\$763.19	\$588.14	\$588.14	\$562.37	\$562.37	\$601.35	\$601.35	\$633.74	\$633.74	\$767.88	\$767.88	\$652.24	\$652.24	\$622.00	\$622.00	\$594.74	\$594.74
47	\$936.24	\$936.24	\$795.24	\$795.24	\$612.84	\$612.84	\$585.99	\$585.99	\$626.61	\$626.61	\$660.35	\$660.35	\$800.14	\$800.14	\$679.63	\$679.63	\$648.12	\$648.12	\$619.72	\$619.72
48	\$979.37	\$979.37	\$831.88	\$831.88	\$641.07	\$641.07	\$612.98	\$612.98	\$655.48	\$655.48	\$690.77	\$690.77	\$836.99	\$836.99	\$710.94	\$710.94	\$677.97	\$677.97	\$648.27	\$648.27
49	\$1,021.90	\$1,021.90	\$868.00	\$868.00	\$668.91	\$668.91	\$639.60	\$639.60	\$683.94	\$683.94	\$720.77	\$720.77	\$873.34	\$873.34	\$741.81	\$741.81	\$707.42	\$707.42	\$676.42	\$676.42
50	\$1,069.82	\$1,069.82	\$908.70	\$908.70	\$700.28	\$700.28	\$669.59	\$669.59	\$716.01	\$716.01	\$754.57	\$754.57	\$914.29	\$914.29	\$776.60	\$776.60	\$740.59	\$740.59	\$708.14	\$708.14
51	\$1,117.14	\$1,117.14	\$948.90	\$948.90	\$731.25	\$731.25	\$699.21	\$699.21	\$747.68	\$747.68	\$787.94	\$787.94	\$954.74	\$954.74	\$810.95	\$810.95	\$773.35	\$773.35	\$739.46	\$739.46
52	\$1,169.26	\$1,169.26	\$993.16	\$993.16	\$765.36	\$765.36	\$731.83	\$731.83	\$782.56	\$782.56	\$824.70	\$824.70	\$999.27	\$999.27	\$848.78	\$848.78	\$809.42	\$809.42	\$773.95	\$773.95
53	\$1,221.97	\$1,221.97	\$1,037.94	\$1,037.94	\$799.87	\$799.87	\$764.82	\$764.82	\$817.84	\$817.84	\$861.88	\$861.88	\$1,044.32	\$1,044.32	\$887.04	\$887.04	\$845.91	\$845.91	\$808.85	\$808.85
54	\$1,278.87	\$1,278.87	\$1,086.27	\$1,086.27	\$837.12	\$837.8														

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

HIOS Plan ID (On Exchange)⇒	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078	
HIOS Plan ID (Off Exchange)⇒	0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050078	
Plan Marketing Name ⇒	Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 2500		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access QHDHP PPO 4300	
Form # ⇒	F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21		M-152-122-F Rev. 1/21	
Rating Area ⇒	Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 7	
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal ⇒	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible ⇒	d: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$2,500		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300		Combined: \$4,300	
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays ⇒	Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum ⇒	\$00		\$2,500		\$2,500		\$2,500		\$2,500		\$4,300		\$4,300		\$4,300		\$4,300		\$4,300		\$4,300	
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$303.32	\$324.35	\$324.35	\$341.81	\$341.81	\$414.16	\$414.16	\$351.79	\$351.79	\$297.79	\$297.79	\$284.74	\$284.74	\$304.48	\$304.48	\$320.88	\$320.88	\$388.80	\$388.80	\$388.80	\$388.80	
15	\$330.28	\$353.18	\$353.18	\$372.19	\$372.19	\$450.98	\$450.98	\$383.06	\$383.06	\$324.26	\$324.26	\$310.05	\$310.05	\$331.55	\$331.55	\$349.40	\$349.40	\$423.36	\$423.36	\$423.36	\$423.36	
16	\$340.59	\$364.20	\$364.20	\$383.81	\$383.81	\$465.06	\$465.06	\$395.02	\$395.02	\$334.38	\$334.38	\$319.73	\$319.73	\$341.90	\$341.90	\$360.31	\$360.31	\$436.58	\$436.58	\$436.58	\$436.58	
17	\$350.99	\$375.22	\$375.22	\$395.43	\$395.43	\$479.13	\$479.13	\$406.97	\$406.97	\$344.50	\$344.50	\$329.41	\$329.41	\$352.25	\$352.25	\$371.21	\$371.21	\$449.79	\$449.79	\$449.79	\$449.79	
18	\$362.00	\$387.10	\$387.10	\$407.94	\$407.94	\$494.29	\$494.29	\$419.85	\$419.85	\$355.40	\$355.40	\$339.83	\$339.83	\$363.39	\$363.39	\$382.96	\$382.96	\$464.02	\$464.02	\$464.02	\$464.02	
19	\$373.10	\$398.97	\$398.97	\$420.45	\$420.45	\$509.45	\$509.45	\$432.73	\$432.73	\$366.30	\$366.30	\$350.25	\$350.25	\$374.54	\$374.54	\$394.70	\$394.70	\$478.25	\$478.25	\$478.25	\$478.25	
20	\$384.60	\$411.26	\$411.26	\$433.41	\$433.41	\$525.15	\$525.15	\$446.06	\$446.06	\$377.59	\$377.59	\$361.05	\$361.05	\$386.08	\$386.08	\$406.87	\$406.87	\$492.99	\$492.99	\$492.99	\$492.99	
21	\$396.50	\$423.99	\$423.99	\$446.82	\$446.82	\$541.40	\$541.40	\$459.86	\$459.86	\$389.28	\$389.28	\$372.22	\$372.22	\$398.02	\$398.02	\$419.46	\$419.46	\$508.24	\$508.24	\$508.24	\$508.24	
22	\$396.50	\$423.99	\$423.99	\$446.82	\$446.82	\$541.40	\$541.40	\$459.86	\$459.86	\$389.28	\$389.28	\$372.22	\$372.22	\$398.02	\$398.02	\$419.46	\$419.46	\$508.24	\$508.24	\$508.24	\$508.24	
23	\$396.50	\$423.99	\$423.99	\$446.82	\$446.82	\$541.40	\$541.40	\$459.86	\$459.86	\$389.28	\$389.28	\$372.22	\$372.22	\$398.02	\$398.02	\$419.46	\$419.46	\$508.24	\$508.24	\$508.24	\$508.24	
24	\$396.50	\$423.99	\$423.99	\$446.82	\$446.82	\$541.40	\$541.40	\$459.86	\$459.86	\$389.28	\$389.28	\$372.22	\$372.22	\$398.02	\$398.02	\$419.46	\$419.46	\$508.24	\$508.24	\$508.24	\$508.24	
25	\$398.08	\$425.68	\$425.68	\$448.60	\$448.60	\$543.56	\$543.56	\$461.70	\$461.70	\$390.83	\$390.83	\$373.70	\$373.70	\$399.61	\$399.61	\$421.13	\$421.13	\$510.27	\$510.27	\$510.27	\$510.27	
26	\$406.01	\$434.16	\$434.16	\$457.54	\$457.54	\$554.39	\$554.39	\$470.89	\$470.89	\$398.61	\$398.61	\$381.15	\$381.15	\$407.57	\$407.57	\$429.52	\$429.52	\$520.44	\$520.44	\$520.44	\$520.44	
27	\$415.52	\$444.33	\$444.33	\$468.26	\$468.26	\$567.38	\$567.38	\$481.93	\$481.93	\$407.96	\$407.96	\$390.08	\$390.08	\$417.12	\$417.12	\$439.58	\$439.58	\$532.63	\$532.63	\$532.63	\$532.63	
28	\$430.99	\$460.87	\$460.87	\$485.68	\$485.68	\$588.49	\$588.49	\$499.86	\$499.86	\$423.14	\$423.14	\$404.60	\$404.60	\$432.65	\$432.65	\$455.94	\$455.94	\$552.46	\$552.46	\$552.46	\$552.46	
29	\$443.68	\$474.44	\$474.44	\$499.98	\$499.98	\$605.82	\$605.82	\$514.58	\$514.58	\$435.59	\$435.59	\$416.51	\$416.51	\$445.38	\$445.38	\$469.36	\$469.36	\$568.72	\$568.72	\$568.72	\$568.72	
30	\$450.02	\$481.22	\$481.22	\$507.13	\$507.13	\$614.48	\$614.48	\$521.94	\$521.94	\$441.82	\$441.82	\$422.46	\$422.46	\$451.75	\$451.75	\$476.08	\$476.08	\$576.85	\$576.85	\$576.85	\$576.85	
31	\$459.54	\$491.39	\$491.39	\$517.85	\$517.85	\$627.47	\$627.47	\$532.97	\$532.97	\$451.16	\$451.16	\$431.39	\$431.39	\$461.30	\$461.30	\$486.14	\$486.14	\$589.05	\$589.05	\$589.05	\$589.05	
32	\$469.05	\$501.57	\$501.57	\$528.58	\$528.58	\$640.47	\$640.47	\$544.01	\$544.01	\$460.51	\$460.51	\$440.33	\$440.33	\$470.86	\$470.86	\$496.21	\$496.21	\$601.25	\$601.25	\$601.25	\$601.25	
33	\$475.00	\$507.93	\$507.93	\$535.28	\$535.28	\$648.59	\$648.59	\$550.91	\$550.91	\$466.35	\$466.35	\$445.91	\$445.91	\$476.83	\$476.83	\$502.50	\$502.50	\$608.87	\$608.87	\$608.87	\$608.87	
34	\$481.34	\$514.71	\$514.71	\$542.43	\$542.43	\$657.25	\$657.25	\$558.27	\$558.27	\$472.57	\$472.57	\$451.87	\$451.87	\$483.19	\$483.19	\$509.21	\$509.21	\$617.00	\$617.00	\$617.00	\$617.00	
35	\$484.51	\$518.11	\$518.11	\$546.00	\$546.00	\$661.58	\$661.58	\$561.95	\$561.95	\$475.69	\$475.69	\$454.84	\$454.84	\$486.38	\$486.38	\$512.57	\$512.57	\$621.07	\$621.07	\$621.07	\$621.07	
36	\$487.69	\$521.50	\$521.50	\$549.58	\$549.58	\$665.91	\$665.91	\$565.62	\$565.62	\$478.80	\$478.80	\$457.82	\$457.82	\$489.56	\$489.56	\$515.92	\$515.92	\$625.13	\$625.13	\$625.13	\$625.13	
37	\$490.86	\$524.89	\$524.89	\$553.15	\$553.15	\$670.24	\$670.24	\$569.30	\$569.30	\$481.92	\$481.92	\$460.80	\$460.80	\$492.75	\$492.75	\$519.28	\$519.28	\$629.20	\$629.20	\$629.20	\$629.20	
38	\$494.03	\$528.28	\$528.28	\$556.73	\$556.73	\$674.57	\$674.57	\$572.98	\$572.98	\$485.03	\$485.03	\$463.78	\$463.78	\$495.93	\$495.93	\$522.64	\$522.64	\$633.27	\$633.27	\$633.27	\$633.27	
39	\$500.37	\$535.06	\$535.06	\$563.88	\$563.88	\$683.24	\$683.24	\$580.34	\$580.34	\$491.26	\$491.26	\$469.73	\$469.73	\$502.30	\$502.30	\$529.35	\$529.35	\$641.40	\$641.40	\$641.40	\$641.40	
40	\$506.72	\$541.85	\$541.85	\$571.03	\$571.03	\$691.90	\$691.90	\$587.70	\$587.70	\$497.49	\$497.49	\$475.69	\$475.69	\$508.67	\$508.67	\$536.06	\$536.06	\$649.53	\$649.53	\$649.53	\$649.53	
41	\$516.23	\$552.02	\$552.02	\$581.75	\$581.75	\$704.89	\$704.89	\$598.73	\$598.73	\$506.83	\$506.83	\$484.62	\$484.62	\$518.22	\$518.22	\$546.12	\$546.12	\$661.73	\$661.73	\$661.73	\$661.73	
42	\$525.35	\$561.78	\$561.78	\$592.03	\$592.03	\$717.34	\$717.34	\$609.31	\$609.31	\$515.78	\$515.78	\$493.18	\$493.18	\$527.37	\$527.37	\$555.77	\$555.77	\$673.42	\$673.42	\$673.42	\$673.42	
43	\$538.04	\$575.34	\$575.34	\$606.32	\$606.32	\$734.67	\$734.67	\$624.03	\$624.03	\$528.24	\$528.24	\$505.09	\$505.09	\$540.11	\$540.11	\$569.19	\$569.19	\$689.68	\$689.68	\$689.68	\$689.68	
44	\$553.90	\$592.30	\$592.30	\$624.20	\$624.20	\$756.32	\$756.32	\$642.42	\$642.42	\$543.81	\$543.81	\$519.98	\$519.98	\$556.03	\$556.03	\$585.97	\$585.97	\$710.01	\$710.01	\$710.01	\$710.01	
45	\$572.54	\$612.23	\$612.23	\$645.20	\$645.20	\$781.77	\$781.77	\$664.03	\$664.03	\$562.11	\$562.11	\$537.48	\$537.48	\$574.74	\$574.74	\$605.69	\$605.69	\$733.90	\$733.90	\$733.90	\$733.90	
46	\$594.74	\$635.97	\$635.97	\$670.22	\$670.22	\$812.09	\$812.09	\$689.79	\$689.79	\$583.91	\$583.91	\$558.32	\$558.32	\$597.03	\$597.03	\$629.18	\$629.18	\$762.36	\$762.36	\$762.36	\$762.36	
47	\$619.72	\$662.68	\$662.68	\$698.37	\$698.37	\$846.20	\$846.20	\$718.76	\$718.76	\$608.43	\$608.43	\$581.77	\$581.77	\$622.10	\$622.10	\$655.60	\$655.60	\$794.38	\$794.38	\$794.38	\$794.38	
48	\$648.27	\$693.21	\$693.21	\$730.54	\$730.54	\$885.18	\$885.18	\$751.87	\$751.87	\$636.46	\$636.46	\$608.57	\$608.57	\$650.76	\$650.76	\$685.80	\$685.80	\$830.97	\$830.97	\$830.97	\$830.97	
49	\$676.42	\$723.31	\$723.31	\$762.26	\$762.26	\$923.61	\$923.61	\$784.52	\$784.52	\$664.10	\$664.10	\$635.00	\$635.00	\$679.02	\$679.02	\$715.58	\$715.58	\$867.06	\$867.06	\$867.06	\$867.06	
50	\$708.14	\$757.23	\$757.23	\$798.01	\$798.01	\$966.93	\$966.93	\$821.30	\$821.30	\$695.24	\$695.24	\$664.77	\$664.77	\$710.86	\$710.86	\$749.14	\$749.14	\$907.71	\$907.71	\$907.71	\$907.71	
51	\$739.46	\$790.73	\$790.73	\$833.30	\$833.30	\$1,009.70	\$1,009.70	\$857.63	\$857.63	\$725.99	\$725.99	\$694.18	\$694.18	\$742.30	\$742.30	\$782.27	\$782.27	\$947.87	\$947.87	\$947.87	\$947.87	
52	\$773.95	\$827.61	\$827.61	\$872.18	\$872.18	\$1,056.80	\$1,056.80	\$897.64	\$897.64	\$759.86	\$759.86	\$726.56	\$726.56	\$776.93	\$776.93	\$818.77	\$818.77	\$992.08	\$992.08	\$992.08	\$992.08	

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

HIOS Plan ID (On Exchange)⇒	75729PA0050079		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050082		75729PA0050082		75729PA0050082
HIOS Plan ID (Off Exchange)⇒	Geisinger All-Access QHDHP PPO 4300		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger Extra PPO 10/40/250		Geisinger Extra PPO 10/40/250		Geisinger All-Access PPO 10/40/250
Plan Marketing Name ⇒	M-152-122-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21
Form # ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating
Rating Area ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Network ⇒	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum
Metal ⇒	Combined: \$4,300		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0
Deductible ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Coinsurance ⇒	0% After Deductible		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$40 / \$40		\$40 / \$40		\$40
Copays ⇒	\$4,300		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,250		\$2,250		\$2,250
OOP Maximum ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Pediatric Dental (Yes/No) ⇒	Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco
0 - 14	\$330.25	\$330.25	\$398.30	\$398.30	\$380.85	\$380.85	\$407.25	\$407.25	\$429.18	\$429.18	\$520.03	\$520.03	\$441.71	\$441.71	\$378.79	\$378.79	\$426.86	\$426.86	\$439.32
15	\$359.60	\$359.60	\$433.70	\$433.70	\$414.70	\$414.70	\$443.45	\$443.45	\$467.33	\$467.33	\$566.25	\$566.25	\$480.97	\$480.97	\$412.46	\$412.46	\$464.80	\$464.80	\$478.37
16	\$370.83	\$370.83	\$447.24	\$447.24	\$427.64	\$427.64	\$457.29	\$457.29	\$481.91	\$481.91	\$583.93	\$583.93	\$495.98	\$495.98	\$425.33	\$425.33	\$479.31	\$479.31	\$493.30
17	\$382.05	\$382.05	\$460.78	\$460.78	\$440.59	\$440.59	\$471.13	\$471.13	\$496.50	\$496.50	\$601.60	\$601.60	\$511.00	\$511.00	\$438.20	\$438.20	\$493.82	\$493.82	\$508.23
18	\$394.14	\$394.14	\$475.36	\$475.36	\$454.53	\$454.53	\$486.04	\$486.04	\$512.21	\$512.21	\$620.63	\$620.63	\$527.16	\$527.16	\$452.07	\$452.07	\$509.44	\$509.44	\$524.31
19	\$406.23	\$406.23	\$489.93	\$489.93	\$468.47	\$468.47	\$500.94	\$500.94	\$527.92	\$527.92	\$639.67	\$639.67	\$543.33	\$543.33	\$465.93	\$465.93	\$525.06	\$525.06	\$540.39
20	\$418.75	\$418.75	\$505.03	\$505.03	\$482.90	\$482.90	\$516.38	\$516.38	\$544.19	\$544.19	\$659.38	\$659.38	\$560.08	\$560.08	\$480.29	\$480.29	\$541.25	\$541.25	\$557.05
21	\$431.70	\$431.70	\$520.66	\$520.66	\$497.84	\$497.84	\$532.36	\$532.36	\$561.02	\$561.02	\$679.78	\$679.78	\$577.40	\$577.40	\$495.15	\$495.15	\$557.99	\$557.99	\$574.28
22	\$431.70	\$431.70	\$520.66	\$520.66	\$497.84	\$497.84	\$532.36	\$532.36	\$561.02	\$561.02	\$679.78	\$679.78	\$577.40	\$577.40	\$495.15	\$495.15	\$557.99	\$557.99	\$574.28
23	\$431.70	\$431.70	\$520.66	\$520.66	\$497.84	\$497.84	\$532.36	\$532.36	\$561.02	\$561.02	\$679.78	\$679.78	\$577.40	\$577.40	\$495.15	\$495.15	\$557.99	\$557.99	\$574.28
24	\$431.70	\$431.70	\$520.66	\$520.66	\$497.84	\$497.84	\$532.36	\$532.36	\$561.02	\$561.02	\$679.78	\$679.78	\$577.40	\$577.40	\$495.15	\$495.15	\$557.99	\$557.99	\$574.28
25	\$433.42	\$433.42	\$522.74	\$522.74	\$499.83	\$499.83	\$534.48	\$534.48	\$563.26	\$563.26	\$682.49	\$682.49	\$579.71	\$579.71	\$497.13	\$497.13	\$560.22	\$560.22	\$576.57
26	\$442.06	\$442.06	\$533.15	\$533.15	\$509.79	\$509.79	\$545.13	\$545.13	\$574.48	\$574.48	\$696.09	\$696.09	\$591.26	\$591.26	\$507.03	\$507.03	\$571.38	\$571.38	\$588.06
27	\$452.42	\$452.42	\$545.64	\$545.64	\$521.73	\$521.73	\$557.91	\$557.91	\$587.95	\$587.95	\$712.40	\$712.40	\$605.11	\$605.11	\$518.91	\$518.91	\$584.77	\$584.77	\$601.84
28	\$469.25	\$469.25	\$565.95	\$565.95	\$541.15	\$541.15	\$578.67	\$578.67	\$609.83	\$609.83	\$738.91	\$738.91	\$627.63	\$627.63	\$538.22	\$538.22	\$606.53	\$606.53	\$624.24
29	\$483.07	\$483.07	\$582.61	\$582.61	\$557.08	\$557.08	\$595.70	\$595.70	\$627.78	\$627.78	\$760.67	\$760.67	\$646.11	\$646.11	\$554.07	\$554.07	\$624.38	\$624.38	\$642.61
30	\$489.98	\$489.98	\$590.94	\$590.94	\$565.05	\$565.05	\$604.22	\$604.22	\$636.76	\$636.76	\$771.54	\$771.54	\$655.35	\$655.35	\$561.99	\$561.99	\$633.31	\$633.31	\$651.80
31	\$500.34	\$500.34	\$603.44	\$603.44	\$576.99	\$576.99	\$617.00	\$617.00	\$650.22	\$650.22	\$787.86	\$787.86	\$669.20	\$669.20	\$573.87	\$573.87	\$646.70	\$646.70	\$665.59
32	\$510.70	\$510.70	\$615.93	\$615.93	\$588.94	\$588.94	\$629.77	\$629.77	\$663.68	\$663.68	\$804.17	\$804.17	\$683.06	\$683.06	\$585.76	\$585.76	\$660.10	\$660.10	\$679.37
33	\$517.17	\$517.17	\$623.74	\$623.74	\$596.41	\$596.41	\$637.76	\$637.76	\$672.10	\$672.10	\$814.37	\$814.37	\$691.72	\$691.72	\$593.18	\$593.18	\$668.47	\$668.47	\$687.98
34	\$524.08	\$524.08	\$632.07	\$632.07	\$604.37	\$604.37	\$646.28	\$646.28	\$681.08	\$681.08	\$825.25	\$825.25	\$700.96	\$700.96	\$601.11	\$601.11	\$677.39	\$677.39	\$697.17
35	\$527.53	\$527.53	\$636.24	\$636.24	\$608.36	\$608.36	\$650.54	\$650.54	\$685.56	\$685.56	\$830.68	\$830.68	\$705.58	\$705.58	\$605.07	\$605.07	\$681.86	\$681.86	\$701.77
36	\$530.99	\$530.99	\$640.40	\$640.40	\$612.34	\$612.34	\$654.79	\$654.79	\$690.05	\$690.05	\$836.12	\$836.12	\$710.20	\$710.20	\$609.03	\$609.03	\$686.32	\$686.32	\$706.36
37	\$534.44	\$534.44	\$644.57	\$644.57	\$616.32	\$616.32	\$659.05	\$659.05	\$694.54	\$694.54	\$841.56	\$841.56	\$714.82	\$714.82	\$612.99	\$612.99	\$690.78	\$690.78	\$710.95
38	\$537.89	\$537.89	\$648.73	\$648.73	\$620.31	\$620.31	\$663.31	\$663.31	\$699.03	\$699.03	\$847.00	\$847.00	\$719.44	\$719.44	\$616.95	\$616.95	\$695.25	\$695.25	\$715.55
39	\$544.80	\$544.80	\$657.06	\$657.06	\$628.27	\$628.27	\$671.83	\$671.83	\$708.00	\$708.00	\$857.87	\$857.87	\$728.68	\$728.68	\$624.87	\$624.87	\$704.18	\$704.18	\$724.74
40	\$551.71	\$551.71	\$665.39	\$665.39	\$636.24	\$636.24	\$680.35	\$680.35	\$716.98	\$716.98	\$868.75	\$868.75	\$737.91	\$737.91	\$632.80	\$632.80	\$713.10	\$713.10	\$733.92
41	\$562.07	\$562.07	\$677.89	\$677.89	\$648.18	\$648.18	\$693.12	\$693.12	\$730.45	\$730.45	\$885.07	\$885.07	\$751.77	\$751.77	\$644.68	\$644.68	\$726.50	\$726.50	\$747.71
42	\$572.00	\$572.00	\$689.86	\$689.86	\$659.63	\$659.63	\$705.37	\$705.37	\$743.35	\$743.35	\$900.70	\$900.70	\$765.05	\$765.05	\$656.07	\$656.07	\$739.33	\$739.33	\$760.92
43	\$585.81	\$585.81	\$706.53	\$706.53	\$675.57	\$675.57	\$722.40	\$722.40	\$761.30	\$761.30	\$922.45	\$922.45	\$783.53	\$783.53	\$671.91	\$671.91	\$757.19	\$757.19	\$779.29
44	\$603.08	\$603.08	\$727.35	\$727.35	\$695.48	\$695.48	\$743.70	\$743.70	\$783.74	\$783.74	\$949.64	\$949.64	\$806.62	\$806.62	\$691.72	\$691.72	\$779.50	\$779.50	\$802.26
45	\$623.37	\$623.37	\$751.82	\$751.82	\$718.88	\$718.88	\$768.72	\$768.72	\$810.11	\$810.11	\$981.59	\$981.59	\$833.76	\$833.76	\$714.99	\$714.99	\$805.73	\$805.73	\$829.25
46	\$647.55	\$647.55	\$780.98	\$780.98	\$746.76	\$746.76	\$798.53	\$798.53	\$841.53	\$841.53	\$1,019.66	\$1,019.66	\$866.10	\$866.10	\$742.72	\$742.72	\$836.98	\$836.98	\$861.41
47	\$674.74	\$674.74	\$813.78	\$813.78	\$778.12	\$778.12	\$832.07	\$832.07	\$876.87	\$876.87	\$1,062.49	\$1,062.49	\$902.47	\$902.47	\$773.91	\$773.91	\$872.13	\$872.13	\$897.59
48	\$705.82	\$705.82	\$851.27	\$851.27	\$813.96	\$813.96	\$870.40	\$870.40	\$917.26	\$917.26	\$1,111.43	\$1,111.43	\$944.05	\$944.05	\$809.56	\$809.56	\$912.30	\$912.30	\$938.94
49	\$736.48	\$736.48	\$888.23	\$888.23	\$849.31	\$849.31	\$908.19	\$908.19	\$957.10	\$957.10	\$1,159.69	\$1,159.69	\$985.04	\$985.04	\$844.72	\$844.72	\$951.92	\$951.92	\$979.71
50	\$771.01	\$771.01	\$929.89	\$929.89	\$889.14	\$889.14	\$950.78	\$950.78	\$1,001.98	\$1,001.98	\$1,214.08	\$1,214.08	\$1,031.23	\$1,031.23	\$884.33	\$884.33	\$996.56	\$996.56	\$1,025.66
51	\$805.11	\$805.11	\$971.02	\$971.02	\$928.47	\$928.47	\$992.84	\$992.84	\$1,046.30	\$1,046.30	\$1,267.78	\$1,267.78	\$1,076.85	\$1,076.85	\$923.45	\$923.45	\$1,040.64	\$1,040.64	\$1,071.02
52	\$842.67	\$842.67	\$1,016.31	\$1,016.31	\$971.78	\$971.78	\$1,039.15	\$1,039.15	\$1,095.11	\$1,095.11	\$1,326.92	\$1,326.92	\$1,127.08	\$1,127.08	\$966.52	\$966.52	\$1,089.19	\$1,089.19	\$1,120.92
53	\$880.66	\$880.66	\$1,062.13	\$1,062.13	\$1,015.59	\$1,015.59	\$1,086.00	\$1,086.00	\$1,144.48	\$1,144.48	\$1,386.74	\$1,386.74	\$1,177.89	\$1,177.89	\$1,010.10	\$1,010.10	\$1,138.29	\$1,138.29	\$1,171.52
54	\$921.67	\$921.67	\$1,111.59	\$1,111.59	\$1,062.88	\$1,062.88	\$1,136.57	\$1,136.57	\$1,197.77	\$1,197.77	\$1,451.32	\$1,451.32	\$1,232.74	\$1,232.74	\$1,057.14	\$1,057.14	\$1,191.30	\$1,191.30	\$1,226.08
55	\$962.68	\$962.68	\$1,161.06	\$1,161.06	\$1,110.18	\$1,110.18	\$1,187.15	\$1,187.15	\$1,251.07	\$1,251.07	\$1,515.89	\$1,515.89	\$1,287.60	\$1,287.60	\$1,104.18	\$1,			

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

HIOS Plan ID (On Exchange) =>	0050082		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050097		75729PA0050097		75729PA0050097	
HIOS Plan ID (Off Exchange) =>	Extra PPO /250		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger Extra PPO 20/60/3500		Geisinger Extra PPO 20/60/3500		Geisinger Extra PPO 20/60/3500	
Form # =>	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21	
Rating Area =>	Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9	
Network =>	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	num		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0	
Coinsurance =>	%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$40		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$60 / \$60		\$60 / \$60		\$60 / \$60	
OOP Maximum =>	\$50		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	ps		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$439.32	\$342.83	\$342.83	\$327.81	\$327.81	\$350.53	\$350.53	\$369.41	\$369.41	\$447.60	\$447.60	\$380.19	\$380.19	\$321.94	\$321.94	\$362.80	\$362.80	\$373.39	\$373.39	
15	\$478.37	\$373.30	\$373.30	\$356.94	\$356.94	\$381.69	\$381.69	\$402.24	\$402.24	\$487.39	\$487.39	\$413.99	\$413.99	\$350.56	\$350.56	\$395.05	\$395.05	\$406.58	\$406.58	
16	\$493.30	\$384.95	\$384.95	\$368.09	\$368.09	\$393.61	\$393.61	\$414.80	\$414.80	\$502.60	\$502.60	\$426.91	\$426.91	\$361.50	\$361.50	\$407.38	\$407.38	\$419.27	\$419.27	
17	\$508.23	\$396.61	\$396.61	\$379.23	\$379.23	\$405.52	\$405.52	\$427.35	\$427.35	\$517.82	\$517.82	\$439.83	\$439.83	\$372.44	\$372.44	\$419.71	\$419.71	\$431.96	\$431.96	
18	\$524.31	\$409.15	\$409.15	\$391.22	\$391.22	\$418.35	\$418.35	\$440.88	\$440.88	\$534.20	\$534.20	\$453.75	\$453.75	\$384.22	\$384.22	\$432.98	\$432.98	\$445.63	\$445.63	
19	\$540.39	\$421.70	\$421.70	\$403.22	\$403.22	\$431.18	\$431.18	\$454.40	\$454.40	\$550.58	\$550.58	\$467.66	\$467.66	\$396.01	\$396.01	\$446.26	\$446.26	\$459.29	\$459.29	
20	\$557.05	\$434.70	\$434.70	\$415.65	\$415.65	\$444.47	\$444.47	\$468.40	\$468.40	\$567.55	\$567.55	\$482.08	\$482.08	\$408.21	\$408.21	\$460.02	\$460.02	\$473.45	\$473.45	
21	\$574.28	\$448.15	\$448.15	\$428.51	\$428.51	\$458.22	\$458.22	\$482.89	\$482.89	\$585.11	\$585.11	\$496.99	\$496.99	\$420.84	\$420.84	\$474.25	\$474.25	\$488.10	\$488.10	
22	\$574.28	\$448.15	\$448.15	\$428.51	\$428.51	\$458.22	\$458.22	\$482.89	\$482.89	\$585.11	\$585.11	\$496.99	\$496.99	\$420.84	\$420.84	\$474.25	\$474.25	\$488.10	\$488.10	
23	\$574.28	\$448.15	\$448.15	\$428.51	\$428.51	\$458.22	\$458.22	\$482.89	\$482.89	\$585.11	\$585.11	\$496.99	\$496.99	\$420.84	\$420.84	\$474.25	\$474.25	\$488.10	\$488.10	
24	\$574.28	\$448.15	\$448.15	\$428.51	\$428.51	\$458.22	\$458.22	\$482.89	\$482.89	\$585.11	\$585.11	\$496.99	\$496.99	\$420.84	\$420.84	\$474.25	\$474.25	\$488.10	\$488.10	
25	\$576.57	\$449.94	\$449.94	\$430.22	\$430.22	\$460.05	\$460.05	\$484.82	\$484.82	\$587.44	\$587.44	\$498.97	\$498.97	\$422.52	\$422.52	\$476.14	\$476.14	\$490.04	\$490.04	
26	\$588.06	\$458.90	\$458.90	\$438.79	\$438.79	\$469.21	\$469.21	\$494.48	\$494.48	\$599.15	\$599.15	\$508.91	\$508.91	\$430.94	\$430.94	\$485.63	\$485.63	\$499.80	\$499.80	
27	\$601.84	\$469.65	\$469.65	\$449.07	\$449.07	\$480.21	\$480.21	\$506.06	\$506.06	\$613.19	\$613.19	\$520.84	\$520.84	\$441.04	\$441.04	\$497.01	\$497.01	\$511.52	\$511.52	
28	\$624.24	\$487.13	\$487.13	\$465.78	\$465.78	\$498.08	\$498.08	\$524.90	\$524.90	\$636.01	\$636.01	\$540.22	\$540.22	\$457.45	\$457.45	\$515.50	\$515.50	\$530.55	\$530.55	
29	\$642.61	\$501.47	\$501.47	\$479.50	\$479.50	\$512.74	\$512.74	\$540.35	\$540.35	\$654.73	\$654.73	\$556.13	\$556.13	\$470.92	\$470.92	\$530.68	\$530.68	\$546.17	\$546.17	
30	\$651.80	\$508.64	\$508.64	\$486.35	\$486.35	\$520.07	\$520.07	\$548.08	\$548.08	\$664.09	\$664.09	\$564.08	\$564.08	\$477.65	\$477.65	\$538.27	\$538.27	\$553.98	\$553.98	
31	\$665.59	\$519.40	\$519.40	\$496.64	\$496.64	\$531.07	\$531.07	\$559.67	\$559.67	\$678.13	\$678.13	\$576.01	\$576.01	\$487.75	\$487.75	\$549.65	\$549.65	\$565.70	\$565.70	
32	\$679.37	\$530.15	\$530.15	\$506.92	\$506.92	\$542.07	\$542.07	\$571.25	\$571.25	\$692.18	\$692.18	\$587.93	\$587.93	\$497.85	\$497.85	\$561.03	\$561.03	\$577.41	\$577.41	
33	\$687.98	\$536.87	\$536.87	\$513.35	\$513.35	\$548.94	\$548.94	\$578.50	\$578.50	\$700.95	\$700.95	\$595.39	\$595.39	\$504.16	\$504.16	\$568.14	\$568.14	\$584.73	\$584.73	
34	\$697.17	\$544.05	\$544.05	\$520.20	\$520.20	\$556.27	\$556.27	\$586.22	\$586.22	\$710.32	\$710.32	\$603.34	\$603.34	\$510.89	\$510.89	\$575.73	\$575.73	\$592.54	\$592.54	
35	\$701.77	\$547.63	\$547.63	\$523.63	\$523.63	\$559.94	\$559.94	\$590.09	\$590.09	\$715.00	\$715.00	\$607.32	\$607.32	\$514.26	\$514.26	\$579.53	\$579.53	\$596.45	\$596.45	
36	\$706.36	\$551.22	\$551.22	\$527.06	\$527.06	\$563.60	\$563.60	\$593.95	\$593.95	\$719.68	\$719.68	\$611.29	\$611.29	\$517.63	\$517.63	\$583.32	\$583.32	\$600.35	\$600.35	
37	\$710.95	\$554.80	\$554.80	\$530.49	\$530.49	\$567.27	\$567.27	\$597.81	\$597.81	\$724.36	\$724.36	\$615.27	\$615.27	\$520.99	\$520.99	\$587.11	\$587.11	\$604.26	\$604.26	
38	\$715.55	\$558.39	\$558.39	\$533.92	\$533.92	\$570.93	\$570.93	\$601.68	\$601.68	\$729.04	\$729.04	\$619.24	\$619.24	\$524.36	\$524.36	\$590.91	\$590.91	\$608.16	\$608.16	
39	\$724.74	\$565.56	\$565.56	\$540.77	\$540.77	\$578.27	\$578.27	\$609.40	\$609.40	\$738.40	\$738.40	\$627.20	\$627.20	\$531.09	\$531.09	\$598.50	\$598.50	\$615.97	\$615.97	
40	\$733.92	\$572.73	\$572.73	\$547.63	\$547.63	\$585.60	\$585.60	\$617.13	\$617.13	\$747.76	\$747.76	\$635.15	\$635.15	\$537.83	\$537.83	\$606.08	\$606.08	\$623.78	\$623.78	
41	\$747.71	\$583.48	\$583.48	\$557.91	\$557.91	\$596.59	\$596.59	\$628.72	\$628.72	\$761.80	\$761.80	\$647.07	\$647.07	\$547.93	\$547.93	\$617.47	\$617.47	\$635.49	\$635.49	
42	\$760.92	\$593.79	\$593.79	\$567.77	\$567.77	\$607.13	\$607.13	\$639.82	\$639.82	\$775.26	\$775.26	\$658.51	\$658.51	\$557.61	\$557.61	\$628.37	\$628.37	\$646.72	\$646.72	
43	\$779.29	\$608.13	\$608.13	\$581.48	\$581.48	\$621.80	\$621.80	\$655.28	\$655.28	\$793.98	\$793.98	\$674.41	\$674.41	\$571.07	\$571.07	\$643.55	\$643.55	\$662.34	\$662.34	
44	\$802.26	\$626.06	\$626.06	\$598.62	\$598.62	\$640.12	\$640.12	\$674.59	\$674.59	\$817.39	\$817.39	\$694.29	\$694.29	\$587.91	\$587.91	\$662.52	\$662.52	\$681.86	\$681.86	
45	\$829.25	\$647.12	\$647.12	\$618.76	\$618.76	\$661.66	\$661.66	\$697.29	\$697.29	\$844.89	\$844.89	\$717.65	\$717.65	\$607.69	\$607.69	\$684.81	\$684.81	\$704.80	\$704.80	
46	\$861.41	\$672.21	\$672.21	\$642.76	\$642.76	\$687.32	\$687.32	\$724.33	\$724.33	\$877.65	\$877.65	\$745.48	\$745.48	\$631.25	\$631.25	\$711.37	\$711.37	\$732.14	\$732.14	
47	\$897.59	\$700.45	\$700.45	\$669.75	\$669.75	\$716.19	\$716.19	\$754.75	\$754.75	\$914.52	\$914.52	\$776.79	\$776.79	\$657.77	\$657.77	\$741.24	\$741.24	\$762.89	\$762.89	
48	\$938.94	\$732.71	\$732.71	\$700.61	\$700.61	\$749.18	\$749.18	\$789.52	\$789.52	\$956.64	\$956.64	\$812.57	\$812.57	\$688.07	\$688.07	\$775.39	\$775.39	\$798.03	\$798.03	
49	\$979.71	\$764.53	\$764.53	\$731.03	\$731.03	\$781.71	\$781.71	\$823.80	\$823.80	\$998.19	\$998.19	\$847.86	\$847.86	\$717.95	\$717.95	\$809.06	\$809.06	\$832.68	\$832.68	
50	\$1,025.66	\$800.38	\$800.38	\$765.31	\$765.31	\$818.37	\$818.37	\$862.43	\$862.43	\$1,044.99	\$1,044.99	\$887.62	\$887.62	\$751.61	\$751.61	\$847.00	\$847.00	\$871.73	\$871.73	
51	\$1,071.02	\$835.79	\$835.79	\$799.16	\$799.16	\$854.57	\$854.57	\$900.58	\$900.58	\$1,091.22	\$1,091.22	\$926.88	\$926.88	\$784.86	\$784.86	\$884.46	\$884.46	\$910.29	\$910.29	
52	\$1,120.99	\$874.77	\$874.77	\$836.44	\$836.44	\$894.43	\$894.43	\$942.59	\$942.59	\$1,142.12	\$1,142.12	\$970.11	\$970.11	\$821.47	\$821.47	\$925.72	\$925.72	\$952.75	\$952.75	
53	\$1,171.52	\$914.21	\$914.21	\$874.15	\$874.15	\$934.75	\$934.75	\$985.09	\$985.09	\$1,193.61	\$1,193.61	\$1,013.85	\$1,013.85	\$858.50	\$858.50	\$967.46	\$967.46	\$995.70	\$995.70	
54	\$1,226.08	\$956.78	\$956.78	\$914.86	\$914.86	\$978.29	\$978.29	\$1,030.96	\$1,030.96	\$1,249.19	\$1,249.19	\$1,061.06	\$1,061.06	\$898.48	\$898.48	\$1,012.51	\$1,012.51	\$1,042.07	\$1,042.07	
55	\$1,280.64	\$990.36	\$990.36	\$955.57	\$955.57	\$1,021.82	\$1,021.82	\$1,076.84	\$1,076.84	\$1,304.78	\$1,304.78	\$1,108.28	\$1,108.28	\$938.46	\$938.46	\$1,057.56	\$1,057.56	\$1,088.44	\$1,088.44	
56	\$1,339.79	\$1,045.52	\$1,045.52	\$999.70	\$999.70	\$1,069.01	\$1,069.01	\$1,126.57	\$1,126.57	\$1,365.05	\$1,365.05	\$1,159.47	\$1,159.47	\$981.81	\$981.81	\$1,106.41	\$1,106.41	\$1,138.71	\$1,138.71	
57	\$1,399.51	\$1,092.12	\$1,09																	

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

HIOS Plan ID (On Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103
HIOS Plan ID (Off Exchange)⇒	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103
Plan Marketing Name ⇒	Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21
Rating Area ⇒	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 5		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Metal ⇒	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold
Deductible ⇒	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20
OOP Maximum ⇒	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$379.33	\$379.33	\$362.71	\$362.71	\$387.85	\$387.85	\$408.74	\$408.74	\$495.26	\$495.26	\$420.67	\$420.67	\$358.67	\$358.67	\$342.95	\$342.95	\$366.73	\$366.73	\$386.47	\$386.47	\$386.47
15	\$413.05	\$413.05	\$394.95	\$394.95	\$422.33	\$422.33	\$445.07	\$445.07	\$539.28	\$539.28	\$458.07	\$458.07	\$390.55	\$390.55	\$373.43	\$373.43	\$399.32	\$399.32	\$420.83	\$420.83	\$420.83
16	\$425.94	\$425.94	\$407.28	\$407.28	\$435.51	\$435.51	\$458.96	\$458.96	\$556.12	\$556.12	\$472.36	\$472.36	\$402.74	\$402.74	\$385.09	\$385.09	\$411.79	\$411.79	\$433.96	\$433.96	\$433.96
17	\$438.83	\$438.83	\$419.60	\$419.60	\$448.69	\$448.69	\$472.85	\$472.85	\$572.95	\$572.95	\$486.66	\$486.66	\$414.93	\$414.93	\$396.74	\$396.74	\$424.25	\$424.25	\$447.10	\$447.10	\$447.10
18	\$452.72	\$452.72	\$432.88	\$432.88	\$462.89	\$462.89	\$487.82	\$487.82	\$591.08	\$591.08	\$502.06	\$502.06	\$428.05	\$428.05	\$409.30	\$409.30	\$437.67	\$437.67	\$461.24	\$461.24	\$461.24
19	\$466.60	\$466.60	\$446.15	\$446.15	\$477.09	\$477.09	\$502.78	\$502.78	\$609.20	\$609.20	\$517.46	\$517.46	\$441.18	\$441.18	\$421.85	\$421.85	\$451.10	\$451.10	\$475.39	\$475.39	\$475.39
20	\$480.98	\$480.98	\$459.90	\$459.90	\$491.79	\$491.79	\$518.27	\$518.27	\$627.98	\$627.98	\$533.40	\$533.40	\$454.78	\$454.78	\$434.85	\$434.85	\$465.00	\$465.00	\$490.04	\$490.04	\$490.04
21	\$495.86	\$495.86	\$474.13	\$474.13	\$507.00	\$507.00	\$534.30	\$534.30	\$647.40	\$647.40	\$549.90	\$549.90	\$468.85	\$468.85	\$448.30	\$448.30	\$479.38	\$479.38	\$505.20	\$505.20	\$505.20
22	\$495.86	\$495.86	\$474.13	\$474.13	\$507.00	\$507.00	\$534.30	\$534.30	\$647.40	\$647.40	\$549.90	\$549.90	\$468.85	\$468.85	\$448.30	\$448.30	\$479.38	\$479.38	\$505.20	\$505.20	\$505.20
23	\$495.86	\$495.86	\$474.13	\$474.13	\$507.00	\$507.00	\$534.30	\$534.30	\$647.40	\$647.40	\$549.90	\$549.90	\$468.85	\$468.85	\$448.30	\$448.30	\$479.38	\$479.38	\$505.20	\$505.20	\$505.20
24	\$495.86	\$495.86	\$474.13	\$474.13	\$507.00	\$507.00	\$534.30	\$534.30	\$647.40	\$647.40	\$549.90	\$549.90	\$468.85	\$468.85	\$448.30	\$448.30	\$479.38	\$479.38	\$505.20	\$505.20	\$505.20
25	\$497.84	\$497.84	\$476.02	\$476.02	\$509.03	\$509.03	\$536.44	\$536.44	\$649.99	\$649.99	\$552.10	\$552.10	\$470.72	\$470.72	\$450.09	\$450.09	\$481.30	\$481.30	\$507.21	\$507.21	\$507.21
26	\$507.76	\$507.76	\$485.51	\$485.51	\$519.17	\$519.17	\$547.12	\$547.12	\$662.94	\$662.94	\$563.10	\$563.10	\$480.10	\$480.10	\$459.06	\$459.06	\$490.88	\$490.88	\$517.32	\$517.32	\$517.32
27	\$519.66	\$519.66	\$496.89	\$496.89	\$531.34	\$531.34	\$559.95	\$559.95	\$678.47	\$678.47	\$576.29	\$576.29	\$491.35	\$491.35	\$469.82	\$469.82	\$502.39	\$502.39	\$529.44	\$529.44	\$529.44
28	\$539.00	\$539.00	\$515.38	\$515.38	\$551.11	\$551.11	\$580.78	\$580.78	\$703.72	\$703.72	\$597.74	\$597.74	\$509.63	\$509.63	\$487.30	\$487.30	\$521.09	\$521.09	\$549.14	\$549.14	\$549.14
29	\$554.86	\$554.86	\$530.55	\$530.55	\$567.33	\$567.33	\$597.88	\$597.88	\$724.44	\$724.44	\$615.34	\$615.34	\$524.64	\$524.64	\$501.65	\$501.65	\$536.43	\$536.43	\$565.31	\$565.31	\$565.31
30	\$562.80	\$562.80	\$538.14	\$538.14	\$575.44	\$575.44	\$606.43	\$606.43	\$734.80	\$734.80	\$624.14	\$624.14	\$532.14	\$532.14	\$508.82	\$508.82	\$544.10	\$544.10	\$573.39	\$573.39	\$573.39
31	\$574.70	\$574.70	\$549.51	\$549.51	\$587.61	\$587.61	\$619.25	\$619.25	\$750.34	\$750.34	\$637.33	\$637.33	\$543.39	\$543.39	\$519.58	\$519.58	\$555.60	\$555.60	\$585.52	\$585.52	\$585.52
32	\$586.60	\$586.60	\$560.89	\$560.89	\$599.78	\$599.78	\$632.08	\$632.08	\$765.87	\$765.87	\$650.53	\$650.53	\$554.64	\$554.64	\$530.34	\$530.34	\$567.11	\$567.11	\$597.64	\$597.64	\$597.64
33	\$594.04	\$594.04	\$568.01	\$568.01	\$607.39	\$607.39	\$640.09	\$640.09	\$775.58	\$775.58	\$658.78	\$658.78	\$561.68	\$561.68	\$537.06	\$537.06	\$574.30	\$574.30	\$605.22	\$605.22	\$605.22
34	\$601.97	\$601.97	\$575.59	\$575.59	\$615.50	\$615.50	\$648.64	\$648.64	\$785.94	\$785.94	\$667.58	\$667.58	\$569.18	\$569.18	\$544.24	\$544.24	\$581.97	\$581.97	\$613.30	\$613.30	\$613.30
35	\$605.94	\$605.94	\$579.38	\$579.38	\$619.55	\$619.55	\$652.91	\$652.91	\$791.12	\$791.12	\$671.98	\$671.98	\$572.93	\$572.93	\$547.82	\$547.82	\$585.80	\$585.80	\$617.35	\$617.35	\$617.35
36	\$609.90	\$609.90	\$583.18	\$583.18	\$623.61	\$623.61	\$657.19	\$657.19	\$796.30	\$796.30	\$676.38	\$676.38	\$576.68	\$576.68	\$551.41	\$551.41	\$589.64	\$589.64	\$621.39	\$621.39	\$621.39
37	\$613.87	\$613.87	\$586.97	\$586.97	\$627.67	\$627.67	\$661.46	\$661.46	\$801.48	\$801.48	\$680.78	\$680.78	\$580.43	\$580.43	\$554.99	\$554.99	\$593.47	\$593.47	\$625.43	\$625.43	\$625.43
38	\$617.84	\$617.84	\$590.76	\$590.76	\$631.72	\$631.72	\$665.74	\$665.74	\$806.66	\$806.66	\$685.17	\$685.17	\$584.18	\$584.18	\$558.58	\$558.58	\$597.31	\$597.31	\$629.47	\$629.47	\$629.47
39	\$625.77	\$625.77	\$598.35	\$598.35	\$639.83	\$639.83	\$674.29	\$674.29	\$817.02	\$817.02	\$693.97	\$693.97	\$591.68	\$591.68	\$565.75	\$565.75	\$604.98	\$604.98	\$637.55	\$637.55	\$637.55
40	\$633.70	\$633.70	\$605.94	\$605.94	\$647.95	\$647.95	\$682.83	\$682.83	\$827.38	\$827.38	\$702.77	\$702.77	\$599.18	\$599.18	\$572.93	\$572.93	\$612.65	\$612.65	\$645.64	\$645.64	\$645.64
41	\$645.61	\$645.61	\$617.31	\$617.31	\$660.11	\$660.11	\$695.66	\$695.66	\$842.91	\$842.91	\$715.97	\$715.97	\$610.43	\$610.43	\$583.69	\$583.69	\$624.15	\$624.15	\$657.76	\$657.76	\$657.76
42	\$657.01	\$657.01	\$628.22	\$628.22	\$671.77	\$671.77	\$707.95	\$707.95	\$857.80	\$857.80	\$728.62	\$728.62	\$621.22	\$621.22	\$594.00	\$594.00	\$635.18	\$635.18	\$669.38	\$669.38	\$669.38
43	\$672.88	\$672.88	\$643.39	\$643.39	\$688.00	\$688.00	\$725.04	\$725.04	\$878.52	\$878.52	\$746.21	\$746.21	\$636.22	\$636.22	\$608.34	\$608.34	\$650.52	\$650.52	\$685.55	\$685.55	\$685.55
44	\$692.71	\$692.71	\$662.36	\$662.36	\$708.28	\$708.28	\$746.42	\$746.42	\$904.42	\$904.42	\$768.21	\$768.21	\$654.98	\$654.98	\$626.27	\$626.27	\$669.69	\$669.69	\$705.75	\$705.75	\$705.75
45	\$716.02	\$716.02	\$684.64	\$684.64	\$732.11	\$732.11	\$771.53	\$771.53	\$934.84	\$934.84	\$794.05	\$794.05	\$677.01	\$677.01	\$647.34	\$647.34	\$692.22	\$692.22	\$729.50	\$729.50	\$729.50
46	\$743.78	\$743.78	\$711.19	\$711.19	\$760.50	\$760.50	\$801.45	\$801.45	\$971.10	\$971.10	\$824.85	\$824.85	\$703.27	\$703.27	\$672.45	\$672.45	\$719.07	\$719.07	\$757.79	\$757.79	\$757.79
47	\$775.02	\$775.02	\$741.06	\$741.06	\$792.44	\$792.44	\$835.11	\$835.11	\$1,011.88	\$1,011.88	\$859.49	\$859.49	\$732.80	\$732.80	\$700.69	\$700.69	\$749.27	\$749.27	\$789.62	\$789.62	\$789.62
48	\$810.73	\$810.73	\$775.20	\$775.20	\$828.94	\$828.94	\$873.58	\$873.58	\$1,058.50	\$1,058.50	\$899.09	\$899.09	\$766.56	\$766.56	\$732.97	\$732.97	\$783.79	\$783.79	\$825.99	\$825.99	\$825.99
49	\$845.93	\$845.93	\$808.86	\$808.86	\$864.94	\$864.94	\$911.51	\$911.51	\$1,104.46	\$1,104.46	\$938.13	\$938.13	\$799.85	\$799.85	\$764.80	\$764.80	\$817.82	\$817.82	\$861.86	\$861.86	\$861.86
50	\$885.60	\$885.60	\$846.79	\$846.79	\$905.50	\$905.50	\$954.26	\$954.26	\$1,156.25	\$1,156.25	\$982.12	\$982.12	\$837.36	\$837.36	\$800.66	\$800.66	\$856.17	\$856.17	\$902.27	\$902.27	\$902.27
51	\$924.77	\$924.77	\$884.25	\$884.25	\$945.55	\$945.55	\$996.47	\$996.47	\$1,207.40	\$1,207.40	\$1,025.56	\$1,025.56	\$874.39	\$874.39	\$836.08	\$836.08	\$894.04	\$894.04			

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

HIOS Plan ID (On Exchange)⇒																				
HIOS Plan ID (Off Exchange)⇒	0050103	75729PA0050103		75729PA0050103		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050105		
Plan Marketing Name ⇒	-Access PPO /1500	Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 35/70/4300		
Form # ⇒	F Rev. 1/21	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		
Rating Area ⇒	Area 6	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		
Network ⇒	-Access PPO	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal ⇒	Id	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		
Deductible ⇒	0 / Rx: \$0	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		
Coinsurance ⇒	%	0%		0%		0%		0%		0%		0%		0%		0%		0%		
Copays ⇒	\$40	\$20 / \$40		\$20 / \$40		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$35 / \$70		
OOP Maximum ⇒	00	\$7,900		\$7,900		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$8,550		
Pediatric Dental (Yes/No) ⇒	ps	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$386.47	\$468.28	\$468.28	\$397.76	\$397.76	\$347.19	\$347.19	\$331.98	\$331.98	\$354.99	\$354.99	\$374.11	\$374.11	\$453.30	\$453.30	\$385.03	\$385.03	\$307.63	\$307.63	
15	\$420.83	\$509.91	\$509.91	\$433.11	\$433.11	\$378.05	\$378.05	\$361.49	\$361.49	\$386.55	\$386.55	\$407.36	\$407.36	\$493.59	\$493.59	\$419.26	\$419.26	\$334.97	\$334.97	
16	\$433.96	\$525.82	\$525.82	\$446.63	\$446.63	\$389.85	\$389.85	\$372.77	\$372.77	\$398.61	\$398.61	\$420.08	\$420.08	\$509.00	\$509.00	\$432.34	\$432.34	\$345.43	\$345.43	
17	\$447.10	\$541.74	\$541.74	\$460.15	\$460.15	\$401.65	\$401.65	\$384.05	\$384.05	\$410.68	\$410.68	\$432.79	\$432.79	\$524.40	\$524.40	\$445.43	\$445.43	\$355.88	\$355.88	
18	\$461.24	\$558.88	\$558.88	\$474.71	\$474.71	\$414.36	\$414.36	\$396.20	\$396.20	\$423.67	\$423.67	\$446.48	\$446.48	\$541.00	\$541.00	\$459.52	\$459.52	\$367.14	\$367.14	
19	\$475.39	\$576.02	\$576.02	\$489.27	\$489.27	\$427.07	\$427.07	\$408.35	\$408.35	\$436.66	\$436.66	\$460.18	\$460.18	\$557.59	\$557.59	\$473.61	\$473.61	\$378.40	\$378.40	
20	\$490.04	\$593.77	\$593.77	\$504.34	\$504.34	\$440.23	\$440.23	\$420.94	\$420.94	\$450.12	\$450.12	\$474.36	\$474.36	\$574.77	\$574.77	\$488.21	\$488.21	\$390.07	\$390.07	
21	\$505.20	\$612.14	\$612.14	\$519.95	\$519.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$503.31	\$503.31	\$402.13	\$402.13	
22	\$505.20	\$612.14	\$612.14	\$519.95	\$519.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$503.31	\$503.31	\$402.13	\$402.13	
23	\$505.20	\$612.14	\$612.14	\$519.95	\$519.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$503.31	\$503.31	\$402.13	\$402.13	
24	\$505.20	\$612.14	\$612.14	\$519.95	\$519.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$503.31	\$503.31	\$402.13	\$402.13	
25	\$507.21	\$614.58	\$614.58	\$522.02	\$522.02	\$455.66	\$455.66	\$435.69	\$435.69	\$465.90	\$465.90	\$490.99	\$490.99	\$594.92	\$594.92	\$505.32	\$505.32	\$403.74	\$403.74	
26	\$517.32	\$626.82	\$626.82	\$532.42	\$532.42	\$464.74	\$464.74	\$444.37	\$444.37	\$475.18	\$475.18	\$500.77	\$500.77	\$606.77	\$606.77	\$515.39	\$515.39	\$411.78	\$411.78	
27	\$529.44	\$641.51	\$641.51	\$544.90	\$544.90	\$475.63	\$475.63	\$454.79	\$454.79	\$486.32	\$486.32	\$512.50	\$512.50	\$620.99	\$620.99	\$527.47	\$527.47	\$421.43	\$421.43	
28	\$549.14	\$665.39	\$665.39	\$565.18	\$565.18	\$493.33	\$493.33	\$471.71	\$471.71	\$504.41	\$504.41	\$531.58	\$531.58	\$644.10	\$644.10	\$547.10	\$547.10	\$437.11	\$437.11	
29	\$565.31	\$684.97	\$684.97	\$581.82	\$581.82	\$507.85	\$507.85	\$485.60	\$485.60	\$519.26	\$519.26	\$547.22	\$547.22	\$663.06	\$663.06	\$563.20	\$563.20	\$449.98	\$449.98	
30	\$573.39	\$694.77	\$694.77	\$590.13	\$590.13	\$515.11	\$515.11	\$492.54	\$492.54	\$526.69	\$526.69	\$555.05	\$555.05	\$672.54	\$672.54	\$571.25	\$571.25	\$456.42	\$456.42	
31	\$585.52	\$709.46	\$709.46	\$602.61	\$602.61	\$526.01	\$526.01	\$502.96	\$502.96	\$537.83	\$537.83	\$566.79	\$566.79	\$686.76	\$686.76	\$583.33	\$583.33	\$466.07	\$466.07	
32	\$597.64	\$724.15	\$724.15	\$615.09	\$615.09	\$536.90	\$536.90	\$513.37	\$513.37	\$548.96	\$548.96	\$578.52	\$578.52	\$700.98	\$700.98	\$595.41	\$595.41	\$475.72	\$475.72	
33	\$605.22	\$733.33	\$733.33	\$622.89	\$622.89	\$543.71	\$543.71	\$519.88	\$519.88	\$555.92	\$555.92	\$585.86	\$585.86	\$709.87	\$709.87	\$602.96	\$602.96	\$481.75	\$481.75	
34	\$613.30	\$743.13	\$743.13	\$631.21	\$631.21	\$550.97	\$550.97	\$526.82	\$526.82	\$563.35	\$563.35	\$593.68	\$593.68	\$719.35	\$719.35	\$611.02	\$611.02	\$488.19	\$488.19	
35	\$617.35	\$748.02	\$748.02	\$635.37	\$635.37	\$554.60	\$554.60	\$530.29	\$530.29	\$567.06	\$567.06	\$597.59	\$597.59	\$724.09	\$724.09	\$615.04	\$615.04	\$491.40	\$491.40	
36	\$621.39	\$752.92	\$752.92	\$639.53	\$639.53	\$558.23	\$558.23	\$533.77	\$533.77	\$570.77	\$570.77	\$601.51	\$601.51	\$728.83	\$728.83	\$619.07	\$619.07	\$494.62	\$494.62	
37	\$625.43	\$757.82	\$757.82	\$643.69	\$643.69	\$561.86	\$561.86	\$537.24	\$537.24	\$574.48	\$574.48	\$605.42	\$605.42	\$733.57	\$733.57	\$623.10	\$623.10	\$497.84	\$497.84	
38	\$629.47	\$762.72	\$762.72	\$647.85	\$647.85	\$565.49	\$565.49	\$540.71	\$540.71	\$578.20	\$578.20	\$609.33	\$609.33	\$738.31	\$738.31	\$627.12	\$627.12	\$501.05	\$501.05	
39	\$637.55	\$772.51	\$772.51	\$656.17	\$656.17	\$572.75	\$572.75	\$547.65	\$547.65	\$585.62	\$585.62	\$617.16	\$617.16	\$747.79	\$747.79	\$635.17	\$635.17	\$507.49	\$507.49	
40	\$645.64	\$782.30	\$782.30	\$664.49	\$664.49	\$580.01	\$580.01	\$554.60	\$554.60	\$593.05	\$593.05	\$624.98	\$624.98	\$757.27	\$757.27	\$643.23	\$643.23	\$513.92	\$513.92	
41	\$657.76	\$796.99	\$796.99	\$676.97	\$676.97	\$590.90	\$590.90	\$565.01	\$565.01	\$604.18	\$604.18	\$636.72	\$636.72	\$771.50	\$771.50	\$655.31	\$655.31	\$523.57	\$523.57	
42	\$669.38	\$811.07	\$811.07	\$688.92	\$688.92	\$601.34	\$601.34	\$574.99	\$574.99	\$614.86	\$614.86	\$647.96	\$647.96	\$785.12	\$785.12	\$666.88	\$666.88	\$532.82	\$532.82	
43	\$685.55	\$830.66	\$830.66	\$705.56	\$705.56	\$615.87	\$615.87	\$588.88	\$588.88	\$629.71	\$629.71	\$663.61	\$663.61	\$804.09	\$804.09	\$682.99	\$682.99	\$545.69	\$545.69	
44	\$705.75	\$855.15	\$855.15	\$726.36	\$726.36	\$634.02	\$634.02	\$606.24	\$606.24	\$648.27	\$648.27	\$683.17	\$683.17	\$827.79	\$827.79	\$703.12	\$703.12	\$561.78	\$561.78	
45	\$729.50	\$883.92	\$883.92	\$750.80	\$750.80	\$655.35	\$655.35	\$626.63	\$626.63	\$670.08	\$670.08	\$706.16	\$706.16	\$855.64	\$855.64	\$726.78	\$726.78	\$580.68	\$580.68	
46	\$757.79	\$918.20	\$918.20	\$779.91	\$779.91	\$680.77	\$680.77	\$650.93	\$650.93	\$696.06	\$696.06	\$733.54	\$733.54	\$888.82	\$888.82	\$754.96	\$754.96	\$603.19	\$603.19	
47	\$789.62	\$956.76	\$956.76	\$812.67	\$812.67	\$709.36	\$709.36	\$678.27	\$678.27	\$725.30	\$725.30	\$764.35	\$764.35	\$926.15	\$926.15	\$786.67	\$786.67	\$628.53	\$628.53	
48	\$825.99	\$1,000.83	\$1,000.83	\$850.11	\$850.11	\$742.03	\$742.03	\$709.52	\$709.52	\$758.71	\$758.71	\$799.56	\$799.56	\$968.81	\$968.81	\$822.91	\$822.91	\$657.48	\$657.48	
49	\$861.86	\$1,044.30	\$1,044.30	\$887.02	\$887.02	\$774.26	\$774.26	\$740.33	\$740.33	\$791.66	\$791.66	\$834.28	\$834.28	\$1,010.88	\$1,010.88	\$858.64	\$858.64	\$686.03	\$686.03	
50	\$902.27	\$1,093.27	\$1,093.27	\$928.62	\$928.62	\$810.57	\$810.57	\$775.05	\$775.05	\$828.78	\$828.78	\$873.41	\$873.41	\$1,058.29	\$1,058.29	\$898.91	\$898.91	\$718.20	\$718.20	
51	\$942.18	\$1,141.62	\$1,141.62	\$969.69	\$969.69	\$846.42	\$846.42	\$809.33	\$809.33	\$865.44	\$865.44	\$912.04	\$912.04	\$1,105.10	\$1,105.10	\$938.67	\$938.67	\$749.97	\$749.97	
52	\$986.14	\$1,194.88	\$1,194.88	\$1,014.93	\$1,014.93	\$885.90	\$885.90	\$847.08	\$847.08	\$905.81	\$905.81	\$954.59	\$954.59	\$1,156.65	\$1,156.65	\$982.46	\$982.46	\$784.96	\$784.96	
53	\$1,030.59	\$1,248.75	\$1,248.75	\$1,060.68	\$1,060.68	\$925.84	\$925.84	\$885.27	\$885.27	\$946.65	\$946.65	\$997.62	\$997.62	\$1,208.80	\$1,208.80	\$1,026.75	\$1,026.75	\$820.34	\$820.34	
54	\$1,078.59	\$1,306.90	\$1,306.90	\$1,110.08	\$1,110.08	\$968.96	\$968.96	\$926.50	\$926.50	\$990.73	\$990.73	\$1,044.08	\$1,044.08	\$1,265.09	\$1,265.09	\$1,074.56	\$1,074.56	\$858.55	\$858.55	
55	\$1,126.58	\$1,365.05	\$1,365.05	\$1,159.47	\$1,159.47	\$1,012.07	\$1,012.07	\$967.72	\$967.72	\$1,034.82	\$1,034.82	\$1,090.54	\$1,090.54	\$1,321.38	\$1,321.38	\$1,122.38	\$1,122.38	\$896.75	\$896.75	
56	\$1,178.61	\$1,428.10	\$1,428.10	\$1,213.03	\$1,213.03	\$1,058.82	\$1,058.82	\$1,012.42	\$1,012.42	\$1,082.61	\$1,082.61	\$1,140.91	\$1,140.91	\$1,382.41	\$1,382.41	\$1,174.22				

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

HIOS Plan ID (On Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107
HIOS Plan ID (Off Exchange)⇒	75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107
Plan Marketing Name ⇒	Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400
Form ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21
Rating Area ⇒	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Metal ⇒	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze
Deductible ⇒	Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combine
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40
OOP Maximum ⇒	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,400		\$8,400		\$8,400		\$8,400		\$8,400
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$294.15	\$294.15	\$314.54	\$314.54	\$331.48	\$331.48	\$401.65	\$401.65	\$341.16	\$341.16	\$210.59	\$210.59	\$201.36	\$201.36	\$215.33	\$215.33	\$226.92	\$226.92	\$274.95
15	\$320.30	\$320.30	\$342.50	\$342.50	\$360.94	\$360.94	\$437.35	\$437.35	\$371.48	\$371.48	\$229.31	\$229.31	\$219.26	\$219.26	\$234.47	\$234.47	\$247.09	\$247.09	\$299.39
16	\$330.29	\$330.29	\$353.19	\$353.19	\$372.21	\$372.21	\$451.00	\$451.00	\$383.08	\$383.08	\$236.47	\$236.47	\$226.11	\$226.11	\$241.78	\$241.78	\$254.80	\$254.80	\$308.74
17	\$340.29	\$340.29	\$363.88	\$363.88	\$383.48	\$383.48	\$464.65	\$464.65	\$394.67	\$394.67	\$243.63	\$243.63	\$232.95	\$232.95	\$249.10	\$249.10	\$262.52	\$262.52	\$318.08
18	\$351.06	\$351.06	\$375.39	\$375.39	\$395.61	\$395.61	\$479.35	\$479.35	\$407.16	\$407.16	\$251.34	\$251.34	\$240.32	\$240.32	\$256.98	\$256.98	\$270.82	\$270.82	\$328.15
19	\$361.82	\$361.82	\$386.91	\$386.91	\$407.74	\$407.74	\$494.05	\$494.05	\$419.65	\$419.65	\$259.04	\$259.04	\$247.69	\$247.69	\$264.86	\$264.86	\$279.13	\$279.13	\$338.21
20	\$372.97	\$372.97	\$398.83	\$398.83	\$420.31	\$420.31	\$509.28	\$509.28	\$432.58	\$432.58	\$267.03	\$267.03	\$255.33	\$255.33	\$273.03	\$273.03	\$287.73	\$287.73	\$348.63
21	\$384.51	\$384.51	\$411.17	\$411.17	\$433.31	\$433.31	\$525.03	\$525.03	\$445.96	\$445.96	\$275.29	\$275.29	\$263.23	\$263.23	\$281.48	\$281.48	\$296.63	\$296.63	\$359.42
22	\$384.51	\$384.51	\$411.17	\$411.17	\$433.31	\$433.31	\$525.03	\$525.03	\$445.96	\$445.96	\$275.29	\$275.29	\$263.23	\$263.23	\$281.48	\$281.48	\$296.63	\$296.63	\$359.42
23	\$384.51	\$384.51	\$411.17	\$411.17	\$433.31	\$433.31	\$525.03	\$525.03	\$445.96	\$445.96	\$275.29	\$275.29	\$263.23	\$263.23	\$281.48	\$281.48	\$296.63	\$296.63	\$359.42
24	\$384.51	\$384.51	\$411.17	\$411.17	\$433.31	\$433.31	\$525.03	\$525.03	\$445.96	\$445.96	\$275.29	\$275.29	\$263.23	\$263.23	\$281.48	\$281.48	\$296.63	\$296.63	\$359.42
25	\$386.05	\$386.05	\$412.81	\$412.81	\$435.04	\$435.04	\$527.13	\$527.13	\$447.74	\$447.74	\$276.39	\$276.39	\$264.27	\$264.27	\$282.60	\$282.60	\$297.81	\$297.81	\$360.85
26	\$393.74	\$393.74	\$421.03	\$421.03	\$443.71	\$443.71	\$537.63	\$537.63	\$456.66	\$456.66	\$281.89	\$281.89	\$269.54	\$269.54	\$288.23	\$288.23	\$303.75	\$303.75	\$368.04
27	\$402.96	\$402.96	\$430.90	\$430.90	\$454.10	\$454.10	\$550.23	\$550.23	\$467.36	\$467.36	\$288.50	\$288.50	\$275.86	\$275.86	\$294.98	\$294.98	\$310.87	\$310.87	\$376.67
28	\$417.96	\$417.96	\$446.94	\$446.94	\$471.00	\$471.00	\$570.71	\$570.71	\$484.76	\$484.76	\$299.23	\$299.23	\$286.12	\$286.12	\$305.96	\$305.96	\$322.43	\$322.43	\$390.69
29	\$430.26	\$430.26	\$460.09	\$460.09	\$484.87	\$484.87	\$587.51	\$587.51	\$499.03	\$499.03	\$308.04	\$308.04	\$294.55	\$294.55	\$314.97	\$314.97	\$331.93	\$331.93	\$402.19
30	\$436.42	\$436.42	\$466.67	\$466.67	\$491.80	\$491.80	\$595.91	\$595.91	\$506.16	\$506.16	\$312.45	\$312.45	\$298.76	\$298.76	\$319.47	\$319.47	\$336.67	\$336.67	\$407.94
31	\$445.64	\$445.64	\$476.54	\$476.54	\$502.20	\$502.20	\$608.51	\$608.51	\$516.86	\$516.86	\$319.06	\$319.06	\$305.07	\$305.07	\$326.23	\$326.23	\$343.79	\$343.79	\$416.56
32	\$454.87	\$454.87	\$486.41	\$486.41	\$512.60	\$512.60	\$621.11	\$621.11	\$527.57	\$527.57	\$325.66	\$325.66	\$311.39	\$311.39	\$332.98	\$332.98	\$350.91	\$350.91	\$425.19
33	\$460.64	\$460.64	\$492.58	\$492.58	\$519.10	\$519.10	\$628.98	\$628.98	\$534.26	\$534.26	\$329.79	\$329.79	\$315.34	\$315.34	\$337.20	\$337.20	\$355.36	\$355.36	\$430.58
34	\$466.79	\$466.79	\$499.16	\$499.16	\$526.03	\$526.03	\$637.38	\$637.38	\$541.39	\$541.39	\$334.20	\$334.20	\$319.55	\$319.55	\$341.71	\$341.71	\$360.11	\$360.11	\$436.33
35	\$469.87	\$469.87	\$502.45	\$502.45	\$529.50	\$529.50	\$641.58	\$641.58	\$544.96	\$544.96	\$336.40	\$336.40	\$321.66	\$321.66	\$343.96	\$343.96	\$362.48	\$362.48	\$439.21
36	\$472.95	\$472.95	\$505.73	\$505.73	\$532.97	\$532.97	\$645.78	\$645.78	\$548.53	\$548.53	\$338.60	\$338.60	\$323.76	\$323.76	\$346.21	\$346.21	\$364.85	\$364.85	\$442.08
37	\$476.02	\$476.02	\$509.02	\$509.02	\$536.43	\$536.43	\$649.98	\$649.98	\$552.10	\$552.10	\$340.80	\$340.80	\$325.87	\$325.87	\$348.46	\$348.46	\$367.22	\$367.22	\$444.96
38	\$479.10	\$479.10	\$512.31	\$512.31	\$539.90	\$539.90	\$654.18	\$654.18	\$555.66	\$555.66	\$343.01	\$343.01	\$327.97	\$327.97	\$350.71	\$350.71	\$369.60	\$369.60	\$447.83
39	\$485.25	\$485.25	\$518.89	\$518.89	\$546.83	\$546.83	\$662.58	\$662.58	\$562.80	\$562.80	\$347.41	\$347.41	\$332.19	\$332.19	\$355.22	\$355.22	\$374.34	\$374.34	\$453.58
40	\$491.40	\$491.40	\$525.47	\$525.47	\$553.76	\$553.76	\$670.99	\$670.99	\$569.93	\$569.93	\$351.81	\$351.81	\$336.40	\$336.40	\$359.72	\$359.72	\$379.09	\$379.09	\$459.34
41	\$500.63	\$500.63	\$535.34	\$535.34	\$564.16	\$564.16	\$683.59	\$683.59	\$580.64	\$580.64	\$358.42	\$358.42	\$342.71	\$342.71	\$366.48	\$366.48	\$386.21	\$386.21	\$467.96
42	\$509.47	\$509.47	\$544.80	\$544.80	\$574.13	\$574.13	\$695.66	\$695.66	\$590.89	\$590.89	\$364.75	\$364.75	\$348.77	\$348.77	\$372.95	\$372.95	\$393.03	\$393.03	\$476.23
43	\$521.78	\$521.78	\$557.95	\$557.95	\$588.00	\$588.00	\$712.46	\$712.46	\$605.16	\$605.16	\$373.56	\$373.56	\$357.19	\$357.19	\$381.96	\$381.96	\$402.52	\$402.52	\$487.73
44	\$537.16	\$537.16	\$574.40	\$574.40	\$605.33	\$605.33	\$733.46	\$733.46	\$623.00	\$623.00	\$384.57	\$384.57	\$367.72	\$367.72	\$393.22	\$393.22	\$414.39	\$414.39	\$502.11
45	\$555.23	\$555.23	\$593.72	\$593.72	\$625.69	\$625.69	\$758.14	\$758.14	\$643.96	\$643.96	\$397.51	\$397.51	\$380.09	\$380.09	\$406.44	\$406.44	\$428.33	\$428.33	\$519.00
46	\$576.76	\$576.76	\$616.75	\$616.75	\$649.96	\$649.96	\$787.54	\$787.54	\$668.94	\$668.94	\$412.93	\$412.93	\$394.83	\$394.83	\$422.21	\$422.21	\$444.94	\$444.94	\$539.13
47	\$600.99	\$600.99	\$642.65	\$642.65	\$677.26	\$677.26	\$820.62	\$820.62	\$697.03	\$697.03	\$430.27	\$430.27	\$411.42	\$411.42	\$439.94	\$439.94	\$463.63	\$463.63	\$561.77
48	\$628.67	\$628.67	\$672.26	\$672.26	\$708.46	\$708.46	\$858.42	\$858.42	\$729.14	\$729.14	\$450.09	\$450.09	\$430.37	\$430.37	\$460.21	\$460.21	\$484.99	\$484.99	\$587.65
49	\$655.97	\$655.97	\$701.45	\$701.45	\$739.22	\$739.22	\$895.70	\$895.70	\$760.80	\$760.80	\$469.64	\$469.64	\$440.06	\$440.06	\$480.19	\$480.19	\$506.05	\$506.05	\$613.17
50	\$686.73	\$686.73	\$734.34	\$734.34	\$773.88	\$773.88	\$937.70	\$937.70	\$796.48	\$796.48	\$491.66	\$491.66	\$470.11	\$470.11	\$502.71	\$502.71	\$529.78	\$529.78	\$641.92
51	\$717.11	\$717.11	\$766.82	\$766.82	\$808.12	\$808.12	\$979.18	\$979.18	\$831.71	\$831.71	\$513.41	\$513.41	\$490.91	\$490.91	\$524.94	\$524.94	\$553.21	\$553.21	\$67

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

HIOS Plan ID (On Exchange)⇒	0050107		75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		
HIOS Plan ID (Off Exchange)⇒	-Access PPO /8400		Geisinger All-Access PPO 40/90/8400		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger Extra PPO 20/60/4300		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		
Form # ⇒	F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		
Rating Area ⇒	Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		
Network ⇒	-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		
Metal ⇒	nze		Bronze		Silver		Silver		Silver		Gold		Gold		Gold		Gold		Gold		
Deductible ⇒	d: \$8,400		Combined: \$8,400		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		
Coinsurance ⇒	%		0%		0%		0%		0%		0%		0%		0%		0%		0%		
Copays ⇒	\$90		\$40 / \$90		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		
OOP Maximum ⇒	\$0		\$8,400		\$8,550		\$8,550		\$8,550		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		
Pediatric Dental (Yes/No) ⇒	ps		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$274.95	\$233.55	\$233.55	\$291.51	\$291.51	\$328.50	\$328.50	\$338.09	\$338.09	\$347.19	\$347.19	\$331.98	\$331.98	\$354.99	\$354.99	\$374.11	\$374.11	\$453.30	\$453.30	\$453.30	\$453.30
15	\$299.39	\$254.30	\$254.30	\$317.42	\$317.42	\$357.70	\$357.70	\$368.14	\$368.14	\$378.05	\$378.05	\$361.49	\$361.49	\$386.55	\$386.55	\$407.36	\$407.36	\$493.59	\$493.59	\$493.59	\$493.59
16	\$308.74	\$262.24	\$262.24	\$327.32	\$327.32	\$368.87	\$368.87	\$379.64	\$379.64	\$389.85	\$389.85	\$372.77	\$372.77	\$398.61	\$398.61	\$420.08	\$420.08	\$509.00	\$509.00	\$509.00	\$509.00
17	\$318.08	\$270.18	\$270.18	\$337.23	\$337.23	\$380.03	\$380.03	\$391.13	\$391.13	\$401.65	\$401.65	\$384.05	\$384.05	\$410.68	\$410.68	\$432.79	\$432.79	\$524.40	\$524.40	\$524.40	\$524.40
18	\$328.15	\$278.73	\$278.73	\$347.90	\$347.90	\$392.05	\$392.05	\$403.50	\$403.50	\$414.36	\$414.36	\$396.20	\$396.20	\$423.67	\$423.67	\$446.48	\$446.48	\$541.00	\$541.00	\$541.00	\$541.00
19	\$338.21	\$287.28	\$287.28	\$358.57	\$358.57	\$404.08	\$404.08	\$415.87	\$415.87	\$427.07	\$427.07	\$408.35	\$408.35	\$436.66	\$436.66	\$460.18	\$460.18	\$557.59	\$557.59	\$557.59	\$557.59
20	\$348.63	\$296.13	\$296.13	\$369.62	\$369.62	\$416.53	\$416.53	\$428.69	\$428.69	\$440.23	\$440.23	\$420.94	\$420.94	\$450.12	\$450.12	\$474.36	\$474.36	\$574.77	\$574.77	\$574.77	\$574.77
21	\$359.42	\$305.29	\$305.29	\$381.06	\$381.06	\$429.42	\$429.42	\$441.95	\$441.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$592.55	\$592.55
22	\$359.42	\$305.29	\$305.29	\$381.06	\$381.06	\$429.42	\$429.42	\$441.95	\$441.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$592.55	\$592.55
23	\$359.42	\$305.29	\$305.29	\$381.06	\$381.06	\$429.42	\$429.42	\$441.95	\$441.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$592.55	\$592.55
24	\$359.42	\$305.29	\$305.29	\$381.06	\$381.06	\$429.42	\$429.42	\$441.95	\$441.95	\$453.85	\$453.85	\$433.96	\$433.96	\$464.05	\$464.05	\$489.03	\$489.03	\$592.55	\$592.55	\$592.55	\$592.55
25	\$360.85	\$306.51	\$306.51	\$382.58	\$382.58	\$431.13	\$431.13	\$443.72	\$443.72	\$455.66	\$455.66	\$435.69	\$435.69	\$465.90	\$465.90	\$490.99	\$490.99	\$594.92	\$594.92	\$594.92	\$594.92
26	\$368.04	\$312.61	\$312.61	\$390.20	\$390.20	\$439.72	\$439.72	\$452.56	\$452.56	\$464.74	\$464.74	\$444.37	\$444.37	\$475.18	\$475.18	\$500.77	\$500.77	\$606.77	\$606.77	\$606.77	\$606.77
27	\$376.67	\$319.94	\$319.94	\$399.34	\$399.34	\$450.02	\$450.02	\$463.16	\$463.16	\$475.63	\$475.63	\$454.79	\$454.79	\$486.32	\$486.32	\$512.50	\$512.50	\$620.99	\$620.99	\$620.99	\$620.99
28	\$390.69	\$331.85	\$331.85	\$414.20	\$414.20	\$466.77	\$466.77	\$480.40	\$480.40	\$493.33	\$493.33	\$471.71	\$471.71	\$504.41	\$504.41	\$531.58	\$531.58	\$644.10	\$644.10	\$644.10	\$644.10
29	\$402.19	\$341.62	\$341.62	\$426.40	\$426.40	\$480.51	\$480.51	\$494.54	\$494.54	\$507.85	\$507.85	\$485.60	\$485.60	\$519.26	\$519.26	\$547.22	\$547.22	\$663.06	\$663.06	\$663.06	\$663.06
30	\$407.94	\$346.50	\$346.50	\$432.50	\$432.50	\$487.38	\$487.38	\$501.61	\$501.61	\$515.11	\$515.11	\$492.54	\$492.54	\$526.69	\$526.69	\$555.05	\$555.05	\$672.54	\$672.54	\$672.54	\$672.54
31	\$416.56	\$353.83	\$353.83	\$441.64	\$441.64	\$497.69	\$497.69	\$512.22	\$512.22	\$526.01	\$526.01	\$502.96	\$502.96	\$537.83	\$537.83	\$566.79	\$566.79	\$686.76	\$686.76	\$686.76	\$686.76
32	\$425.19	\$361.16	\$361.16	\$450.79	\$450.79	\$507.99	\$507.99	\$522.83	\$522.83	\$536.90	\$536.90	\$513.37	\$513.37	\$548.96	\$548.96	\$578.52	\$578.52	\$700.98	\$700.98	\$700.98	\$700.98
33	\$430.58	\$365.74	\$365.74	\$456.50	\$456.50	\$514.44	\$514.44	\$529.46	\$529.46	\$543.71	\$543.71	\$519.88	\$519.88	\$555.92	\$555.92	\$585.86	\$585.86	\$709.87	\$709.87	\$709.87	\$709.87
34	\$436.33	\$370.62	\$370.62	\$462.60	\$462.60	\$521.31	\$521.31	\$536.53	\$536.53	\$550.97	\$550.97	\$526.82	\$526.82	\$563.35	\$563.35	\$593.68	\$593.68	\$719.35	\$719.35	\$719.35	\$719.35
35	\$439.21	\$373.06	\$373.06	\$465.65	\$465.65	\$524.74	\$524.74	\$540.06	\$540.06	\$554.60	\$554.60	\$530.29	\$530.29	\$567.06	\$567.06	\$597.59	\$597.59	\$724.09	\$724.09	\$724.09	\$724.09
36	\$442.08	\$375.50	\$375.50	\$468.70	\$468.70	\$528.18	\$528.18	\$543.60	\$543.60	\$558.23	\$558.23	\$533.77	\$533.77	\$570.77	\$570.77	\$601.51	\$601.51	\$728.83	\$728.83	\$728.83	\$728.83
37	\$444.96	\$377.95	\$377.95	\$471.74	\$471.74	\$531.61	\$531.61	\$547.13	\$547.13	\$561.86	\$561.86	\$537.24	\$537.24	\$574.48	\$574.48	\$605.42	\$605.42	\$733.57	\$733.57	\$733.57	\$733.57
38	\$447.83	\$380.39	\$380.39	\$474.79	\$474.79	\$535.05	\$535.05	\$550.67	\$550.67	\$565.49	\$565.49	\$540.71	\$540.71	\$578.20	\$578.20	\$609.33	\$609.33	\$738.31	\$738.31	\$738.31	\$738.31
39	\$453.58	\$385.27	\$385.27	\$480.89	\$480.89	\$541.92	\$541.92	\$557.74	\$557.74	\$572.75	\$572.75	\$547.65	\$547.65	\$585.62	\$585.62	\$617.16	\$617.16	\$747.79	\$747.79	\$747.79	\$747.79
40	\$459.34	\$390.16	\$390.16	\$486.99	\$486.99	\$548.79	\$548.79	\$564.81	\$564.81	\$580.01	\$580.01	\$554.60	\$554.60	\$593.05	\$593.05	\$624.98	\$624.98	\$757.27	\$757.27	\$757.27	\$757.27
41	\$467.96	\$397.48	\$397.48	\$496.13	\$496.13	\$559.09	\$559.09	\$575.42	\$575.42	\$590.90	\$590.90	\$565.01	\$565.01	\$604.18	\$604.18	\$636.72	\$636.72	\$771.50	\$771.50	\$771.50	\$771.50
42	\$476.23	\$404.51	\$404.51	\$504.90	\$504.90	\$568.97	\$568.97	\$585.58	\$585.58	\$601.34	\$601.34	\$574.99	\$574.99	\$614.86	\$614.86	\$647.96	\$647.96	\$785.12	\$785.12	\$785.12	\$785.12
43	\$487.73	\$414.28	\$414.28	\$517.09	\$517.09	\$582.71	\$582.71	\$599.73	\$599.73	\$615.87	\$615.87	\$588.88	\$588.88	\$629.71	\$629.71	\$663.61	\$663.61	\$804.09	\$804.09	\$804.09	\$804.09
44	\$502.11	\$426.49	\$426.49	\$532.33	\$532.33	\$599.89	\$599.89	\$617.40	\$617.40	\$634.02	\$634.02	\$606.24	\$606.24	\$648.27	\$648.27	\$683.17	\$683.17	\$827.79	\$827.79	\$827.79	\$827.79
45	\$519.00	\$440.84	\$440.84	\$550.24	\$550.24	\$620.07	\$620.07	\$638.18	\$638.18	\$655.35	\$655.35	\$626.63	\$626.63	\$670.08	\$670.08	\$706.16	\$706.16	\$855.64	\$855.64	\$855.64	\$855.64
46	\$539.13	\$457.93	\$457.93	\$571.58	\$571.58	\$644.12	\$644.12	\$662.92	\$662.92	\$680.77	\$680.77	\$650.93	\$650.93	\$696.06	\$696.06	\$733.54	\$733.54	\$888.82	\$888.82	\$888.82	\$888.82
47	\$561.77	\$477.17	\$477.17	\$595.59	\$595.59	\$671.17	\$671.17	\$690.77	\$690.77	\$709.36	\$709.36	\$678.27	\$678.27	\$725.30	\$725.30	\$764.35	\$764.35	\$926.15	\$926.15	\$926.15	\$926.15
48	\$587.65	\$499.15	\$499.15	\$623.02	\$623.02	\$702.09	\$702.09	\$722.59	\$722.59	\$742.03	\$742.03	\$709.52	\$709.52	\$758.71	\$758.71	\$799.56	\$799.56	\$968.81	\$968.81	\$968.81	\$968.81
49	\$613.17	\$520.82	\$520.82	\$650.08	\$650.08	\$732.58	\$732.58	\$753.97	\$753.97	\$774.26	\$774.26	\$740.33	\$740.33	\$791.66	\$791.66	\$834.28	\$834.28	\$1,010.88	\$1,010.88	\$1,010.88	\$1,010.88
50	\$641.92	\$545.24	\$545.24	\$680.56	\$680.56	\$766.93	\$766.93	\$789.32	\$789.32	\$810.57	\$810.57	\$775.05	\$775.05	\$828.78	\$828.78	\$873.41	\$873.41	\$1,058.29	\$1,058.29	\$1,058.29	\$1,058.29
51	\$670.31	\$569.36	\$569.36	\$710.66	\$710.66	\$800.85	\$800.85	\$824.24	\$824.24	\$846.42	\$846.42	\$809.33	\$809.33	\$865.44	\$865.44	\$912.04	\$912.04	\$1,105.10	\$1,105.10	\$1,105.10	\$1,105.10
52	\$701.58	\$595.92	\$595.92	\$743.82	\$743.82	\$838.21	\$838.21	\$862.69	\$862.69	\$885.90	\$885.90	\$847.08	\$847.08	\$905.81	\$905.81	\$954.59	\$954.59	\$1,156.65	\$1,156.65	\$1,156.65	\$1,156.65
53	\$733.21	\$622.79	\$622.79	\$777.35	\$777.35	\$876.00	\$876.00	\$901.58	\$901.58	\$9258											

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

HIOS Plan ID (On Exchange)⇒	75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131
HIOS Plan ID (Off Exchange)⇒	75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050131		75729PA0050131		75729PA0050131
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/2000 1xd		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger Extra PPO 10/40/0		Geisinger Extra PPO 10/40/0		Geisinger Extra PPO 10/40/0
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21		M-152-243-F Rev. 1/21
Rating Area ⇒	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO
Metal ⇒	Gold		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum
Deductible ⇒	Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$25 / \$50		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$40 / \$40		\$40 / \$40		\$40
OOP Maximum ⇒	\$7,350		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$1,600		\$1,600		\$1,600
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$385.03	\$385.03	\$415.20	\$415.20	\$397.01	\$397.01	\$424.53	\$424.53	\$447.39	\$447.39	\$542.10	\$542.10	\$460.46	\$460.46	\$387.79	\$387.79	\$437.01	\$437.01	\$449.77
15	\$419.26	\$419.26	\$452.11	\$452.11	\$432.30	\$432.30	\$462.27	\$462.27	\$487.16	\$487.16	\$590.28	\$590.28	\$501.39	\$501.39	\$422.26	\$422.26	\$475.85	\$475.85	\$489.74
16	\$432.34	\$432.34	\$466.22	\$466.22	\$445.79	\$445.79	\$476.70	\$476.70	\$502.37	\$502.37	\$608.71	\$608.71	\$517.04	\$517.04	\$435.44	\$435.44	\$490.70	\$490.70	\$505.03
17	\$445.43	\$445.43	\$480.33	\$480.33	\$459.29	\$459.29	\$491.13	\$491.13	\$517.57	\$517.57	\$627.13	\$627.13	\$532.69	\$532.69	\$448.62	\$448.62	\$505.56	\$505.56	\$520.32
18	\$459.52	\$459.52	\$495.53	\$495.53	\$473.82	\$473.82	\$506.67	\$506.67	\$533.95	\$533.95	\$646.97	\$646.97	\$549.54	\$549.54	\$462.82	\$462.82	\$521.55	\$521.55	\$536.78
19	\$473.61	\$473.61	\$510.73	\$510.73	\$488.35	\$488.35	\$522.21	\$522.21	\$550.32	\$550.32	\$666.82	\$666.82	\$566.39	\$566.39	\$477.01	\$477.01	\$537.55	\$537.55	\$553.24
20	\$488.21	\$488.21	\$526.47	\$526.47	\$503.40	\$503.40	\$538.30	\$538.30	\$567.28	\$567.28	\$687.37	\$687.37	\$583.85	\$583.85	\$491.71	\$491.71	\$554.11	\$554.11	\$570.29
21	\$503.31	\$503.31	\$542.76	\$542.76	\$518.97	\$518.97	\$554.95	\$554.95	\$584.83	\$584.83	\$708.63	\$708.63	\$601.91	\$601.91	\$506.92	\$506.92	\$571.25	\$571.25	\$587.93
22	\$503.31	\$503.31	\$542.76	\$542.76	\$518.97	\$518.97	\$554.95	\$554.95	\$584.83	\$584.83	\$708.63	\$708.63	\$601.91	\$601.91	\$506.92	\$506.92	\$571.25	\$571.25	\$587.93
23	\$503.31	\$503.31	\$542.76	\$542.76	\$518.97	\$518.97	\$554.95	\$554.95	\$584.83	\$584.83	\$708.63	\$708.63	\$601.91	\$601.91	\$506.92	\$506.92	\$571.25	\$571.25	\$587.93
24	\$503.31	\$503.31	\$542.76	\$542.76	\$518.97	\$518.97	\$554.95	\$554.95	\$584.83	\$584.83	\$708.63	\$708.63	\$601.91	\$601.91	\$506.92	\$506.92	\$571.25	\$571.25	\$587.93
25	\$505.32	\$505.32	\$544.92	\$544.92	\$521.04	\$521.04	\$557.17	\$557.17	\$587.17	\$587.17	\$711.46	\$711.46	\$604.31	\$604.31	\$508.94	\$508.94	\$573.53	\$573.53	\$590.28
26	\$515.39	\$515.39	\$555.78	\$555.78	\$531.42	\$531.42	\$568.27	\$568.27	\$598.86	\$598.86	\$725.63	\$725.63	\$616.35	\$616.35	\$519.08	\$519.08	\$584.96	\$584.96	\$602.04
27	\$527.47	\$527.47	\$568.80	\$568.80	\$543.88	\$543.88	\$581.58	\$581.58	\$612.90	\$612.90	\$742.64	\$742.64	\$630.80	\$630.80	\$531.25	\$531.25	\$598.67	\$598.67	\$616.15
28	\$547.10	\$547.10	\$589.97	\$589.97	\$564.12	\$564.12	\$603.23	\$603.23	\$635.71	\$635.71	\$770.28	\$770.28	\$654.27	\$654.27	\$551.02	\$551.02	\$620.95	\$620.95	\$639.08
29	\$563.20	\$563.20	\$607.34	\$607.34	\$580.72	\$580.72	\$620.99	\$620.99	\$654.42	\$654.42	\$792.95	\$792.95	\$673.53	\$673.53	\$567.24	\$567.24	\$639.23	\$639.23	\$657.89
30	\$571.25	\$571.25	\$616.02	\$616.02	\$589.03	\$589.03	\$629.86	\$629.86	\$663.78	\$663.78	\$804.29	\$804.29	\$683.16	\$683.16	\$575.35	\$575.35	\$648.37	\$648.37	\$667.30
31	\$583.33	\$583.33	\$629.05	\$629.05	\$601.48	\$601.48	\$643.18	\$643.18	\$677.82	\$677.82	\$821.30	\$821.30	\$697.61	\$697.61	\$587.52	\$587.52	\$662.08	\$662.08	\$681.41
32	\$595.41	\$595.41	\$642.07	\$642.07	\$613.94	\$613.94	\$656.50	\$656.50	\$691.85	\$691.85	\$838.30	\$838.30	\$712.05	\$712.05	\$599.68	\$599.68	\$675.79	\$675.79	\$695.52
33	\$602.96	\$602.96	\$650.22	\$650.22	\$621.72	\$621.72	\$664.83	\$664.83	\$700.63	\$700.63	\$848.93	\$848.93	\$721.08	\$721.08	\$607.29	\$607.29	\$684.36	\$684.36	\$704.34
34	\$611.02	\$611.02	\$658.90	\$658.90	\$630.03	\$630.03	\$673.71	\$673.71	\$709.98	\$709.98	\$860.27	\$860.27	\$730.71	\$730.71	\$615.40	\$615.40	\$693.50	\$693.50	\$713.74
35	\$615.04	\$615.04	\$663.24	\$663.24	\$634.18	\$634.18	\$678.15	\$678.15	\$714.66	\$714.66	\$865.94	\$865.94	\$735.53	\$735.53	\$619.45	\$619.45	\$698.07	\$698.07	\$718.45
36	\$619.07	\$619.07	\$667.58	\$667.58	\$638.33	\$638.33	\$682.58	\$682.58	\$719.34	\$719.34	\$871.61	\$871.61	\$740.34	\$740.34	\$623.51	\$623.51	\$702.64	\$702.64	\$723.15
37	\$623.10	\$623.10	\$671.93	\$671.93	\$642.48	\$642.48	\$687.02	\$687.02	\$724.02	\$724.02	\$877.28	\$877.28	\$745.16	\$745.16	\$627.56	\$627.56	\$707.21	\$707.21	\$727.86
38	\$627.12	\$627.12	\$676.27	\$676.27	\$646.63	\$646.63	\$691.46	\$691.46	\$728.70	\$728.70	\$882.95	\$882.95	\$749.97	\$749.97	\$631.62	\$631.62	\$711.78	\$711.78	\$732.56
39	\$635.17	\$635.17	\$684.95	\$684.95	\$654.94	\$654.94	\$700.34	\$700.34	\$738.05	\$738.05	\$894.28	\$894.28	\$759.60	\$759.60	\$639.73	\$639.73	\$720.92	\$720.92	\$741.97
40	\$643.23	\$643.23	\$693.64	\$693.64	\$663.24	\$663.24	\$709.22	\$709.22	\$747.41	\$747.41	\$905.62	\$905.62	\$769.23	\$769.23	\$647.84	\$647.84	\$730.06	\$730.06	\$751.37
41	\$655.31	\$655.31	\$706.66	\$706.66	\$675.70	\$675.70	\$722.54	\$722.54	\$761.45	\$761.45	\$922.63	\$922.63	\$783.68	\$783.68	\$660.01	\$660.01	\$743.77	\$743.77	\$765.48
42	\$666.88	\$666.88	\$719.14	\$719.14	\$687.63	\$687.63	\$735.30	\$735.30	\$774.90	\$774.90	\$938.93	\$938.93	\$797.52	\$797.52	\$671.66	\$671.66	\$756.91	\$756.91	\$779.00
43	\$682.99	\$682.99	\$736.51	\$736.51	\$704.24	\$704.24	\$753.06	\$753.06	\$793.61	\$793.61	\$961.60	\$961.60	\$816.78	\$816.78	\$687.89	\$687.89	\$775.19	\$775.19	\$797.82
44	\$703.12	\$703.12	\$758.22	\$758.22	\$725.00	\$725.00	\$775.26	\$775.26	\$817.01	\$817.01	\$989.95	\$989.95	\$840.86	\$840.86	\$708.16	\$708.16	\$798.04	\$798.04	\$821.34
45	\$726.78	\$726.78	\$783.73	\$783.73	\$749.39	\$749.39	\$801.34	\$801.34	\$844.49	\$844.49	\$1,023.25	\$1,023.25	\$869.15	\$869.15	\$731.99	\$731.99	\$824.88	\$824.88	\$848.97
46	\$754.96	\$754.96	\$814.13	\$814.13	\$778.45	\$778.45	\$832.42	\$832.42	\$877.24	\$877.24	\$1,062.94	\$1,062.94	\$902.86	\$902.86	\$760.38	\$760.38	\$856.87	\$856.87	\$881.89
47	\$786.67	\$786.67	\$848.32	\$848.32	\$811.15	\$811.15	\$867.38	\$867.38	\$914.09	\$914.09	\$1,107.58	\$1,107.58	\$940.78	\$940.78	\$792.31	\$792.31	\$892.86	\$892.86	\$918.93
48	\$822.91	\$822.91	\$887.40	\$887.40	\$848.51	\$848.51	\$907.34	\$907.34	\$956.20	\$956.20	\$1,158.60	\$1,158.60	\$984.11	\$984.11	\$828.81	\$828.81	\$933.99	\$933.99	\$961.26
49	\$858.64	\$858.64	\$925.93	\$925.93	\$885.36	\$885.36	\$946.74	\$946.74	\$997.72	\$997.72	\$1,208.91	\$1,208.91	\$1,026.85	\$1,026.85	\$864.80	\$864.80	\$974.55	\$974.55	\$1,003.01
50	\$898.91	\$898.91	\$969.35	\$969.35	\$926.88	\$926.88	\$991.14	\$991.14	\$1,044.50	\$1,044.50	\$1,265.60	\$1,265.60	\$1,075.00	\$1,075.00	\$905.35	\$905.35	\$1,020.25	\$1,020.25	\$1,050.04
51	\$938.67	\$938.67	\$1,012.23	\$1,012.23	\$967.87	\$967.87	\$1,034.98	\$1,034.98	\$1,090.71	\$1,090.71	\$1,321.59	\$1,321.59	\$1,122.55	\$1,122.55	\$945.40	\$945.40	\$1,065.38	\$1,065.38	\$1,096.49
52	\$982.46	\$982.46	\$1,059.45	\$1,059.45	\$1,013.02	\$1,013.02	\$1,083.26	\$1,083.26	\$1,141.59	\$1,141.59	\$1,383.24	\$1,383.24	\$1,174.92	\$1,174.92	\$989.50	\$989.50	\$1,115.08	\$1,115.08	\$1,147.64
53	\$1,026.75	\$1,026.75	\$1,107.21	\$1,107.21	\$1,058.69	\$1,058.69	\$1,132.09	\$1,132.09	\$1,193.05	\$1,193.05	\$1,445.59	\$1,445.59	\$1,227.88	\$1,227.88	\$1,034.11	\$1,034.11	\$1,165.35	\$1,165.35	\$1,199.37
54	\$1,074.56	\$1,074.56	\$1,158.77	\$1,158.77	\$1,107.99	\$1,107.99	\$1,184.81	\$1,184.81	\$1,248.61	\$1,248.61	\$1,512.91	\$1,512.91	\$1,285.07	\$1,285.07	\$1,082.27	\$1,082.27	\$1,219.62	\$1,219.62	\$1,255.23
55	\$1,122.38	\$1,122.38	\$1,210.33	\$1,210.33	\$1,157.30	\$													

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

HIOS Plan ID (On Exchange)⇒																				
HIOS Plan ID (Off Exchange)⇒	0050131	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050132	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050133	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	75729PA0050137	
Plan Marketing Name ⇒	a PPO 10/40/0	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/1000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger Extra PPO 10/60/2000	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	Geisinger All-Access PPO 25/50/4500 1x ded	
Form ⇒	F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-243-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	M-152-121-F Rev. 1/21	
Rating Area ⇒	Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 2	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	
Network ⇒	-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access PPO	
Metal ⇒	num	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible ⇒	/ Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	Med: \$4,500 / Rx: \$0	
Coinsurance ⇒	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays ⇒	\$40	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$60 / \$60	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	
OOP Maximum ⇒	\$00	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) ⇒	ps	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$449.77	\$343.57	\$343.57	\$387.17	\$387.17	\$398.48	\$398.48	\$326.03	\$326.03	\$367.41	\$367.41	\$378.14	\$378.14	\$332.46	\$332.46	\$317.90	\$317.90	\$339.93	\$339.93	
15	\$489.74	\$374.11	\$374.11	\$421.59	\$421.59	\$433.90	\$433.90	\$355.02	\$355.02	\$400.07	\$400.07	\$411.75	\$411.75	\$362.02	\$362.02	\$346.15	\$346.15	\$370.15	\$370.15	
16	\$505.03	\$385.79	\$385.79	\$434.75	\$434.75	\$447.44	\$447.44	\$366.10	\$366.10	\$412.56	\$412.56	\$424.60	\$424.60	\$373.32	\$373.32	\$356.96	\$356.96	\$381.70	\$381.70	
17	\$520.32	\$397.46	\$397.46	\$447.90	\$447.90	\$460.98	\$460.98	\$377.18	\$377.18	\$425.04	\$425.04	\$437.46	\$437.46	\$384.62	\$384.62	\$367.76	\$367.76	\$393.26	\$393.26	
18	\$536.78	\$410.04	\$410.04	\$462.08	\$462.08	\$475.57	\$475.57	\$389.11	\$389.11	\$438.49	\$438.49	\$451.30	\$451.30	\$396.78	\$396.78	\$379.40	\$379.40	\$405.70	\$405.70	
19	\$553.24	\$422.61	\$422.61	\$476.25	\$476.25	\$490.15	\$490.15	\$401.04	\$401.04	\$451.94	\$451.94	\$465.14	\$465.14	\$408.95	\$408.95	\$391.03	\$391.03	\$418.14	\$418.14	
20	\$570.29	\$435.64	\$435.64	\$490.92	\$490.92	\$505.26	\$505.26	\$413.40	\$413.40	\$465.87	\$465.87	\$479.47	\$479.47	\$421.56	\$421.56	\$403.08	\$403.08	\$431.03	\$431.03	
21	\$587.93	\$449.12	\$449.12	\$506.11	\$506.11	\$520.89	\$520.89	\$426.19	\$426.19	\$480.28	\$480.28	\$494.30	\$494.30	\$434.60	\$434.60	\$415.55	\$415.55	\$444.36	\$444.36	
22	\$587.93	\$449.12	\$449.12	\$506.11	\$506.11	\$520.89	\$520.89	\$426.19	\$426.19	\$480.28	\$480.28	\$494.30	\$494.30	\$434.60	\$434.60	\$415.55	\$415.55	\$444.36	\$444.36	
23	\$587.93	\$449.12	\$449.12	\$506.11	\$506.11	\$520.89	\$520.89	\$426.19	\$426.19	\$480.28	\$480.28	\$494.30	\$494.30	\$434.60	\$434.60	\$415.55	\$415.55	\$444.36	\$444.36	
24	\$587.93	\$449.12	\$449.12	\$506.11	\$506.11	\$520.89	\$520.89	\$426.19	\$426.19	\$480.28	\$480.28	\$494.30	\$494.30	\$434.60	\$434.60	\$415.55	\$415.55	\$444.36	\$444.36	
25	\$590.28	\$450.91	\$450.91	\$508.13	\$508.13	\$522.97	\$522.97	\$427.89	\$427.89	\$482.20	\$482.20	\$496.28	\$496.28	\$436.33	\$436.33	\$417.21	\$417.21	\$446.14	\$446.14	
26	\$602.04	\$459.89	\$459.89	\$518.25	\$518.25	\$533.38	\$533.38	\$436.42	\$436.42	\$491.80	\$491.80	\$506.16	\$506.16	\$445.02	\$445.02	\$425.52	\$425.52	\$455.02	\$455.02	
27	\$616.15	\$470.67	\$470.67	\$530.40	\$530.40	\$545.89	\$545.89	\$446.65	\$446.65	\$503.33	\$503.33	\$518.03	\$518.03	\$455.45	\$455.45	\$435.50	\$435.50	\$465.69	\$465.69	
28	\$639.08	\$488.18	\$488.18	\$550.14	\$550.14	\$566.20	\$566.20	\$463.27	\$463.27	\$522.06	\$522.06	\$537.30	\$537.30	\$472.40	\$472.40	\$451.70	\$451.70	\$483.02	\$483.02	
29	\$657.89	\$502.55	\$502.55	\$566.33	\$566.33	\$582.87	\$582.87	\$476.91	\$476.91	\$537.43	\$537.43	\$553.12	\$553.12	\$486.31	\$486.31	\$465.00	\$465.00	\$497.24	\$497.24	
30	\$667.30	\$509.74	\$509.74	\$574.43	\$574.43	\$591.20	\$591.20	\$483.72	\$483.72	\$545.11	\$545.11	\$561.03	\$561.03	\$493.26	\$493.26	\$471.65	\$471.65	\$504.35	\$504.35	
31	\$681.41	\$520.52	\$520.52	\$586.58	\$586.58	\$603.70	\$603.70	\$493.95	\$493.95	\$556.64	\$556.64	\$572.89	\$572.89	\$503.69	\$503.69	\$481.62	\$481.62	\$515.01	\$515.01	
32	\$695.52	\$531.30	\$531.30	\$598.72	\$598.72	\$616.20	\$616.20	\$504.18	\$504.18	\$568.17	\$568.17	\$584.76	\$584.76	\$514.12	\$514.12	\$491.59	\$491.59	\$525.68	\$525.68	
33	\$704.34	\$538.03	\$538.03	\$606.32	\$606.32	\$624.02	\$624.02	\$510.57	\$510.57	\$575.37	\$575.37	\$592.17	\$592.17	\$520.64	\$520.64	\$497.83	\$497.83	\$532.34	\$532.34	
34	\$713.74	\$545.22	\$545.22	\$614.41	\$614.41	\$632.35	\$632.35	\$517.39	\$517.39	\$583.06	\$583.06	\$600.08	\$600.08	\$527.60	\$527.60	\$504.48	\$504.48	\$539.45	\$539.45	
35	\$718.45	\$548.81	\$548.81	\$618.46	\$618.46	\$636.52	\$636.52	\$520.80	\$520.80	\$586.90	\$586.90	\$604.03	\$604.03	\$531.07	\$531.07	\$507.80	\$507.80	\$543.01	\$543.01	
36	\$723.15	\$552.41	\$552.41	\$622.51	\$622.51	\$640.69	\$640.69	\$524.21	\$524.21	\$590.74	\$590.74	\$607.99	\$607.99	\$534.55	\$534.55	\$511.13	\$511.13	\$546.56	\$546.56	
37	\$727.86	\$556.00	\$556.00	\$626.56	\$626.56	\$644.85	\$644.85	\$527.62	\$527.62	\$594.58	\$594.58	\$611.94	\$611.94	\$538.03	\$538.03	\$514.45	\$514.45	\$550.12	\$550.12	
38	\$732.56	\$559.59	\$559.59	\$630.61	\$630.61	\$649.02	\$649.02	\$531.03	\$531.03	\$598.42	\$598.42	\$615.90	\$615.90	\$541.50	\$541.50	\$517.77	\$517.77	\$553.67	\$553.67	
39	\$741.97	\$566.78	\$566.78	\$638.71	\$638.71	\$657.35	\$657.35	\$537.85	\$537.85	\$606.11	\$606.11	\$623.81	\$623.81	\$548.46	\$548.46	\$524.42	\$524.42	\$560.78	\$560.78	
40	\$751.37	\$573.96	\$573.96	\$646.80	\$646.80	\$665.69	\$665.69	\$544.67	\$544.67	\$613.79	\$613.79	\$631.71	\$631.71	\$555.41	\$555.41	\$531.07	\$531.07	\$567.89	\$567.89	
41	\$765.48	\$584.74	\$584.74	\$658.95	\$658.95	\$678.19	\$678.19	\$554.90	\$554.90	\$625.32	\$625.32	\$643.58	\$643.58	\$565.84	\$565.84	\$541.05	\$541.05	\$578.56	\$578.56	
42	\$779.00	\$595.07	\$595.07	\$670.59	\$670.59	\$690.17	\$690.17	\$564.70	\$564.70	\$636.37	\$636.37	\$654.95	\$654.95	\$575.84	\$575.84	\$550.60	\$550.60	\$588.78	\$588.78	
43	\$797.82	\$609.44	\$609.44	\$686.79	\$686.79	\$706.84	\$706.84	\$578.34	\$578.34	\$651.74	\$651.74	\$670.76	\$670.76	\$589.74	\$589.74	\$563.90	\$563.90	\$603.00	\$603.00	
44	\$821.34	\$627.41	\$627.41	\$707.03	\$707.03	\$727.67	\$727.67	\$595.39	\$595.39	\$670.95	\$670.95	\$690.54	\$690.54	\$607.13	\$607.13	\$580.52	\$580.52	\$620.77	\$620.77	
45	\$848.97	\$648.52	\$648.52	\$730.82	\$730.82	\$752.16	\$752.16	\$615.42	\$615.42	\$693.52	\$693.52	\$713.77	\$713.77	\$627.55	\$627.55	\$600.05	\$600.05	\$641.65	\$641.65	
46	\$881.89	\$673.67	\$673.67	\$759.16	\$759.16	\$781.32	\$781.32	\$639.28	\$639.28	\$720.42	\$720.42	\$741.45	\$741.45	\$651.89	\$651.89	\$623.32	\$623.32	\$666.54	\$666.54	
47	\$918.93	\$701.96	\$701.96	\$791.04	\$791.04	\$814.14	\$814.14	\$666.13	\$666.13	\$750.67	\$750.67	\$772.59	\$772.59	\$649.50	\$649.50	\$623.32	\$623.32	\$694.53	\$694.53	
48	\$961.26	\$734.30	\$734.30	\$827.48	\$827.48	\$851.64	\$851.64	\$696.82	\$696.82	\$785.25	\$785.25	\$808.18	\$808.18	\$679.42	\$679.42	\$653.01	\$653.01	\$726.53	\$726.53	
49	\$1,003.01	\$766.18	\$766.18	\$863.42	\$863.42	\$888.63	\$888.63	\$727.08	\$727.08	\$813.35	\$813.35	\$843.27	\$843.27	\$741.42	\$741.42	\$708.93	\$708.93	\$758.08	\$758.08	
50	\$1,050.04	\$802.11	\$802.11	\$903.91	\$903.91	\$930.30	\$930.30	\$761.17	\$761.17	\$857.77	\$857.77	\$882.82	\$882.82	\$776.18	\$776.18	\$742.17	\$742.17	\$793.63	\$793.63	
51	\$1,096.49	\$837.59	\$837.59	\$943.89	\$943.89	\$971.45	\$971.45	\$794.84	\$794.84	\$895.72	\$895.72	\$921.87	\$921.87	\$810.52	\$810.52	\$775.00	\$775.00	\$828.73	\$828.73	
52	\$1,147.64	\$876.66	\$876.66	\$987.92	\$987.92	\$1,016.76	\$1,016.76	\$831.92	\$831.92	\$937.50	\$937.50	\$964.87	\$964.87	\$848.33	\$848.33	\$811.15	\$811.15	\$867.39	\$867.39	
53	\$1,199.37	\$916.18	\$916.18	\$1,032.46	\$1,032.46	\$1,062.60	\$1,062.60	\$869.43	\$869.43	\$979.76	\$979.76	\$1,008.37	\$1,008.37	\$886.57	\$886.57	\$847.72	\$847.72	\$906.49	\$906.49	
54	\$1,255.23	\$958.85	\$958.85	\$1,080.54	\$1,080.54	\$1,112.09	\$1,112.09	\$909.91	\$909.91	\$1,025.39	\$1,025.39	\$1,055.33	\$1,055.33	\$927.86	\$927.86	\$887.20	\$887.20	\$948.71	\$948.71	
55	\$1,311.08	\$1,001.52	\$1,001.52	\$1,128.62	\$1,															

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

HIOS Plan ID (On Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		75729PA
HIOS Plan ID (Off Exchange)⇒	75729PA0050137		75729PA0050137		75729PA0050137		75729PA0050140		75729PA0050141		75729PA0050142		75729PA0050143		75729PA0050144		75729PA0050144		Geisinger C
Plan Marketing Name ⇒	Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger All-Access PPO 25/50/4500 1x ded		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 10/20/0		Geisinger C
Form # ⇒	M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-121-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367
Rating Area ⇒	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating
Network ⇒	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger C
Metal ⇒	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Platinum		Platinum		Gr
Deductible ⇒	Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$4,500 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000
Coinsurance ⇒	0%		0%		0%		0%		0%		0%		0%		0%		0%		0
Copays ⇒	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$10 / \$20		\$20
OOP Maximum ⇒	\$7,350		\$7,350		\$7,350		\$2,000		\$7,350		\$7,350		\$8,400		\$2,000		\$2,000		\$7,350
Pediatric Dental (Yes/No) ⇒	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$358.24	\$358.24	\$434.07	\$434.07	\$368.70	\$368.70	\$405.79	\$405.79	\$348.04	\$348.04	\$333.88	\$333.88	\$289.99	\$289.99	\$360.10	\$360.10	\$405.79	\$405.79	\$308.84
15	\$390.08	\$390.08	\$472.65	\$472.65	\$401.47	\$401.47	\$441.87	\$441.87	\$378.97	\$378.97	\$363.56	\$363.56	\$315.77	\$315.77	\$392.10	\$392.10	\$441.87	\$441.87	\$336.30
16	\$402.26	\$402.26	\$487.41	\$487.41	\$414.00	\$414.00	\$455.66	\$455.66	\$390.80	\$390.80	\$374.91	\$374.91	\$325.62	\$325.62	\$404.34	\$404.34	\$455.66	\$455.66	\$346.79
17	\$414.43	\$414.43	\$502.16	\$502.16	\$426.53	\$426.53	\$469.45	\$469.45	\$402.63	\$402.63	\$386.26	\$386.26	\$335.48	\$335.48	\$416.58	\$416.58	\$469.45	\$469.45	\$357.29
18	\$427.55	\$427.55	\$518.05	\$518.05	\$440.03	\$440.03	\$484.30	\$484.30	\$415.37	\$415.37	\$398.48	\$398.48	\$346.09	\$346.09	\$429.76	\$429.76	\$484.30	\$484.30	\$368.59
19	\$440.66	\$440.66	\$533.94	\$533.94	\$453.52	\$453.52	\$499.15	\$499.15	\$428.11	\$428.11	\$410.70	\$410.70	\$356.71	\$356.71	\$442.94	\$442.94	\$499.15	\$499.15	\$379.90
20	\$454.24	\$454.24	\$550.39	\$550.39	\$467.50	\$467.50	\$514.54	\$514.54	\$441.30	\$441.30	\$423.35	\$423.35	\$367.70	\$367.70	\$456.59	\$456.59	\$514.54	\$514.54	\$391.60
21	\$468.29	\$468.29	\$567.42	\$567.42	\$481.96	\$481.96	\$530.46	\$530.46	\$454.96	\$454.96	\$436.45	\$436.45	\$379.08	\$379.08	\$470.72	\$470.72	\$530.46	\$530.46	\$403.72
22	\$468.29	\$468.29	\$567.42	\$567.42	\$481.96	\$481.96	\$530.46	\$530.46	\$454.96	\$454.96	\$436.45	\$436.45	\$379.08	\$379.08	\$470.72	\$470.72	\$530.46	\$530.46	\$403.72
23	\$468.29	\$468.29	\$567.42	\$567.42	\$481.96	\$481.96	\$530.46	\$530.46	\$454.96	\$454.96	\$436.45	\$436.45	\$379.08	\$379.08	\$470.72	\$470.72	\$530.46	\$530.46	\$403.72
24	\$468.29	\$468.29	\$567.42	\$567.42	\$481.96	\$481.96	\$530.46	\$530.46	\$454.96	\$454.96	\$436.45	\$436.45	\$379.08	\$379.08	\$470.72	\$470.72	\$530.46	\$530.46	\$403.72
25	\$470.16	\$470.16	\$569.68	\$569.68	\$483.89	\$483.89	\$532.57	\$532.57	\$456.77	\$456.77	\$438.19	\$438.19	\$380.59	\$380.59	\$472.60	\$472.60	\$532.57	\$532.57	\$405.33
26	\$479.53	\$479.53	\$581.03	\$581.03	\$493.53	\$493.53	\$543.18	\$543.18	\$465.87	\$465.87	\$446.92	\$446.92	\$388.17	\$388.17	\$482.01	\$482.01	\$543.18	\$543.18	\$413.41
27	\$490.76	\$490.76	\$594.65	\$594.65	\$505.09	\$505.09	\$555.91	\$555.91	\$476.79	\$476.79	\$457.40	\$457.40	\$397.27	\$397.27	\$493.31	\$493.31	\$555.91	\$555.91	\$423.09
28	\$509.03	\$509.03	\$616.78	\$616.78	\$523.89	\$523.89	\$576.60	\$576.60	\$494.53	\$494.53	\$474.42	\$474.42	\$412.05	\$412.05	\$511.66	\$511.66	\$576.60	\$576.60	\$438.84
29	\$524.01	\$524.01	\$634.93	\$634.93	\$539.31	\$539.31	\$593.57	\$593.57	\$509.09	\$509.09	\$488.38	\$488.38	\$424.18	\$424.18	\$526.73	\$526.73	\$593.57	\$593.57	\$451.76
30	\$531.51	\$531.51	\$644.01	\$644.01	\$547.02	\$547.02	\$602.06	\$602.06	\$516.37	\$516.37	\$495.37	\$495.37	\$430.25	\$430.25	\$534.26	\$534.26	\$602.06	\$602.06	\$458.22
31	\$542.74	\$542.74	\$657.63	\$657.63	\$558.59	\$558.59	\$614.79	\$614.79	\$527.29	\$527.29	\$505.84	\$505.84	\$439.35	\$439.35	\$545.56	\$545.56	\$614.79	\$614.79	\$467.91
32	\$553.98	\$553.98	\$671.25	\$671.25	\$570.16	\$570.16	\$627.52	\$627.52	\$538.21	\$538.21	\$516.32	\$516.32	\$448.44	\$448.44	\$556.85	\$556.85	\$627.52	\$627.52	\$477.60
33	\$561.01	\$561.01	\$679.76	\$679.76	\$577.39	\$577.39	\$635.48	\$635.48	\$545.03	\$545.03	\$522.86	\$522.86	\$454.13	\$454.13	\$563.91	\$563.91	\$635.48	\$635.48	\$483.65
34	\$568.50	\$568.50	\$688.84	\$688.84	\$585.10	\$585.10	\$643.97	\$643.97	\$552.31	\$552.31	\$529.85	\$529.85	\$460.20	\$460.20	\$571.45	\$571.45	\$643.97	\$643.97	\$490.11
35	\$572.25	\$572.25	\$693.38	\$693.38	\$588.95	\$588.95	\$648.21	\$648.21	\$555.95	\$555.95	\$533.34	\$533.34	\$463.23	\$463.23	\$575.21	\$575.21	\$648.21	\$648.21	\$493.34
36	\$575.99	\$575.99	\$697.92	\$697.92	\$592.81	\$592.81	\$652.45	\$652.45	\$559.59	\$559.59	\$536.83	\$536.83	\$466.26	\$466.26	\$578.98	\$578.98	\$652.45	\$652.45	\$496.57
37	\$579.74	\$579.74	\$702.46	\$702.46	\$596.67	\$596.67	\$656.70	\$656.70	\$563.23	\$563.23	\$540.32	\$540.32	\$469.29	\$469.29	\$582.74	\$582.74	\$656.70	\$656.70	\$499.80
38	\$583.48	\$583.48	\$707.00	\$707.00	\$600.52	\$600.52	\$660.94	\$660.94	\$566.87	\$566.87	\$543.81	\$543.81	\$472.33	\$472.33	\$586.51	\$586.51	\$660.94	\$660.94	\$503.03
39	\$590.98	\$590.98	\$716.07	\$716.07	\$608.23	\$608.23	\$669.43	\$669.43	\$574.15	\$574.15	\$550.80	\$550.80	\$478.39	\$478.39	\$594.04	\$594.04	\$669.43	\$669.43	\$509.49
40	\$598.47	\$598.47	\$725.15	\$725.15	\$615.94	\$615.94	\$677.92	\$677.92	\$581.43	\$581.43	\$557.78	\$557.78	\$484.46	\$484.46	\$601.57	\$601.57	\$677.92	\$677.92	\$515.95
41	\$609.71	\$609.71	\$738.77	\$738.77	\$627.51	\$627.51	\$690.65	\$690.65	\$592.35	\$592.35	\$568.25	\$568.25	\$493.55	\$493.55	\$612.87	\$612.87	\$690.65	\$690.65	\$525.64
42	\$620.48	\$620.48	\$751.82	\$751.82	\$638.60	\$638.60	\$702.85	\$702.85	\$602.81	\$602.81	\$578.29	\$578.29	\$502.27	\$502.27	\$623.69	\$623.69	\$702.85	\$702.85	\$534.92
43	\$635.46	\$635.46	\$769.98	\$769.98	\$654.02	\$654.02	\$719.82	\$719.82	\$617.37	\$617.37	\$592.26	\$592.26	\$514.40	\$514.40	\$638.76	\$638.76	\$719.82	\$719.82	\$547.84
44	\$654.20	\$654.20	\$792.68	\$792.68	\$673.30	\$673.30	\$741.04	\$741.04	\$635.57	\$635.57	\$609.72	\$609.72	\$529.57	\$529.57	\$657.59	\$657.59	\$741.04	\$741.04	\$563.99
45	\$676.21	\$676.21	\$819.34	\$819.34	\$695.95	\$695.95	\$765.97	\$765.97	\$656.95	\$656.95	\$630.23	\$630.23	\$547.38	\$547.38	\$679.71	\$679.71	\$765.97	\$765.97	\$582.97
46	\$702.43	\$702.43	\$851.12	\$851.12	\$722.94	\$722.94	\$795.68	\$795.68	\$682.43	\$682.43	\$654.67	\$654.67	\$568.61	\$568.61	\$706.07	\$706.07	\$795.68	\$795.68	\$605.57
47	\$731.93	\$731.93	\$886.87	\$886.87	\$753.30	\$753.30	\$829.09	\$829.09	\$711.09	\$711.09	\$682.17	\$682.17	\$592.49	\$592.49	\$735.72	\$735.72	\$829.09	\$829.09	\$631.01
48	\$765.65	\$765.65	\$927.72	\$927.72	\$788.00	\$788.00	\$867.29	\$867.29	\$743.85	\$743.85	\$713.59	\$713.59	\$619.79	\$619.79	\$769.62	\$769.62	\$867.29	\$867.29	\$660.08
49	\$798.90	\$798.90	\$968.01	\$968.01	\$822.22	\$822.22	\$904.95	\$904.95	\$776.15	\$776.15	\$744.58	\$744.58	\$646.70	\$646.70	\$803.04	\$803.04	\$904.95	\$904.95	\$688.74
50	\$836.36	\$836.36	\$1,013.40	\$1,013.40	\$860.78	\$860.78	\$947.38	\$947.38	\$812.54	\$812.54	\$779.49	\$779.49	\$677.03	\$677.03	\$840.69	\$840.69	\$947.38	\$947.38	\$721.04
51	\$873.35	\$873.35	\$1,058.22	\$1,058.22	\$898.85	\$898.85	\$989.29	\$989.29	\$848.48	\$848.48	\$813.97	\$813.97	\$706.97	\$706.97	\$877.88	\$877.88	\$989.29	\$989.29	\$752.93
52	\$914.10	\$914.10	\$1,107.59	\$1,107.59	\$940.78	\$940.78	\$1,035.44	\$1,035.44	\$888.07	\$888.07	\$851.94	\$851.94	\$739.95	\$739.95	\$918.83	\$1,035.44	\$1,035.44	\$1,035.44	\$788.05
53	\$955.30	\$955.30	\$1,157.52	\$1,157.52	\$983.20	\$983.20	\$1,082.12	\$1,082.12	\$928.10	\$928.10	\$890.35	\$890.35	\$773.31	\$773.31	\$960.25	\$960.25	\$1,082.12	\$1,082.12	\$823.58
54	\$999.79	\$999.79	\$1,211.43	\$1,211.43	\$1,028.98	\$1,028.98	\$1,132.51	\$1,132.51	\$971.32	\$971.32	\$931.81	\$931.81	\$809.32	\$809.32	\$1,004.97	\$1,004.97	\$1,132.51	\$1,132.51	\$861.93
55	\$1,044.28	\$1,044.28	\$1,265.33	\$1,265.33	\$1,074.77	\$1,074.77	\$1,182.91	\$1,182.91	\$1,014.54	\$1,014.54	\$973.28	\$973.28	\$845.33	\$845.33	\$1,049.69	\$1,049			

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0050145		75729PA0050145		75729PA0050146		75729PA0050146		75729PA0050147		75729PA0050147		75729PA0050148		75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>		hoices PPO /1000		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 20/40/4000		Geisinger Choices PPO 10/20/0		Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>		F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21		M-152-367-F Rev. 1/21	
Rating Area =>		Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>		hoices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>		ld		Gold		Gold		Gold		Silver		Silver		Platinum		Gold		Gold		Silver	
Deductible =>		00 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0	
Coinsurance =>		%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>		\$0		\$7,350		\$7,350		\$7,350		\$8,400		\$8,400		\$8,400		\$2,000		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>		as		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14		\$308.84	\$348.04	\$348.04	\$296.28	\$296.28	\$333.88	\$333.88	\$257.33	\$257.33	\$289.99	\$289.99	\$360.10	\$360.10	\$308.84	\$308.84	\$296.28	\$296.28	\$257.33	\$257.33	
15		\$336.30	\$378.97	\$378.97	\$322.62	\$322.62	\$363.56	\$363.56	\$280.21	\$280.21	\$315.77	\$315.77	\$392.10	\$392.10	\$336.30	\$336.30	\$322.62	\$322.62	\$280.21	\$280.21	
16		\$346.79	\$390.80	\$390.80	\$332.69	\$332.69	\$374.91	\$374.91	\$288.95	\$288.95	\$325.62	\$325.62	\$404.34	\$404.34	\$346.79	\$346.79	\$332.69	\$332.69	\$288.95	\$288.95	
17		\$357.29	\$402.63	\$402.63	\$342.76	\$342.76	\$386.26	\$386.26	\$297.70	\$297.70	\$335.48	\$335.48	\$416.58	\$416.58	\$357.29	\$357.29	\$342.76	\$342.76	\$297.70	\$297.70	
18		\$368.59	\$415.37	\$415.37	\$353.60	\$353.60	\$398.48	\$398.48	\$307.12	\$307.12	\$346.09	\$346.09	\$429.76	\$429.76	\$368.59	\$368.59	\$353.60	\$353.60	\$307.12	\$307.12	
19		\$379.90	\$426.11	\$426.11	\$364.44	\$364.44	\$410.70	\$410.70	\$316.54	\$316.54	\$356.71	\$356.71	\$442.94	\$442.94	\$379.90	\$379.90	\$364.44	\$364.44	\$316.54	\$316.54	
20		\$391.60	\$441.30	\$441.30	\$375.68	\$375.68	\$423.35	\$423.35	\$326.29	\$326.29	\$367.70	\$367.70	\$456.59	\$456.59	\$391.60	\$391.60	\$375.68	\$375.68	\$326.29	\$326.29	
21		\$403.72	\$454.96	\$454.96	\$387.30	\$387.30	\$436.45	\$436.45	\$336.39	\$336.39	\$379.08	\$379.08	\$470.72	\$470.72	\$403.72	\$403.72	\$387.30	\$387.30	\$336.39	\$336.39	
22		\$403.72	\$454.96	\$454.96	\$387.30	\$387.30	\$436.45	\$436.45	\$336.39	\$336.39	\$379.08	\$379.08	\$470.72	\$470.72	\$403.72	\$403.72	\$387.30	\$387.30	\$336.39	\$336.39	
23		\$403.72	\$454.96	\$454.96	\$387.30	\$387.30	\$436.45	\$436.45	\$336.39	\$336.39	\$379.08	\$379.08	\$470.72	\$470.72	\$403.72	\$403.72	\$387.30	\$387.30	\$336.39	\$336.39	
24		\$403.72	\$454.96	\$454.96	\$387.30	\$387.30	\$436.45	\$436.45	\$336.39	\$336.39	\$379.08	\$379.08	\$470.72	\$470.72	\$403.72	\$403.72	\$387.30	\$387.30	\$336.39	\$336.39	
25		\$405.33	\$456.77	\$456.77	\$388.84	\$388.84	\$438.19	\$438.19	\$337.73	\$337.73	\$380.59	\$380.59	\$472.60	\$472.60	\$405.33	\$405.33	\$388.84	\$388.84	\$337.73	\$337.73	
26		\$413.41	\$465.87	\$465.87	\$396.59	\$396.59	\$446.92	\$446.92	\$344.46	\$344.46	\$388.17	\$388.17	\$482.01	\$482.01	\$413.41	\$413.41	\$396.59	\$396.59	\$344.46	\$344.46	
27		\$423.09	\$476.79	\$476.79	\$405.89	\$405.89	\$457.40	\$457.40	\$352.53	\$352.53	\$397.27	\$397.27	\$493.31	\$493.31	\$423.09	\$423.09	\$405.89	\$405.89	\$352.53	\$352.53	
28		\$438.84	\$494.53	\$494.53	\$420.99	\$420.99	\$474.42	\$474.42	\$365.65	\$365.65	\$412.05	\$412.05	\$511.66	\$511.66	\$438.84	\$438.84	\$420.99	\$420.99	\$365.65	\$365.65	
29		\$451.76	\$509.09	\$509.09	\$433.38	\$433.38	\$488.38	\$488.38	\$376.41	\$376.41	\$424.18	\$424.18	\$526.73	\$526.73	\$451.76	\$451.76	\$433.38	\$433.38	\$376.41	\$376.41	
30		\$458.22	\$516.37	\$516.37	\$439.58	\$439.58	\$495.37	\$495.37	\$381.80	\$381.80	\$430.25	\$430.25	\$534.26	\$534.26	\$458.22	\$458.22	\$439.58	\$439.58	\$381.80	\$381.80	
31		\$467.91	\$527.29	\$527.29	\$448.88	\$448.88	\$505.84	\$505.84	\$389.87	\$389.87	\$439.35	\$439.35	\$545.56	\$545.56	\$467.91	\$467.91	\$448.88	\$448.88	\$389.87	\$389.87	
32		\$477.60	\$538.21	\$538.21	\$458.17	\$458.17	\$516.32	\$516.32	\$397.94	\$397.94	\$448.44	\$448.44	\$556.85	\$556.85	\$477.60	\$477.60	\$458.17	\$458.17	\$397.94	\$397.94	
33		\$483.65	\$545.03	\$545.03	\$463.98	\$463.98	\$522.86	\$522.86	\$402.99	\$402.99	\$454.13	\$454.13	\$563.91	\$563.91	\$483.65	\$483.65	\$463.98	\$463.98	\$402.99	\$402.99	
34		\$490.11	\$552.31	\$552.31	\$470.18	\$470.18	\$529.85	\$529.85	\$408.37	\$408.37	\$460.20	\$460.20	\$571.45	\$571.45	\$490.11	\$490.11	\$470.18	\$470.18	\$408.37	\$408.37	
35		\$493.34	\$555.95	\$555.95	\$473.27	\$473.27	\$533.34	\$533.34	\$411.06	\$411.06	\$463.23	\$463.23	\$575.21	\$575.21	\$493.34	\$493.34	\$473.27	\$473.27	\$411.06	\$411.06	
36		\$496.57	\$559.59	\$559.59	\$476.37	\$476.37	\$536.83	\$536.83	\$413.75	\$413.75	\$466.26	\$466.26	\$578.98	\$578.98	\$496.57	\$496.57	\$476.37	\$476.37	\$413.75	\$413.75	
37		\$499.80	\$563.23	\$563.23	\$479.47	\$479.47	\$540.32	\$540.32	\$416.44	\$416.44	\$469.29	\$469.29	\$582.74	\$582.74	\$499.80	\$499.80	\$479.47	\$479.47	\$416.44	\$416.44	
38		\$503.03	\$566.87	\$566.87	\$482.57	\$482.57	\$543.81	\$543.81	\$419.13	\$419.13	\$472.33	\$472.33	\$586.51	\$586.51	\$503.03	\$503.03	\$482.57	\$482.57	\$419.13	\$419.13	
39		\$509.49	\$574.15	\$574.15	\$488.77	\$488.77	\$550.80	\$550.80	\$424.52	\$424.52	\$478.39	\$478.39	\$594.04	\$594.04	\$509.49	\$509.49	\$488.77	\$488.77	\$424.52	\$424.52	
40		\$515.95	\$581.43	\$581.43	\$494.96	\$494.96	\$557.78	\$557.78	\$429.90	\$429.90	\$484.46	\$484.46	\$601.57	\$601.57	\$515.95	\$515.95	\$494.96	\$494.96	\$429.90	\$429.90	
41		\$525.64	\$592.35	\$592.35	\$504.26	\$504.26	\$568.25	\$568.25	\$437.97	\$437.97	\$493.55	\$493.55	\$612.87	\$612.87	\$525.64	\$525.64	\$504.26	\$504.26	\$437.97	\$437.97	
42		\$534.92	\$602.81	\$602.81	\$513.17	\$513.17	\$578.29	\$578.29	\$445.71	\$445.71	\$502.27	\$502.27	\$623.69	\$623.69	\$534.92	\$534.92	\$513.17	\$513.17	\$445.71	\$445.71	
43		\$547.84	\$617.37	\$617.37	\$525.56	\$525.56	\$592.26	\$592.26	\$456.47	\$456.47	\$514.40	\$514.40	\$638.76	\$638.76	\$547.84	\$547.84	\$525.56	\$525.56	\$456.47	\$456.47	
44		\$563.99	\$635.57	\$635.57	\$541.05	\$541.05	\$609.72	\$609.72	\$469.93	\$469.93	\$529.57	\$529.57	\$657.59	\$657.59	\$563.99	\$563.99	\$541.05	\$541.05	\$469.93	\$469.93	
45		\$582.97	\$656.95	\$656.95	\$559.25	\$559.25	\$630.23	\$630.23	\$485.74	\$485.74	\$547.38	\$547.38	\$679.71	\$679.71	\$582.97	\$582.97	\$559.25	\$559.25	\$485.74	\$485.74	
46		\$605.57	\$682.43	\$682.43	\$580.94	\$580.94	\$654.67	\$654.67	\$504.57	\$504.57	\$568.61	\$568.61	\$706.07	\$706.07	\$605.57	\$605.57	\$580.94	\$580.94	\$504.57	\$504.57	
47		\$631.01	\$711.09	\$711.09	\$605.34	\$605.34	\$682.17	\$682.17	\$525.77	\$525.77	\$592.49	\$592.49	\$735.72	\$735.72	\$631.01	\$631.01	\$605.34	\$605.34	\$525.77	\$525.77	
48		\$660.08	\$743.85	\$743.85	\$633.23	\$633.23	\$713.59	\$713.59	\$549.99	\$549.99	\$619.79	\$619.79	\$769.62	\$769.62	\$660.08	\$660.08	\$633.23	\$633.23	\$549.99	\$549.99	
49		\$688.74	\$776.15	\$776.15	\$660.73	\$660.73	\$744.58	\$744.58	\$573.87	\$573.87	\$646.70	\$646.70	\$803.04	\$803.04	\$688.74	\$688.74	\$660.73	\$660.73	\$573.87	\$573.87	
50		\$721.04	\$812.54	\$812.54	\$691.71	\$691.71	\$779.49	\$779.49	\$600.78	\$600.78	\$677.03	\$677.03	\$840.69	\$840.69	\$721.04	\$721.04	\$691.71	\$691.71	\$600.78	\$600.78	
51		\$752.93	\$848.48	\$848.48	\$722.31	\$722.31	\$813.97	\$813.97	\$627.35	\$627.35	\$706.97	\$706.97	\$877.88	\$877.88	\$752.93	\$752.93	\$722.31	\$722.31	\$627.35	\$627.35	
52		\$788.05	\$888.07	\$888.07	\$756.00	\$756.00	\$851.94	\$851.94	\$656.62	\$656.62	\$739.95	\$739.95	\$918.83	\$918.83	\$788.05	\$788.05	\$756.00	\$756.00	\$656.62	\$656.62	
53		\$823.58	\$928.10	\$928.10	\$790.08	\$790.08	\$890.35	\$890.35	\$686.22	\$686.22	\$773.31	\$773.31	\$960.25	\$960.25	\$823.58	\$823.58	\$790.08	\$790.08	\$686.22	\$686.22	
54		\$861.93	\$971.32	\$971.32	\$826.88	\$826.88	\$931.81	\$931.81	\$718.18	\$718.18	\$809.32	\$809.32	\$1,004.97	\$1,004.97	\$861.93	\$861.93	\$826.88	\$826.88	\$718.18	\$718.18	
55		\$900.29	\$1,014.54	\$1,014.54	\$863.67	\$863.67	\$973.28	\$973.28	\$750.13	\$750.13	\$845.33	\$845.33	\$1,049.69	\$1,049.69	\$900.29	\$900.29	\$863.67	\$863.67	\$750.13	\$750.13	
56		\$941.87	\$1,061.40	\$1,061.40	\$903.56	\$903.56	\$1,018.23	\$1,018.23	\$784.78	\$784.78	\$884.38	\$884.38	\$1,098.17	\$1,098.17	\$941.87	\$941.87	\$903.56	\$903.56	\$784.78	\$784.78	
57		\$983.86	\$1,108.72	\$1,108.72	\$943.84	\$943.84	\$1,063.62	\$1,063.62	\$819.77	\$819.77	\$923.80	\$923.80	\$1,147.13	\$1,147.13	\$983.86	\$983.86	\$943.84	\$943.84	\$819.77	\$819.77	
58		\$1,028.67	\$1,159.22	\$1,159.22	\$986.83	\$986.83	\$1,112.07	\$1,112.07	\$857.10	\$857.10	\$965.88	\$965.88	\$1,199.38	\$1,199.38	\$1,028.67	\$1,028.67	\$986.83	\$986.83	\$857.10	\$857.10	
59		\$1,050.87	\$1,184.24	\$1,184.24	\$1,008.13	\$1,008.13	\$1,136.07	\$1,136.07	\$875.61	\$875.61	\$986.73	\$986.73	\$1,225.27	\$1,225.27	\$1,050.87	\$1,050.87	\$1,				

**Geisinger Quality Options
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0050062	Geisinger All-Access QHDHP PPO 6850	PPO	Bronze	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050068	Geisinger Extra PPO 10/60/500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050070	Geisinger All-Access PPO 20/40/1000	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050071	Geisinger All-Access PPO 25/50/3300	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050073	Geisinger All-Access PPO 30/60/6000	PPO	Silver	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050078	Geisinger All-Access QHDHP PPO 2500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050079	Geisinger All-Access QHDHP PPO 4300	PPO	Silver	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050080	Geisinger All-Access PPO 15/30/250	PPO	Platinum	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050082	Geisinger Extra PPO 10/40/250	PPO	Platinum	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry

**Geisinger Quality Options
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0050096	Geisinger All-Access PPO 30/60/3500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050097	Geisinger Extra PPO 20/60/3500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050102	Geisinger All-Access PPO 20/40/500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050103	Geisinger All-Access PPO 20/40/1500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050104	Geisinger All-Access PPO 25/50/2000	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050105	Geisinger All-Access PPO 35/70/4300	PPO	Silver	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050107	Geisinger All-Access PPO 40/90/8400	PPO	Bronze	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050108	Geisinger Extra PPO 20/60/4300	PPO	Silver	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050127	Geisinger All-Access PPO 25/50/2000 1xded	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

**Geisinger Quality Options
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0050128	Geisinger All-Access PPO 10/20/0	PPO	Platinum	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050131	Geisinger Extra PPO 10/40/0	PPO	Platinum	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050132	Geisinger Extra PPO 10/60/1000	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050133	Geisinger Extra PPO 10/60/2000	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
75729PA0050140	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off	Geisinger Choices PPO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0050141	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0050142	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0050143	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off	Geisinger Choices PPO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0050144	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off	Geisinger Choices PPO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
75729PA0050145	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
75729PA0050146	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
75729PA0050147	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off	Geisinger Choices PPO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
75729PA0050148	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off	Geisinger Choices PPO	Rating Area 3	Lackawanna, Luzerne, Wayne
75729PA0050149	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3	Lackawanna, Luzerne, Wayne
75729PA0050150	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3	Lackawanna, Luzerne, Wayne
75729PA0050151	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off	Geisinger Choices PPO	Rating Area 3	Lackawanna, Luzerne, Wayne

Company Name Geisinger Quality Options

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
75729PA0050062	Geisinger All-Access QHDHP PPO 6850	PPO	Bronze	Off
75729PA0050068	Geisinger Extra PPO 10/60/500	PPO	Gold	Off
75729PA0050070	Geisinger All-Access PPO 20/40/1000	PPO	Gold	Off
75729PA0050071	Geisinger All-Access PPO 25/50/3300	PPO	Gold	Off
75729PA0050073	Geisinger All-Access PPO 30/60/6000	PPO	Silver	Off
75729PA0050078	Geisinger All-Access QHDHP PPO 2500	PPO	Gold	Off
75729PA0050079	Geisinger All-Access QHDHP PPO 4300	PPO	Silver	Off
75729PA0050080	Geisinger All-Access PPO 15/30/250	PPO	Platinum	Off
75729PA0050082	Geisinger Extra PPO 10/40/250	PPO	Platinum	Off
75729PA0050096	Geisinger All-Access PPO 30/60/3500	PPO	Gold	Off
75729PA0050097	Geisinger Extra PPO 20/60/3500	PPO	Gold	Off
75729PA0050102	Geisinger All-Access PPO 20/40/500	PPO	Gold	Off
75729PA0050103	Geisinger All-Access PPO 20/40/1500	PPO	Gold	Off
75729PA0050104	Geisinger All-Access PPO 25/50/2000	PPO	Gold	Off
75729PA0050105	Geisinger All-Access PPO 35/70/4300	PPO	Silver	Off
75729PA0050107	Geisinger All-Access PPO 40/90/8400	PPO	Bronze	Off
75729PA0050108	Geisinger Extra PPO 20/60/4300	PPO	Silver	Off
75729PA0050127	Geisinger All-Access PPO 25/50/2000 1xded	PPO	Gold	Off
75729PA0050128	Geisinger All-Access PPO 10/20/0	PPO	Platinum	Off
75729PA0050131	Geisinger Extra PPO 10/40/0	PPO	Platinum	Off
75729PA0050132	Geisinger Extra PPO 10/60/1000	PPO	Gold	Off
75729PA0050133	Geisinger Extra PPO 10/60/2000	PPO	Gold	Off
75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	PPO	Gold	Off
75729PA0050140	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off
75729PA0050141	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off
75729PA0050142	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off
75729PA0050143	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off
75729PA0050144	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off
75729PA0050145	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off
75729PA0050146	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off
75729PA0050147	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off
75729PA0050148	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off
75729PA0050149	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off
75729PA0050150	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off
75729PA0050151	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren

RATING AREA 2

0	0	1
Elk	Cameron	Potter

\$313.43	\$313.43	\$313.43
\$450.72	\$450.72	\$450.72
\$432.37	\$432.37	\$432.37
\$369.52	\$369.52	\$369.52
\$390.79	\$390.79	\$390.79
\$366.86	\$366.86	\$366.86
\$490.67	\$490.67	\$490.67
\$422.34	\$422.34	\$422.34
\$467.30	\$467.30	\$467.30
\$441.85	\$441.85	\$441.85
\$427.71	\$427.71	\$427.71
\$378.97	\$378.97	\$378.97
\$259.44	\$259.44	\$259.44
\$427.71	\$427.71	\$427.71
\$511.50	\$511.50	\$511.50
\$409.57	\$409.57	\$409.57

Company Name
Market
RATES FOR AGE 21.

HIOS Plan ID	RATING AREA 3												
	121	199	321	2,237	2,579	1,757	1,102	154	27	311	139	428	345
	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
75729PA0050062	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69	\$299.69
75729PA0050068		\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97		\$430.97		\$430.97	\$430.97
75729PA0050070	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97
75729PA0050071	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43
75729PA0050073	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32	\$353.32
75729PA0050078	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66	\$373.66
75729PA0050079	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78	\$350.78
75729PA0050080	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17	\$469.17
75729PA0050082		\$466.63	\$466.63	\$466.63	\$466.63	\$466.63	\$466.63			\$466.63		\$466.63	\$466.63
75729PA0050096	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83	\$403.83
75729PA0050097		\$396.60	\$396.60	\$396.60	\$396.60	\$396.60	\$396.60			\$396.60		\$396.60	\$396.60
75729PA0050102	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83
75729PA0050103	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48	\$422.48
75729PA0050104	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97
75729PA0050105	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37
75729PA0050107	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07	\$248.07
75729PA0050108		\$359.11	\$359.11	\$359.11	\$359.11	\$359.11	\$359.11			\$359.11		\$359.11	\$359.11
75729PA0050127	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97
75729PA0050128	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08	\$489.08
75729PA0050131		\$477.73	\$477.73	\$477.73	\$477.73	\$477.73	\$477.73			\$477.73		\$477.73	\$477.73
75729PA0050132		\$423.25	\$423.25	\$423.25	\$423.25	\$423.25	\$423.25			\$423.25		\$423.25	\$423.25
75729PA0050133		\$401.65	\$401.65	\$401.65	\$401.65	\$401.65	\$401.65			\$401.65		\$401.65	\$401.65
75729PA0050137	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62	\$391.62
75729PA0050140													
75729PA0050141													
75729PA0050142													
75729PA0050143													
75729PA0050144		\$443.61					\$443.61						
75729PA0050145		\$380.47					\$380.47						
75729PA0050146		\$364.99					\$364.99						
75729PA0050147		\$317.01					\$317.01						
75729PA0050148				\$443.61	\$443.61							\$443.61	
75729PA0050149				\$380.47	\$380.47							\$380.47	
75729PA0050150				\$364.99	\$364.99							\$364.99	
75729PA0050151				\$317.01	\$317.01							\$317.01	

RATING AREA 4				
0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette

Company Name
Market
RATES FOR AGE 21,

HIOS Plan ID	RATING AREA 5					RATING AREA 6											
	0	0	0	0	0	0	37	70	3	68	0	0	2,069	762	1,045	551	258
	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour
75729PA0050062							\$320.47	\$320.47	\$320.47	\$320.47	\$320.47	\$320.47	\$337.73	\$337.73	\$337.73	\$337.73	\$337.73
75729PA0050068													\$485.66	\$485.66	\$485.66	\$485.66	\$485.66
75729PA0050070							\$460.84	\$460.84	\$460.84	\$460.84	\$460.84	\$460.84	\$485.66	\$485.66	\$485.66	\$485.66	\$485.66
75729PA0050071							\$442.09	\$442.09	\$442.09	\$442.09	\$442.09	\$442.09	\$465.89	\$465.89	\$465.89	\$465.89	\$465.89
75729PA0050073							\$377.82	\$377.82	\$377.82	\$377.82	\$377.82	\$377.82	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16
75729PA0050078							\$399.57	\$399.57	\$399.57	\$399.57	\$399.57	\$399.57	\$421.08	\$421.08	\$421.08	\$421.08	\$421.08
75729PA0050079							\$375.10	\$375.10	\$375.10	\$375.10	\$375.10	\$375.10	\$395.30	\$395.30	\$395.30	\$395.30	\$395.30
75729PA0050080							\$501.70	\$501.70	\$501.70	\$501.70	\$501.70	\$501.70	\$528.71	\$528.71	\$528.71	\$528.71	\$528.71
75729PA0050082													\$525.85	\$525.85	\$525.85	\$525.85	\$525.85
75729PA0050096							\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$455.08	\$455.08	\$455.08	\$455.08	\$455.08
75729PA0050097													\$446.93	\$446.93	\$446.93	\$446.93	\$446.93
75729PA0050102							\$477.80	\$477.80	\$477.80	\$477.80	\$477.80	\$477.80	\$503.53	\$503.53	\$503.53	\$503.53	\$503.53
75729PA0050103							\$451.78	\$451.78	\$451.78	\$451.78	\$451.78	\$451.78	\$476.10	\$476.10	\$476.10	\$476.10	\$476.10
75729PA0050104							\$437.32	\$437.32	\$437.32	\$437.32	\$437.32	\$437.32	\$460.87	\$460.87	\$460.87	\$460.87	\$460.87
75729PA0050105							\$387.49	\$387.49	\$387.49	\$387.49	\$387.49	\$387.49	\$408.35	\$408.35	\$408.35	\$408.35	\$408.35
75729PA0050107							\$265.27	\$265.27	\$265.27	\$265.27	\$265.27	\$265.27	\$279.55	\$279.55	\$279.55	\$279.55	\$279.55
75729PA0050108													\$404.69	\$404.69	\$404.69	\$404.69	\$404.69
75729PA0050127							\$437.32	\$437.32	\$437.32	\$437.32	\$437.32	\$437.32	\$460.87	\$460.87	\$460.87	\$460.87	\$460.87
75729PA0050128							\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$551.15	\$551.15	\$551.15	\$551.15	\$551.15
75729PA0050131													\$538.35	\$538.35	\$538.35	\$538.35	\$538.35
75729PA0050132													\$476.96	\$476.96	\$476.96	\$476.96	\$476.96
75729PA0050133													\$452.62	\$452.62	\$452.62	\$452.62	\$452.62
75729PA0050137							\$418.77	\$418.77	\$418.77	\$418.77	\$418.77	\$418.77	\$441.32	\$441.32	\$441.32	\$441.32	\$441.32
75729PA0050140													\$499.90	\$499.90		\$499.90	\$499.90
75729PA0050141													\$428.75	\$428.75		\$428.75	\$428.75
75729PA0050142													\$411.31	\$411.31		\$411.31	\$411.31
75729PA0050143													\$357.25	\$357.25		\$357.25	\$357.25
75729PA0050144															\$499.90		
75729PA0050145															\$428.75		
75729PA0050146															\$411.31		
75729PA0050147															\$357.25		
75729PA0050148																	
75729PA0050149																	
75729PA0050150																	
75729PA0050151																	

Company Name
Market
RATES FOR AGE 21,

HIOS Plan ID	727	1,097	977	854	575	RATING AREA 7				RATING AREA 8					RATING AREA 9
	Northampton	Northumberland	Schuylkill	Snyder	Union	13	6	43	43	0	0	0	0	0	104
						Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland
75729PA0050062	\$337.73	\$337.73	\$337.73	\$337.73	\$337.73	\$409.21	\$409.21	\$409.21	\$409.21						\$347.59
75729PA0050068	\$485.66	\$485.66	\$485.66	\$485.66	\$485.66										\$499.84
75729PA0050070	\$485.66	\$485.66	\$485.66	\$485.66	\$485.66	\$588.46	\$588.46	\$588.46	\$588.46						\$499.84
75729PA0050071	\$465.89	\$465.89	\$465.89	\$465.89	\$465.89	\$564.51	\$564.51	\$564.51	\$564.51						\$479.49
75729PA0050073	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$482.44	\$482.44	\$482.44	\$482.44						\$409.79
75729PA0050078	\$421.08	\$421.08	\$421.08	\$421.08	\$421.08	\$510.22	\$510.22	\$510.22	\$510.22						\$433.38
75729PA0050079	\$395.30	\$395.30	\$395.30	\$395.30	\$395.30	\$478.97	\$478.97	\$478.97	\$478.97						\$406.84
75729PA0050080	\$528.71	\$528.71	\$528.71	\$528.71	\$528.71	\$640.63	\$640.63	\$640.63	\$640.63						\$544.15
75729PA0050082	\$525.85	\$525.85	\$525.85	\$525.85	\$525.85										\$541.21
75729PA0050096	\$455.08	\$455.08	\$455.08	\$455.08	\$455.08	\$551.41	\$551.41	\$551.41	\$551.41						\$468.37
75729PA0050097	\$446.93	\$446.93	\$446.93	\$446.93	\$446.93										\$459.98
75729PA0050102	\$503.53	\$503.53	\$503.53	\$503.53	\$503.53	\$610.12	\$610.12	\$610.12	\$610.12						\$518.23
75729PA0050103	\$476.10	\$476.10	\$476.10	\$476.10	\$476.10	\$576.88	\$576.88	\$576.88	\$576.88						\$490.00
75729PA0050104	\$460.87	\$460.87	\$460.87	\$460.87	\$460.87	\$558.43	\$558.43	\$558.43	\$558.43						\$474.33
75729PA0050105	\$408.35	\$408.35	\$408.35	\$408.35	\$408.35	\$494.79	\$494.79	\$494.79	\$494.79						\$420.28
75729PA0050107	\$279.55	\$279.55	\$279.55	\$279.55	\$279.55	\$338.72	\$338.72	\$338.72	\$338.72						\$287.71
75729PA0050108	\$404.69	\$404.69	\$404.69	\$404.69	\$404.69										\$416.50
75729PA0050127	\$460.87	\$460.87	\$460.87	\$460.87	\$460.87	\$558.43	\$558.43	\$558.43	\$558.43						\$474.33
75729PA0050128	\$551.15	\$551.15	\$551.15	\$551.15	\$551.15	\$667.82	\$667.82	\$667.82	\$667.82						\$567.24
75729PA0050131	\$538.35	\$538.35	\$538.35	\$538.35	\$538.35										\$554.07
75729PA0050132	\$476.96	\$476.96	\$476.96	\$476.96	\$476.96										\$490.89
75729PA0050133	\$452.62	\$452.62	\$452.62	\$452.62	\$452.62										\$465.84
75729PA0050137	\$441.32	\$441.32	\$441.32	\$441.32	\$441.32	\$534.74	\$534.74	\$534.74	\$534.74						\$454.21
75729PA0050140		\$499.90		\$499.90	\$499.90										
75729PA0050141		\$428.75		\$428.75	\$428.75										
75729PA0050142		\$411.31		\$411.31	\$411.31										
75729PA0050143		\$357.25		\$357.25	\$357.25										
75729PA0050144	\$499.90		\$499.90												
75729PA0050145	\$428.75		\$428.75												
75729PA0050146	\$411.31		\$411.31												
75729PA0050147	\$357.25		\$357.25												
75729PA0050148															
75729PA0050149															
75729PA0050150															
75729PA0050151															

Company Name
Market
RATES FOR AGE 21,

	146	0	0	163	38	27
HIOS Plan ID	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
75729PA0050062	\$347.59		\$347.59	\$347.59	\$347.59	\$347.59
75729PA0050068	\$499.84			\$499.84		\$499.84
75729PA0050070	\$499.84		\$499.84	\$499.84	\$499.84	\$499.84
75729PA0050071	\$479.49		\$479.49	\$479.49	\$479.49	\$479.49
75729PA0050073	\$409.79		\$409.79	\$409.79	\$409.79	\$409.79
75729PA0050078	\$433.38		\$433.38	\$433.38	\$433.38	\$433.38
75729PA0050079	\$406.84		\$406.84	\$406.84	\$406.84	\$406.84
75729PA0050080	\$544.15		\$544.15	\$544.15	\$544.15	\$544.15
75729PA0050082	\$541.21			\$541.21		\$541.21
75729PA0050096	\$468.37		\$468.37	\$468.37	\$468.37	\$468.37
75729PA0050097	\$459.98			\$459.98		\$459.98
75729PA0050102	\$518.23		\$518.23	\$518.23	\$518.23	\$518.23
75729PA0050103	\$490.00		\$490.00	\$490.00	\$490.00	\$490.00
75729PA0050104	\$474.33		\$474.33	\$474.33	\$474.33	\$474.33
75729PA0050105	\$420.28		\$420.28	\$420.28	\$420.28	\$420.28
75729PA0050107	\$287.71		\$287.71	\$287.71	\$287.71	\$287.71
75729PA0050108	\$416.50			\$416.50		\$416.50
75729PA0050127	\$474.33		\$474.33	\$474.33	\$474.33	\$474.33
75729PA0050128	\$567.24		\$567.24	\$567.24	\$567.24	\$567.24
75729PA0050131	\$554.07			\$554.07		\$554.07
75729PA0050132	\$490.89			\$490.89		\$490.89
75729PA0050133	\$465.84			\$465.84		\$465.84
75729PA0050137	\$454.21		\$454.21	\$454.21	\$454.21	\$454.21
75729PA0050140						
75729PA0050141						
75729PA0050142						
75729PA0050143						
75729PA0050144						
75729PA0050145						
75729PA0050146						
75729PA0050147						
75729PA0050148						
75729PA0050149						
75729PA0050150						
75729PA0050151						

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
1		Unified Rate Review v5.1																				
2		To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.																				
3		To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.																				
4		Company Legal Name:	Geisinger Quality Options															State:	PA		To validate, select the Validate button or Ctrl + Shift + I.	
5		HIOS Issuer ID:	75729															Market:	Small Group		To finalize, select the Finalize button or Ctrl + Shift + F.	
6		Effective Date of Rate Change(s):	1/1/2021																			
7																						
8		Market Level Calculations (Same for all Plans)																				
9																						
10																						
11		Section I: Experience Period Data																				
12		Experience Period:	1/1/2019		to	12/31/2019		PMPM														
13				Total																		
14		Allowed Claims			\$120,086,365.74			\$568.48														
15		Reinsurance			\$0.00			\$0.00														
16		Incurred Claims in Experience Period			\$108,487,961.31			\$513.57														
17		Risk Adjustment			-\$113,079.00			-\$0.54														
18		Experience Period Premium			\$114,312,625.58			\$541.14														
19		Experience Period Member Months			211,243																	
20																						
21		Section II: Projections																				
22																						
23		Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM														
24				Cost	Utilization	Cost	Utilization															
25		Inpatient Hospital	\$93.09	1.036	1.066	1.036	1.066	\$113.54														
26		Outpatient Hospital	\$226.49	1.105	1.019	1.105	1.019	\$287.16														
27		Professional	\$128.00	1.052	1.020	1.052	1.020	\$147.38														
28		Other Medical	\$12.81	1.074	1.016	1.074	1.016	\$15.25														
29		Capitation	\$7.65	0.147	1.000	0.147	1.000	\$0.17														
30		Prescription Drug	\$100.43	0.980	1.033	0.980	1.033	\$102.92														
31		Total	\$568.47					\$666.42														
32																						
33		Morbidity Adjustment			1.000																	
34		Demographic Shift			1.000																	
35		Plan Design Changes			1.000																	
36		Other			1.000																	
37		Adjusted Trended EHB Allowed Claims PMPM for	1/1/2021				\$666.42															
38																						
39		Manual EHB Allowed Claims PMPM					\$696.89															
40		Applied Credibility %					0.00%															
41																						
42				Projected Period Totals																		
43		Projected Index Rate for	1/1/2021				\$696.89	\$162,210,903.96														
44		Reinsurance					\$0.00	\$0.00														
45		Risk Adjustment Payment/Charge					-\$3.89	-\$905,451.96														
46		Exchange User Fees					0.00%	\$0.00														
47		Market Adjusted Index Rate					\$700.78	\$163,116,355.92														
48																						
49		Projected Member Months					232,764															
50																						
51		Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																				

Product-Plan Data Collection

Company Legal Name: Geisinger Quality Options
 HIOS Issuer ID: 75729
 Effective Date of Rate Change(s): 1/1/2021

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name										
1.2 Product ID										
1.3 Plan Name	Geisinger All-	Geisinger Extra	Geisinger All-	Geisinger All-	Geisinger All-	Geisinger	Geisinger All-	Geisinger All-	Geisinger All-	
1.4 Plan ID (Standard Component ID)	75729PA0050062	75729PA0050068	75729PA0050070	75729PA0050071	75729PA0050073	75729PA0050075	75729PA0050078	75729PA0050079	75729PA0050080	
1.5 Metal	Bronze	Gold	Gold	Gold	Silver	Silver	Gold	Silver	Platinum	
1.6 AV Metal Value	0.649	0.816	0.814	0.819	0.719	0.700	0.819	0.717	0.917	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	
1.11 Cumulative Rate Change % (over 12 mos prior)	11.08%	19.14%	18.14%	19.54%	16.95%	17.93%	3.00%	11.12%	13.31%	
1.12 Product Rate Increase %										
1.13 Submission Level Rate Increase %										

Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	75729PA0050062	75729PA0050068	75729PA0050070	75729PA0050071	75729PA0050073	75729PA0050075	75729PA0050078	75729PA0050079	75729PA0050080
\$120,086,366	\$120,086,366	\$1,172,981	\$27,644,901	\$5,388,272	\$3,228,317	\$899,258	\$312,392	\$1,835,819	\$908,985	\$4,245,193
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$11,598,404	\$11,598,404	\$382,796	\$2,535,828	\$608,008	\$477,618	\$254,869	\$133,636	\$227,441	\$202,236	\$289,468
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$108,487,961	\$108,487,961	\$790,185	\$25,109,072	\$4,780,264	\$2,750,699	\$644,389	\$178,756	\$1,608,378	\$706,749	\$3,955,725
-\$113,079	-\$113,079	-\$1,629	-\$25,877	-\$5,593	-\$3,263	-\$1,166	-\$475	-\$1,523	-\$1,036	-\$3,990
\$114,312,626	\$114,312,626	\$1,128,871	\$25,692,389	\$5,722,282	\$3,117,706	\$950,848	\$382,681	\$1,524,145	\$903,832	\$4,352,501
211,243	211,243	3,044	48,341	10,448	6,095	2,178	887	2,845	1,936	7,454
	19,397	186	3,496	961	480	175	80	286	159	943
	\$626.62	\$448.92	\$601.91	\$607.02	\$575.48	\$502.72	\$498.55	\$603.64	\$525.28	\$689.02
	95.00%	70.10%	97.83%	83.62%	88.32%	67.85%	46.77%	105.63%	78.28%	90.97%
Per Member Per Month										
2.13 Allowed Claims	\$568.48	\$385.34	\$571.87	\$515.72	\$529.67	\$412.88	\$352.19	\$645.28	\$469.52	\$569.52
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$54.91	\$125.75	\$52.46	\$58.19	\$78.36	\$117.02	\$150.66	\$79.94	\$104.46	\$38.83
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$513.57	\$259.59	\$519.42	\$457.53	\$451.30	\$295.86	\$201.53	\$565.33	\$365.06	\$530.68
2.18 Risk Adjustment Transfer Amount	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54
2.19 Premium	\$541.14	\$370.85	\$531.48	\$547.69	\$511.52	\$436.57	\$431.43	\$535.73	\$466.86	\$583.91

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		75729PA0050062	75729PA0050068	75729PA0050070	75729PA0050071	75729PA0050073	75729PA0050075	75729PA0050078	75729PA0050079	75729PA0050080
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan		0.6252	0.8991	0.8991	0.8625	0.7371	0.0000	0.7795	0.7318	0.9788
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense		9.32%	9.32%	9.32%	9.32%	9.32%	0.00%	9.32%	9.32%	9.32%
3.7 Taxes and Fees		0.82%	0.82%	0.82%	0.82%	0.82%	0.00%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$498.67	\$717.13	\$717.13	\$687.94	\$587.92	\$0.00	\$621.74	\$583.69	\$780.70
3.11 Age Calibration Factor	0.6398									
3.12 Geographic Calibration Factor	1.1038									
3.13 Tobacco Calibration Factor	1.0000									
3.14 Calibrated Plan Adjusted Index Rate		\$352.16	\$506.45	\$506.45	\$485.83	\$415.19	\$0.00	\$439.08	\$412.21	\$551.34

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	75729PA0050062	75729PA0050068	75729PA0050070	75729PA0050071	75729PA0050073	75729PA0050075	75729PA0050078	75729PA0050079	75729PA0050080
4.2 Allowed Claims	\$163,115,200	\$1,564,130	\$29,398,914	\$8,081,338	\$4,036,464	\$2,993,711	\$0	\$2,413,469	\$1,337,079	\$7,929,970
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$14,158,537	\$135,768	\$2,551,851	\$701,467	\$350,369	\$259,857	\$0	\$209,491	\$116,060	\$688,328
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$148,956,662	\$1,428,362	\$26,847,064	\$7,379,871	\$3,686,096	\$2,733,854	\$0	\$2,203,978	\$1,221,019	\$7,241,642
4.7 Risk Adjustment Transfer Amount	-\$826,312	-\$7,924	-\$148,930	-\$40,939	-\$20,448	-\$15,166	\$0	-\$12,226	-\$6,773	-\$40,172
4.8 Premium	\$169,896,550	\$1,113,022	\$30,085,080	\$8,269,955	\$3,962,526	\$2,511,587	\$0	\$2,141,262	\$1,113,682	\$8,834,407
4.9 Projected Member Months	232,764	2,232	41,952	11,532	5,760	4,272	0	3,444	1,908	11,316
4.10 Loss Ratio	88.10%	129.25%	89.68%	89.68%	93.51%	109.51%	#DIV/0!	103.52%	110.31%	82.35%
Per Member Per Month										
4.11 Allowed Claims	\$700.78	\$700.78	\$700.78	\$700.78	\$700.78	\$700.78	#DIV/0!	\$700.78	\$700.78	\$700.78
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$60.83	\$60.83	\$60.83	\$60.83	\$60.83	\$60.83	#DIV/0!	\$60.83	\$60.83	\$60.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	#DIV/0!	\$639.95	\$639.95	\$639.95
4.16 Risk Adjustment Transfer Amount	-\$3.55	-\$3.55	-\$3.55	-\$3.55	-\$3.55	-\$3.55	#DIV/0!	-\$3.55	-\$3.55	-\$3.55
4.17 Premium	\$729.91	\$498.67	\$717.13	\$717.13	\$687.94	\$587.92	#DIV/0!	\$621.74	\$583.69	\$780.70

Product-Plan Data Collection

Company Legal Name:

State:

PA

HIOS Issuer ID:

Market:

Small Group

Effective Date of Rate Change(s):

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											
1.2 Product ID											
1.3 Plan Name	Geisinger Extra	Geisinger All-	Geisinger Extra	Geisinger All-	Geisinger All-	Geisinger All-	Geisinger All-	Geisinger	Geisinger All-	Geisinger Extra	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0050082	75729PA0050096	75729PA0050097	75729PA0050102	75729PA0050103	75729PA0050104	75729PA0050105	75729PA0050106	75729PA0050107	75729PA0050108	75729PA0050109
1.5 Metal	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Silver	Platinum
1.6 AV Metal Value	0.909	0.808	0.800	0.817	0.820	0.808	0.718	0.712	0.650	0.718	0.888
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Terminated
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	14.37%	19.68%	21.69%	18.62%	18.11%	16.60%	15.39%	13.46%	-9.32%	18.19%	0.00%
1.12 Product Rate Increase %											
1.13 Submission Level Rate Increase %											

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0050082	75729PA0050096	75729PA0050097	75729PA0050102	75729PA0050103	75729PA0050104	75729PA0050105	75729PA0050106	75729PA0050107	75729PA0050108	75729PA0050109
2.2 Allowed Claims	\$10,579,131	\$1,142,980	\$3,411,276	\$2,278,515	\$1,501,513	\$765,517	\$303,237	\$634,406	\$148,189	\$509,233	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$605,341	\$228,241	\$591,204	\$249,494	\$212,349	\$141,466	\$56,002	\$92,120	\$63,864	\$179,259	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$9,973,790	\$914,739	\$2,820,073	\$2,029,021	\$1,289,165	\$624,051	\$247,235	\$542,286	\$84,325	\$329,974	\$0
2.7 Risk Adjustment Transfer Amount	-\$8,615	-\$1,468	-\$3,213	-\$2,454	-\$1,405	-\$1,042	-\$340	-\$392	-\$328	-\$952	\$0
2.8 Premium	\$8,994,941	\$1,360,171	\$2,814,806	\$2,596,212	\$1,403,017	\$1,013,009	\$295,798	\$333,281	\$232,371	\$784,676	\$0
2.9 Experience Period Member Months	16,093	2,743	6,002	4,584	2,624	1,946	635	732	613	1,778	0
2.10 Current Enrollment	1,605	209	503	648	415	316	145	101	64	331	0
2.11 Current Premium PMPM	\$678.94	\$561.48	\$542.34	\$626.78	\$595.20	\$583.62	\$522.57	\$518.20	\$455.19	\$505.61	\$0.00
2.12 Loss Ratio	110.99%	67.32%	100.30%	78.23%	91.98%	61.67%	83.68%	162.90%	36.34%	42.10%	#DIV/0!

Per Member Per Month

2.13 Allowed Claims	\$657.37	\$416.69	\$568.36	\$497.06	\$572.22	\$393.38	\$477.54	\$866.67	\$241.74	\$286.41	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
2.15 Member Cost Sharing	\$37.62	\$83.21	\$98.50	\$54.43	\$80.93	\$72.70	\$88.19	\$125.85	\$104.18	\$100.82	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
2.17 Incurred Claims	\$619.76	\$333.48	\$469.86	\$442.63	\$491.30	\$320.68	\$389.35	\$740.83	\$137.56	\$185.59	#DIV/0!
2.18 Risk Adjustment Transfer Amount	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	#DIV/0!
2.19 Premium	\$558.94	\$495.87	\$468.98	\$566.36	\$534.69	\$520.56	\$465.82	\$455.30	\$379.07	\$441.33	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0050082	75729PA0050096	75729PA0050097	75729PA0050102	75729PA0050103	75729PA0050104	75729PA0050105	75729PA0050106	75729PA0050107	75729PA0050108	75729PA0050109
3.2 Market Adjusted Index Rate											
3.3 AV and Cost Sharing Design of Plan	0.9735	0.8425	0.8274	0.9322	0.8814	0.8532	0.7560	0.0000	0.5175	0.7492	0.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000
Administrative Costs											
3.6 Administrative Expense	9.32%	9.32%	9.32%	9.32%	9.32%	9.32%	9.32%	0.00%	9.32%	9.32%	0.00%
3.7 Taxes and Fees	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.00%	0.82%	0.82%	0.00%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000
3.10 Plan Adjusted Index Rate	\$776.47	\$671.99	\$659.94	\$743.53	\$703.01	\$680.52	\$602.99	\$0.00	\$412.76	\$597.57	\$0.00

3.11 Age Calibration Factor											
3.12 Geographic Calibration Factor											
3.13 Tobacco Calibration Factor											
3.14 Calibrated Plan Adjusted Index Rate	\$548.35	\$474.56	\$466.06	\$525.09	\$496.48	\$480.59	\$425.84	\$0.00	\$291.50	\$422.01	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0050082	75729PA0050096	75729PA0050097	75729PA0050102	75729PA0050103	75729PA0050104	75729PA0050105	75729PA0050106	75729PA0050107	75729PA0050108	75729PA0050109
4.2 Allowed Claims	\$13,496,927	\$1,757,544	\$4,229,878	\$11,066,639	\$3,489,860	\$2,657,339	\$1,219,349	\$0	\$538,195	\$4,238,287	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,171,545	\$152,556	\$367,157	\$960,594	\$302,923	\$230,659	\$105,840	\$0	\$46,716	\$367,887	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$12,325,382	\$1,604,988	\$3,862,721	\$10,106,046	\$3,186,937	\$2,426,680	\$1,113,508	\$0	\$491,479	\$3,870,400	\$0
4.7 Risk Adjustment Transfer Amount	-\$68,373	-\$8,903	-\$21,428	-\$56,062	-\$17,679	-\$13,462	-\$6,177	\$0	-\$2,726	-\$21,470	\$0
4.8 Premium	\$14,954,873	\$1,685,342	\$3,983,412	\$11,741,856	\$3,501,006	\$2,580,535	\$1,049,208	\$0	\$317,002	\$3,614,099	\$0
4.9 Projected Member Months	19,260	2,508	6,036	15,792	4,980	3,792	1,740	0	768	6,048	0
4.10 Loss Ratio	82.80%	95.74%	97.49%	86.48%	91.49%	94.53%	106.76%	#DIV/0!	156.38%	107.73%	#DIV/0!
Per Member Per Month											
4.11 Allowed Claims	\$700.78	\$700.78	\$700.78	\$700.78	\$700.78	\$700.78	\$700.78	#DIV/0!	\$700.78	\$700.78	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!
4.13 Member Cost Sharing	\$60.83	\$60.83	\$60.83	\$60.83	\$60.83	\$60.83	\$60.83	#DIV/0!	\$60.83	\$60.83	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!
4.15 Incurred Claims	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	#DIV/0!	\$639.95	\$639.95	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$3.55	-\$3.55	-\$3.55	-\$3.55	-\$3.55	-\$3.55	-\$3.55	#DIV/0!	-\$3.55	-\$3.55	#DIV/0!
4.17 Premium	\$776.47	\$671.99	\$659.94	\$743.53	\$703.01	\$680.52	\$602.99	#DIV/0!	\$412.76	\$597.57	#DIV/0!

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information											
1.1	Product Name											
1.2	Product ID											
1.3	Plan Name											
1.4	Plan ID (Standard Component ID)											
1.5	Metal											
1.6	AV Metal Value											
1.7	Plan Category											
1.8	Plan Type											
1.9	Exchange Plan?											
1.10	Effective Date of Proposed Rates											
1.11	Cumulative Rate Change % (over 12 mos prior)											
1.12	Product Rate Increase %											
1.13	Submission Level Rate Increase %											

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0050110	75729PA0050111	75729PA0050112	75729PA0050113	75729PA0050114	75729PA0050115	75729PA0050116	75729PA0050117	75729PA0050118	75729PA0050119	75729PA0050120
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$170,551	\$0	\$238,405	\$5,494	\$3,619	\$6,668	\$12,374
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$12,004	\$0	\$14,503	\$496	\$1,968	\$4,633	\$6,491
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$158,547	\$0	\$223,903	\$4,998	\$1,651	\$2,035	\$5,883
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	-\$58	\$0	-\$339	-\$4	-\$5	-\$24	-\$24
2.8 Premium	\$0	\$0	\$0	\$0	\$44,953	\$0	\$360,249	\$4,256	\$5,100	\$21,191	\$19,342
2.9 Experience Period Member Months	0	0	0	0	108	0	634	8	10	44	45
2.10 Current Enrollment	0	0	0	0	0	0	0	0	0	0	0
2.11 Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	353.15%	#DIV/0!	62.21%	117.55%	32.42%	9.62%	30.45%

Per Member Per Month

2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$1,579.18	#DIV/0!	\$376.03	\$686.69	\$361.89	\$151.55	\$274.97
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$111.15	#DIV/0!	\$22.87	\$61.99	\$196.76	\$105.29	\$144.24
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$1,468.03	#DIV/0!	\$353.16	\$624.71	\$165.13	\$46.26	\$130.73
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$0.54	#DIV/0!	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$416.24	#DIV/0!	\$568.22	\$531.98	\$509.97	\$481.60	\$429.81

Section III: Plan Adjustment Factors

[illegible][illegible]

[illegible][illegible]

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations**Field # Section I: General Product and Plan Information**

1.1 Product Name												
1.2 Product ID												
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger All-	Geisinger All-	Geisinger	Geisinger	Geisinger Extra	
1.4 Plan ID (Standard Component ID)	75729PA0050121	75729PA0050122	75729PA0050123	75729PA0050124	75729PA0050125	75729PA0050126	75729PA0050127	75729PA0050128	75729PA0050129	75729PA0050130	75729PA0050131	
1.5 Metal	Platinum	Platinum	Gold	Gold	Gold	Silver	Gold	Platinum	Platinum	Gold	Platinum	
1.6 AV Metal Value	0.888	0.895	0.819	0.797	0.775	0.706	0.808	0.920	0.903	0.795	0.919	
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Terminated	Terminated	Renewing	
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.59%	13.45%	13.78%	25.12%	14.08%	
1.12 Product Rate Increase %												
1.13 Submission Level Rate Increase %												

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0050121	75729PA0050122	75729PA0050123	75729PA0050124	75729PA0050125	75729PA0050126	75729PA0050127	75729PA0050128	75729PA0050129	75729PA0050130	75729PA0050131	
2.2 Allowed Claims	\$165	\$0	\$4,983	\$17,324	\$26,219	\$1	\$583,568	\$17,346,049	\$5,805,910	\$5,390,603	\$10,258,926	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$163	\$0	\$792	\$4,711	\$5,329	\$0	\$142,655	\$629,078	\$264,838	\$646,491	\$466,259	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$2	\$0	\$4,191	\$12,613	\$20,890	\$1	\$440,913	\$16,716,970	\$5,541,073	\$4,744,112	\$9,792,668	
2.7 Risk Adjustment Transfer Amount	-\$2	\$0	-\$11	-\$43	-\$44	-\$1	-\$943	-\$13,599	-\$5,299	-\$4,963	-\$9,474	
2.8 Premium	\$2,222	\$0	\$11,172	\$40,797	\$39,491	\$430	\$933,983	\$15,497,452	\$5,978,388	\$4,896,371	\$10,184,929	
2.9 Experience Period Member Months	4	0	21	80	82	1	1,761	25,405	9,899	9,271	17,698	
2.10 Current Enrollment	0	0	0	0	0	0	264	2,392	920	668	1,484	
2.11 Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$593.89	\$717.32	\$715.28	\$594.23	\$696.83	
2.12 Loss Ratio	0.10%	#DIV/0!	37.55%	30.95%	52.96%	0.20%	47.26%	107.96%	92.77%	96.99%	96.24%	

Per Member Per Month

2.13 Allowed Claims	\$41.35	#DIV/0!	\$237.26	\$216.55	\$319.75	\$0.85	\$331.38	\$682.78	\$586.51	\$581.45	\$579.67	
2.14 Reinsurance	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.15 Member Cost Sharing	\$40.77	#DIV/0!	\$37.69	\$58.89	\$64.99	\$0.00	\$81.01	\$24.76	\$26.75	\$69.73	\$26.35	
2.16 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.17 Incurred Claims	\$0.58	#DIV/0!	\$199.57	\$157.66	\$254.76	\$0.85	\$250.38	\$658.02	\$559.76	\$511.72	\$553.32	
2.18 Risk Adjustment Transfer Amount	-\$0.54	#DIV/0!	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	-\$0.54	
2.19 Premium	\$555.56	#DIV/0!	\$531.98	\$509.97	\$481.60	\$429.81	\$530.37	\$610.02	\$603.94	\$528.14	\$575.48	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0050121	75729PA0050122	75729PA0050123	75729PA0050124	75729PA0050125	75729PA0050126	75729PA0050127	75729PA0050128	75729PA0050129	75729PA0050130	75729PA0050131	
3.2 Market Adjusted Index Rate												
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8532	1.0203	0.0000	0.0000	0.9967	
3.4 Provider Network Adjustment	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	1.0000	
3.5 Benefits in Addition to EHB	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	1.0000	
Administrative Costs												
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.32%	9.32%	0.00%	0.00%	9.32%	
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	0.82%	0.00%	0.00%	0.82%	
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	0.00%	0.00%	2.00%	
3.9 Catastrophic Adjustment	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$680.52	\$813.80	\$0.00	\$0.00	\$794.98	

3.11 Age Calibration Factor												
3.12 Geographic Calibration Factor												
3.13 Tobacco Calibration Factor												
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$480.59	\$574.72	\$0.00	\$0.00	\$561.42	

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0050121	75729PA0050122	75729PA0050123	75729PA0050124	75729PA0050125	75729PA0050126	75729PA0050127	75729PA0050128	75729PA0050129	75729PA0050130	75729PA0050131
4.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$2,220,055	\$28,028,198	\$0	\$0	\$12,479,402
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$192,703	\$2,432,871	\$0	\$0	\$1,083,223
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$2,027,353	\$25,595,327	\$0	\$0	\$11,396,179
4.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	-\$11,246	-\$141,986	\$0	\$0	-\$63,218
4.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$2,155,890	\$32,548,797	\$0	\$0	\$14,156,963
4.9 Projected Member Months	0	0	0	0	0	0	3,168	39,996	0	0	17,808
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	94.53%	78.98%	#DIV/0!	#DIV/0!	80.86%
Per Member Per Month											
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$700.78	\$700.78	#DIV/0!	#DIV/0!	\$700.78
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$60.83	\$60.83	#DIV/0!	#DIV/0!	\$60.83
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$639.95	\$639.95	#DIV/0!	#DIV/0!	\$639.95
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$3.55	-\$3.55	#DIV/0!	#DIV/0!	-\$3.55
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$680.52	\$813.80	#DIV/0!	#DIV/0!	\$794.98

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name											
1.2 Product ID											
1.3 Plan Name	Geisinger Extra	Geisinger Extra	Geisinger	Geisinger All-	Geisinger All-	Geisinger All-	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices
1.4 Plan ID (Standard Component ID)	75729PA0050132	75729PA0050133	75729PA0050134	75729PA0050135	75729PA0050136	75729PA0050137	75729PA0050140	75729PA0050141	75729PA0050142	75729PA0050143	75729PA0050144
1.5 Metal	Gold	Gold	Silver	Platinum	Platinum	Platinum	Gold	Platinum	Gold	Silver	Platinum
1.6 AV Metal Value	0.813	0.797	0.710	0.866	0.873	0.781	0.911	0.812	0.793	0.720	0.911
1.7 Plan Category	Renewing	Renewing	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	19.83%	18.34%	20.10%	-6.67%	23.93%	14.84%	7.78%	9.94%	10.05%	5.58%	7.78%
1.12 Product Rate Increase %											
1.13 Submission Level Rate Increase %											

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0050132	75729PA0050133	75729PA0050134	75729PA0050135	75729PA0050136	75729PA0050137	75729PA0050140	75729PA0050141	75729PA0050142	75729PA0050143	75729PA0050144
2.2 Allowed Claims	\$7,318,715	\$5,332,894	\$653,783	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$978,883	\$685,494	\$202,379	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$6,339,832	\$4,647,400	\$451,404	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	-\$8,126	-\$4,388	-\$972	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$7,854,583	\$4,042,570	\$771,610	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	15,181	8,197	1,816	0	0	0	0	0	0	0	0
2.10 Current Enrollment	1,316	1,036	173	1	21	13	0	0	0	0	0
2.11 Current Premium PMPM	\$587.75	\$564.75	\$497.54	\$666.18	\$656.68	\$567.47	\$684.88	\$575.85	\$551.87	\$499.64	\$684.88
2.12 Loss Ratio	80.80%	115.09%	58.58%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Per Member Per Month

2.13 Allowed Claims	\$482.10	\$650.59	\$360.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$64.48	\$83.63	\$111.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$417.62	\$566.96	\$248.57	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	-\$0.54	-\$0.54	-\$0.54	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	\$517.40	\$493.18	\$424.90	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0050132	75729PA0050133	75729PA0050134	75729PA0050135	75729PA0050136	75729PA0050137	75729PA0050140	75729PA0050141	75729PA0050142	75729PA0050143	75729PA0050144
3.2 Market Adjusted Index Rate											
3.3 AV and Cost Sharing Design of Plan	0.8830	0.8379	0.0000	0.0000	0.0000	0.8170	0.9255	0.7938	0.7615	0.6614	0.9255
3.4 Provider Network Adjustment	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs											
3.6 Administrative Expense	9.32%	9.32%	0.00%	0.00%	0.00%	9.32%	9.32%	9.32%	9.32%	9.32%	9.32%
3.7 Taxes and Fees	0.82%	0.82%	0.00%	0.00%	0.00%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load	2.00%	2.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$704.29	\$668.32	\$0.00	\$0.00	\$0.00	\$651.65	\$738.19	\$633.14	\$607.38	\$527.54	\$738.19

3.11 Age Calibration Factor											
3.12 Geographic Calibration Factor											
3.13 Tobacco Calibration Factor											
3.14 Calibrated Plan Adjusted Index Rate	\$497.38	\$471.97	\$0.00	\$0.00	\$0.00	\$460.20	\$521.32	\$447.13	\$428.94	\$372.55	\$521.32

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0050132	75729PA0050133	75729PA0050134	75729PA0050135	75729PA0050136	75729PA0050137	75729PA0050140	75729PA0050141	75729PA0050142	75729PA0050143	75729PA0050144
4.2 Allowed Claims	\$11,066,639	\$8,712,035	\$0	\$0	\$0	\$109,321	\$0	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$960,594	\$756,212	\$0	\$0	\$0	\$9,489	\$0	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$10,106,046	\$7,955,823	\$0	\$0	\$0	\$99,832	\$0	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$56,062	-\$44,134	\$0	\$0	\$0	-\$554	\$0	\$0	\$0	\$0	\$0
4.8 Premium	\$11,122,140	\$8,308,520	\$0	\$0	\$0	\$101,657	\$0	\$0	\$0	\$0	\$0
4.9 Projected Member Months	15,792	12,432	0	0	0	156	0	0	0	0	0
4.10 Loss Ratio	91.32%	96.27%	#DIV/0!	#DIV/0!	#DIV/0!	98.74%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month											
4.11 Allowed Claims	\$700.78	\$700.78	#DIV/0!	#DIV/0!	#DIV/0!	\$700.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$60.83	\$60.83	#DIV/0!	#DIV/0!	#DIV/0!	\$60.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$639.95	\$639.95	#DIV/0!	#DIV/0!	#DIV/0!	\$639.95	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$3.55	-\$3.55	#DIV/0!	#DIV/0!	#DIV/0!	-\$3.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$704.29	\$668.32	#DIV/0!	#DIV/0!	#DIV/0!	\$651.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name							
1.2 Product ID							
1.3 Plan Name	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices
1.4 Plan ID (Standard Component ID)	75729PA0050145	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151
1.5 Metal	Gold	Gold	Silver	Platinum	Gold	Gold	Silver
1.6 AV Metal Value	0.812	0.793	0.720	0.911	0.812	0.793	0.720
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	9.94%	10.05%	5.58%	7.78%	9.94%	10.05%	5.58%
1.12 Product Rate Increase %							
1.13 Submission Level Rate Increase %							

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0050145	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	0	0	0	0	0	0	0
2.10 Current Enrollment	0	3	0	0	0	3	0
2.11 Current Premium PMPM	\$575.85	\$551.87	\$499.64	\$684.88	\$575.85	\$551.87	\$499.64
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Per Member Per Month

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

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0050145	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151
3.2 Market Adjusted Index Rate							
3.3 AV and Cost Sharing Design of Plan	0.7938	0.7615	0.6614	0.9255	0.7938	0.7615	0.6614
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs							
3.6 Administrative Expense	9.32%	9.32%	9.32%	9.32%	9.32%	9.32%	9.32%
3.7 Taxes and Fees	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%	0.82%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$633.14	\$607.38	\$527.54	\$738.19	\$633.14	\$607.38	\$527.54

3.11 Age Calibration Factor							
3.12 Geographic Calibration Factor							
3.13 Tobacco Calibration Factor							
3.14 Calibrated Plan Adjusted Index Rate	\$447.13	\$428.94	\$372.55	\$521.32	\$447.13	\$428.94	\$372.55

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0050145	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151
4.2 Allowed Claims	\$0	\$25,228	\$0	\$0	\$0	\$25,228	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$0	\$2,190	\$0	\$0	\$0	\$2,190	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$23,038	\$0	\$0	\$0	\$23,038	\$0
4.7 Risk Adjustment Transfer Amount	\$0	-\$128	\$0	\$0	\$0	-\$128	\$0
4.8 Premium	\$0	\$21,866	\$0	\$0	\$0	\$21,866	\$0
4.9 Projected Member Months	0	36	0	0	0	36	0
4.10 Loss Ratio	#DIV/0!	105.98%	#DIV/0!	#DIV/0!	#DIV/0!	105.98%	#DIV/0!
Per Member Per Month							
4.11 Allowed Claims	#DIV/0!	\$700.78	#DIV/0!	#DIV/0!	#DIV/0!	\$700.78	#DIV/0!
4.12 Reinsurance	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	\$60.83	#DIV/0!	#DIV/0!	#DIV/0!	\$60.83	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!
4.15 Incurred Claims	#DIV/0!	\$639.95	#DIV/0!	#DIV/0!	#DIV/0!	\$639.95	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	-\$3.55	#DIV/0!	#DIV/0!	#DIV/0!	-\$3.55	#DIV/0!
4.17 Premium	#DIV/0!	\$607.38	#DIV/0!	#DIV/0!	#DIV/0!	\$607.38	#DIV/0!

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 2	0.8900
Rating Area 3	0.8510
Rating Area 5	0.9100
Rating Area 6	0.9590
Rating Area 7	1.1620
Rating Area 9	0.9870

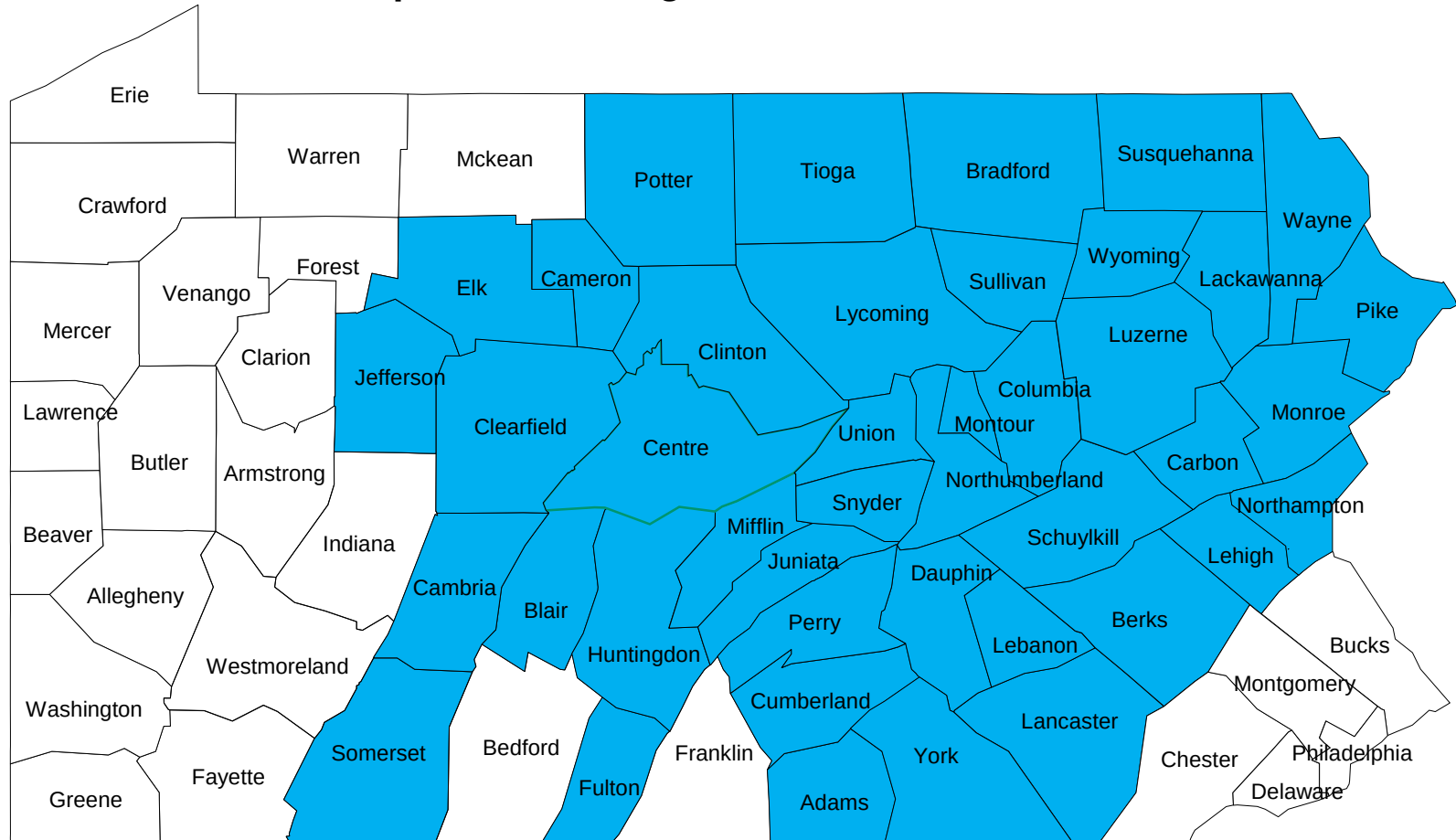
RFJ Part II - Consumer Friendly Justification
Geisinger Quality Options
Small Group

Geisinger Quality Options has proposed an overall base rate increase of 16.7% for Small Group PPO members effective January 1, 2021 through December 1, 2021. The actual range of proposed rate changes vary from a minimum of -9.1% to a maximum of 25.4%. The key drivers of the increase are the changes in the normalized risk pool experience, changes in the expected morbidity of the population, and the changes to the induced demand calculation. The total projected 2021 administrative costs are slightly higher than those used for the current 2020 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2021 to maintain the desired metallic level.

2020 to 2021 Service Area

Issuer: Geisinger Quality Options (Issuer 75729)

Market: Small Group - Off Exchange



Key:

 2020 to 2021 Off-exchange service area

Geisinger Quality Options
Small Group Filing for 2021
Response to Questions
SERFF Tracking Number: GSHP-132364597

1. The updated guidance was intended to make our small group rate increase calculation consistent with the federal URRT. For this filing year only, there will be a slight disconnect, in that, the input entered in Table 10 for the 2020 calibrated plan index rate for each plan (column AA from the approved 2020 filing) will need to be adjusted by the Q1 2020 Trend factor by Quarter" shown in Table 5A cell J35 to calculate the Q1 plan rate. Please update all documents and worksheets as necessary.

[The 2020 calibrated plan index rate in column Z of Table 10 has been updated to adjust for the Q1 trend factor in the 2020 rate filing.](#)

2. The actuarial memorandum indicates that the estimated experience period risk adjustment reported in Table 2, of the PAAM Exhibits, and Section 1 of worksheet 1 of the URRT represents the combined estimates for both GHP and GQO. The data captured in these cells should be for the filing entity. Please update both exhibits to show the Department calculated amount of \$928,032. If you believe you have information that supports your understanding that the risk adjustment transfer between affiliated companies, please provide.

[The risk adjustment transfer for the experience period in Table 2 has been updated.](#)

3. The Capitation Worksheet in the Supporting Documents seems to indicate that mental health and substance abuse and autism services are no longer capitated.

a. Are these services now offered on a fee-for-service basis?

[Geisinger is no longer outsourcing the mental health and substance abuse services. The providers are reimbursed on a fee-for-service basis.](#)

b. Please revise the worksheet to also show the actual negotiated 2020 capitation amounts for the remaining services.

[The exhibit has been updated to include the capitation amounts for 2020.](#)

4. Regarding Trend:

a. 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. Whether adjusted or not, please provide the following monthly data for each of the 48 months in Table 4b:

- i. The average age factor;
- ii. The average geographic factor;
- iii. The average tobacco factor; and
- iv. The average benefit factor;

[The data provided in Table 4 and 4b is raw unadjusted data. An additional exhibit is provided in the file "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx" which includes the average age, geographic and tobacco factors for each month. The age factor is determined as of each month. The geographic factor is based on employer group as allowed per rating rules. The tobacco factor is 1.0 in 2019 since Geisinger no longer uses a tobacco rating factor in the small group market starting in 2019. The average benefit factor is equal to paid / allowed for each month.](#)

b. On page 4 of the actuarial memorandum you indicate that Table 4b is the combined experience for our Individual ACA block (GHP and GQO). On page 5 you indicate that Table 4b displays the combined small group ACA data. Please clarify and update the actuarial memorandum accordingly.

Table 4b is the combined small group ACA data. Page 4 of the memorandum has been updated accordingly.

5. The Single Risk Pool Adjustments reported in column C of Table 5 should be consistent with the factors reported in cells F32 – F35 of Worksheet 1 of the URRT. The instructions for each template require that this information should be for the filing entity. Please update the URRT.

Cells F32-F35 of Worksheet 1 of the URRT have been updated to match column C of Table 5.

6. The “Trended EHB Allowed Claims” reported in Table 5 cell C23 should be consistent with the amount reported in cell F36 of worksheet 1 of the URRT. Please update the URRT.

The changes made in response to question 5 have made cell F36 of worksheet 1 equal Table 5 cell C23.

7. Please provide the data and assumptions underlying the average risk score and MER used in developing the 1.05 morbidity adjustment in Table 5. Also, please show how this data was used to develop the 1.05 adjustment.

The Morbidity worksheet in the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx” provides the 2019 experience in the small group market for employers with an effective date in January through April. This was used to estimate the morbidity adjustment in Table 5. There are three columns of data showing the average age factor, MER and average risk score for employers that stayed in the ACA, switched to a level-funded self-insured plan, and a total combined. The difference in average age factor was not significant. The difference in MER from the total market [REDACTED] to those employers remaining in the ACA market [REDACTED] is significant ([REDACTED] increase). The difference in average risk score from the total market [REDACTED], to those employers remaining in the ACA market [REDACTED], is significant ([REDACTED] increase). We also considered the fact that this change in risk profile will significantly change our 2020 and 2021 risk adjustment transfers. Since Geisinger only has about 5% market share in the small group market, Geisinger cannot estimate the full impact of the risk adjustment transfers. We believe that there is a chance that the impact on estimated morbidity factor of the employers moving to level-funded self-insurance will be mitigated by this change in risk adjustment transfers. Due to these factors we have used a 5% morbidity increase as our best estimated.

8. Table 5 cell D54 shows a risk adjustment user fee of \$0.21. The 2021 NBPP indicates that CMS has finalized an amount of \$0.25 pmpm. Please update.

The assumption for the risk adjustment user fee has been updated to be \$0.25 PMPM. However, we are required to enter a percent of premium in Table 6 for this fee. Due to rounding the amount shown in Table 6 as a PMPM is \$0.29 PMPM. Since this is due to rounding, we believe that this level of accuracy is acceptable.

9. Regarding the supporting exhibit for the Change in Other Manual Factor in Table 5,

a. The estimated 2020 reinsurance was \$2.65 pmpm and the estimated 2021 is \$5.63 pmpm. Please explain why this amount is expected to more than double.

As shown in the Reinsurance tab of the

“PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx” file, our actual fiscal year 2020 reinsurance premium for small group is \$3.35 PMPM. This is significantly higher than the premium of \$2.46 PMPM that we were projecting for fiscal year 2020 at the time of our last filing. The large reinsurance rate increase from fiscal year 2019 to 2020 combined with the quotes we have received for fiscal year 2021 coverage, have led to our assumption of a 40% rate increase for fiscal years 2021 and 2022. Weighting these projections together comes to a \$5.63 PMPM estimate for calendar year 2021.

i. Please provide the actual reinsurance premium and recoveries for 2019 and the actual negotiated premium for 2020.

Our reinsurance agreement is based on a fiscal year period instead of a calendar year. The reinsurance premium paid for fiscal year 2019 (July 2018 to June 2019) Small Group GHP and GQO members is \$427,043. The actual recoveries during that same period were \$201,966.

Our negotiated reinsurance rate for fiscal year 2020 (July 2019 to June 2020) is \$3.35 PMPM. We are still negotiating the fiscal year 2021 rates that will be effective July 2020.

ii. Also, discuss why the recoveries are only expected to be 30% of the estimated expense in 2021 while the 2020 recoveries were estimated to be almost 77% of the expense.

The projected recoveries for 2021 are based on four years of our historical experience for the small group ACA book of business. Recoveries for fiscal year 2019 came in lower than what we have seen in prior years leading to a small decline in the project recoveries. As mentioned in response to part a of this question, we have also seen our reinsurance premiums increase significantly since 2019. The combination of large premium increases and lower recoveries in fiscal year 2019, have contributed to the difference in percentages mentioned above.

iii. Has the 2021 reinsurance agreement changed from the 2020 agreement?

We have not yet finalized the fiscal year 2021 reinsurance agreement that will take effect July 2020.

b. What is the basis for the estimated savings with the new PBM?

The estimate the impact of changing to the new PBM, we looked at historical claims experience by line of business and applied the pricing from the agreement with the new PBM. We considered the new discounts, dispensing fees and rebates to determine the estimated savings.

10. Regarding the administrative expenses,

a. Please explain why the 2021 projected administrative expense percent of premium is expected to be 9.17% percent of premium while it was 7.97% in 2020. Specifically, what caused this increase?

The main driver of the increase in administrative expense as a percent of premium is a change in corporate overhead due to centralizing Geisinger's marketing department and strategy across the entire enterprise.

b. Please explain why quality improvements are aggregated for GHP and GQO. Since these are different products with different managed care initiatives and allow carriers more control over costs, why is this appropriate?

Our managed care initiatives and controls over cost do not vary by product. At Geisinger, we apply the same initiatives and controls to both HMO and PPO products.

i. Is the data provided in the Supporting Documents tab the actual reported amount in the 2019 annual statement? If not, please provide separately for each company.

The data provided in the original exhibit showed the combined GHP and GQO amounts from the 2019 annual statement. Please see the Quality Improvement tab of the "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx" file for company-specific amounts.

11. Regarding Table 6:

a. Please provide the proposed commission schedules for 2021. Is this a new commission contract and structure?

The Commission schedule is the file "Broker Commission FY 2021.pdf". There is no change in the commission contract or structure for the ACA small group market.

b. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.

Please see the commission tab of the

“PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx” file. As footnoted on the exhibit, the percent of the block in each bucket and the premium PMPM are both based on February 2020 data. The percent of premium calculated on this tab is used in Table 6 cell C51.

c. The supporting exhibit shows that the percent of premium amount is based on the ‘current premium.’ Please explain why not based on the ‘projected premium.’

We used the current (February 2020) premium to be consistent with the data used for the block distribution.

d. Please provide an exhibit showing the actual commissions paid in 2019 and year-to-date 2020.

Please see the Paid Commissions tab of the “PID_Response_Exhibits_GQO_SmGrp_061920.xlsx” file for actual commissions paid in 2019 and year-to-date 2020.

e. Please provide the total actual FIT paid by GQO in calendar years 2018 and 2019.

GQO’s 2018 federal tax liability was \$802,992. GQO’s 2019 federal tax liability is estimated to be \$1,159,385.

f. Please list and provide the 2019 quality improvement initiative expenses by line item, separately, for GHP and GQO ACA- Compliant business.

Additional details on the quality improvement expenses by line item have been added to the Quality Improvement tab of the “PID_Response_Exhibits_GQO_SmGrp_061920.xlsx” file. This exhibit was expanded to include the dollar amounts from lines 6.1 to 6.5 of the 2019 GQO annual statement. Please note that the small group breakout in the annual statement combines all small group business including ACA, transitional, and grandfathered.

g. What is the basis for the \$0.24 pmpm PCORI Fee?

Please see the Taxes tab of the “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx” file for quarterly weighting of the \$0.24 PCORI Fee. The fees used in this worksheet are based on the most up to date fee (\$2.45 annually or \$0.20 PMPM) which applies to plan years ending before October 2019. This fee was trended forward to 2021 using the National Health Expenditure annual trend projections.

12. Please update the Benefit Change Exhibit to show, 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.

An updated Benefit Change exhibit can be found in the

“PID_Response_Exhibits_GQO_SmGrp_061920.xlsx” file. This tab now includes the 2020 and 2021 Pricing AVs. An additional Exhibit demonstrating the development of the Pricing AV for several plans has also been provided. All plan pricing AVs have been revised this year to utilize all ACA market data (individual and small group) in the development of the value of each plan. We also looked at the historical paid to allowed for this market to normalize the model, which wasn’t necessary for the small group market. Since we are updating the underlying data, all plan pricing AVs have changed even if there was no change in benefit.

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

The professional copays on the expanded bronze plans for primary and specialty care are below 50% coinsurance. The expanded bronze plans in this market have a primary care copay of \$40 and a specialty copay of \$90. Projected average cost per visit for this population for primary care is \$100 and for specialty is \$204.

14. A network adjustment equal to 1.000 is being applied in the development of the Index Rate. Please provide justification that there is no difference in claim costs between the HMO and the PPO (GHP and GQO) experience that is underlying the manual rate to support a 1.000 factor.

At Geisinger Health Plan, we have the same provider contracts for both HMO and PPO products. The reimbursements to providers are the same. We also apply the same care management and cost controls. There is no network adjustment necessary.

15. The following questions are related to the risk adjustment transfer amount:

a. The projected risk adjustment transfer amount for 2021 per Table 5 of the PA Rate Template is - \$20.33 PMPM. The independent estimates calculated by the PID suggest that the combined experience period risk adjustment amount for both legal entities is \$2.82 PMPM. Please reconcile this difference or update.

The plan year 2019 risk adjustment transfer was the basis for the projected risk adjustment PMPM. Since we now know the actual amounts from the Department, we have updated this in Table 5. In support of the updated projection based on the transfer payments provided by the Department, please see the updated Risk Adjustment tab in the file "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx".

b. Please confirm the projected risk adjustment transfer amount will be updated to utilize the actual 2019 Risk Adjustment amount, modified to reflect any estimated change in the state-wide average premium between 2019 and 2021.

The plan year 2019 risk adjustment transfer was the basis for the projected risk adjustment PMPM. Since we now know the actual amounts from the Department, we have updated this in Table 5. Since Geisinger represents only about 5% of the PA small group market we do not have enough data to accurately adjust projections for the change in market premium in future periods.

c. To the extent that the morbidity adjustment reflects anticipated changes in morbidity of the Company's internal small group book of business rather than changes in the morbidity of the overall Pennsylvania small group market, please explain how the morbidity adjustment was considered in the development of the Company's projected 2021 risk transfer assumption.

Since Geisinger represents only about 5% of the PA small group market we do not have enough data to accurately adjust projections for the change in risk adjustment transfer payments future periods. Please see the answer to question number 7 for additional information on the morbidity adjustment.

16. Table 3 of the PA Rate Template shows the components of the trend which includes a -85.30% trend assumption for capitation. While this assumption is justified and calculated on the 'Capitation' tab of the additional exhibits, please confirm if there was any corresponding adjustment applied elsewhere to reflect that Geisinger will be responsible for covering the costs of chiropractic and mental health services which are no longer capitated in 2021.

The overall total trend includes covering these services. The reduction in capitation trend is an adjustment made after developing trend and results in an increase in inpatient, outpatient and professional trends so that the total annual cost is "shifted" to these other categories.

17. Table 13 shows the geographic factors by rating area. While the factors have not changed from the prior year, please explain what analysis has been performed to confirm the adequacy of the factors for the 2021 rates.

The geographic factors used in the filing are consistent with the current approved factors. We would like to keep the factors constant in order to maintain consistency in the market. Additionally, there have not been any significant changes to our provider contracting so we don't expect to see any large changes by area. Since these factors are normalized, they would not impact the overall rate increase and would instead cause increased disruption to our membership.

18. Please justify the reasoning behind applying an equal weight to all three experience periods used in the trend development as opposed to applying a heavier weight to the more recent experience period.

An equal weighting was applied to all three periods because the membership has remained stable, though the claims experience remains volatile from year to year. Many factors were considered when determining what trends to utilize including but not limited to the 12 month rolling trends, 3 month rolling trends, national reports on trend, and expected future changes in the market.

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

Due to a lag in acquiring our data we cannot provide data paid through May. When evaluating experience for pricing we do not review experience with less than 2 months of runout. Data without appropriate runout would contain substantial completion factors and would not be acceptable for adjusting trend projections. Since the department is in support of having a standard Covid-19 adjustment in the rate filings in PA, Geisinger would not want to include any experience impacted by Covid-19 in our trend assumptions.

20. Please 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.

The average quarterly rate change is shown on the Quarterly Rate Change tab of the "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx" file. Please keep in mind that this increase is only the result of the rate changes and would not include any impact of age increases. The rate change that any given group will see may not match these averages.

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

Yes, the rates on Table 11 are the same as the rates in the PA Plan Design Summary and Rate Tables, Federal Rate Template and the binder.

22. 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 the tab "Projected vs Actual" in the file "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx".

23. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 and the year-to-date 2020 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 the tab "Financial Performance" in the file "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx".

24. 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.

Acknowledged.

Geisinger Quality Options
Small Group Filing for 2021
Capitation History

	2016	2017	2018	2019	2020	Proj. 2021
Chiropractic Coverage:	\$0.78	\$0.72	\$0.22	\$0.31	\$0.00	\$0.00
Nurseline:	\$0.32	\$0.20	\$0.03	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$7.17	\$8.50	\$7.85	\$7.18	\$0.00	\$0.00
Pediatric Dental:	\$0.00	\$0.13	\$0.13	\$0.13	\$0.13	\$0.13
Total Capitation:	\$8.27	\$9.55	\$8.23	\$7.65	\$0.17	\$0.17
Trend:		16%	-14%	-7%	-98%	0%

Geisinger Quality Options
Small Group Filing for 2021
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	Average Age	Average Area	Average Tobacco	Benefit Factor
Jan-16		\$2,064,874.00	1.0000	\$ 2,064,874.00	3,979	\$ 518.94		(\$31,399.91)	\$2,186,520.88	\$ 549.52	1.483	0.936	1.008	0.944
Feb-16		\$1,864,860.84	1.0000	\$ 1,864,860.84	3,945	\$ 472.72		(\$29,965.85)	\$1,990,433.82	\$ 504.55	1.483	0.936	1.008	0.937
Mar-16		\$1,652,670.30	1.0000	\$ 1,652,670.30	3,899	\$ 423.87		(\$30,317.60)	\$1,767,700.77	\$ 453.37	1.486	0.936	1.008	0.935
Apr-16		\$1,471,193.91	1.0000	\$ 1,471,193.91	3,754	\$ 391.90		(\$28,122.41)	\$1,584,671.17	\$ 422.13	1.488	0.937	1.009	0.928
May-16		\$1,546,398.97	1.0000	\$ 1,546,398.97	3,666	\$ 421.82		(\$31,344.50)	\$1,648,807.15	\$ 449.76	1.488	0.937	1.010	0.938
Jun-16		\$1,400,627.34	1.0000	\$ 1,400,627.34	3,500	\$ 400.18		(\$27,877.38)	\$1,494,246.01	\$ 426.93	1.494	0.938	1.011	0.937
Jul-16		\$1,784,028.81	1.0000	\$ 1,784,028.81	3,482	\$ 512.36		(\$38,261.85)	\$1,889,933.19	\$ 542.77	1.492	0.939	1.012	0.944
Aug-16		\$1,920,371.58	1.0000	\$ 1,920,371.58	3,503	\$ 548.21		(\$38,333.92)	\$2,047,031.93	\$ 584.37	1.492	0.938	1.012	0.938
Sep-16		\$1,534,229.82	1.0000	\$ 1,534,229.82	3,434	\$ 446.78		(\$39,748.51)	\$1,623,111.60	\$ 472.66	1.491	0.940	1.012	0.945
Oct-16		\$1,637,694.68	1.0000	\$ 1,637,694.68	3,424	\$ 478.30		(\$22,832.64)	\$1,754,495.89	\$ 512.41	1.490	0.940	1.012	0.933
Nov-16		\$1,435,205.43	1.0000	\$ 1,435,205.43	3,424	\$ 419.16		(\$28,912.67)	\$1,533,487.58	\$ 447.86	1.490	0.939	1.012	0.936
Dec-16	\$23,489,054.95	\$1,364,049.23	1.0000	\$ 1,364,049.23	3,323	\$ 410.49	\$1,689,223.70	(\$28,128.55)	\$1,469,742.83	\$ 442.29	1.489	0.938	1.012	0.928
Jan-17		\$1,690,488.73	1.0000	\$ 1,690,488.73	4,844	\$ 348.99		(\$38,800.67)	\$1,867,706.34	\$ 385.57	1.517	0.929	1.011	0.905
Feb-17		\$2,024,909.77	1.0000	\$ 2,024,909.77	5,342	\$ 379.05		(\$57,697.52)	\$2,228,205.67	\$ 417.11	1.525	0.929	1.011	0.909
Mar-17		\$2,618,839.77	1.0000	\$ 2,618,839.77	5,673	\$ 461.63		(\$75,722.99)	\$2,802,343.29	\$ 493.98	1.525	0.926	1.011	0.935
Apr-17		\$2,566,032.74	1.0000	\$ 2,566,032.74	6,252	\$ 410.43		(\$44,265.75)	\$2,808,698.26	\$ 449.25	1.532	0.925	1.012	0.914
May-17		\$3,033,026.56	1.0000	\$ 3,033,026.56	7,005	\$ 432.98		(\$58,049.21)	\$3,327,870.51	\$ 475.07	1.528	0.923	1.012	0.911
Jun-17		\$2,982,466.41	1.0000	\$ 2,982,466.41	7,646	\$ 390.07		(\$55,813.76)	\$3,258,267.80	\$ 426.14	1.529	0.921	1.012	0.915
Jul-17		\$3,380,025.21	1.0000	\$ 3,380,025.21	8,393	\$ 402.72		(\$59,117.76)	\$3,674,759.90	\$ 437.84	1.527	0.921	1.012	0.920
Aug-17		\$3,785,059.87	1.0000	\$ 3,785,059.87	8,781	\$ 431.05		(\$67,876.17)	\$4,123,400.80	\$ 469.58	1.525	0.922	1.012	0.918
Sep-17		\$3,971,416.02	1.0000	\$ 3,971,416.02	9,489	\$ 418.53		(\$65,898.59)	\$4,325,013.60	\$ 455.79	1.526	0.923	1.012	0.918
Oct-17		\$4,744,250.96	1.0000	\$ 4,744,250.96	10,210	\$ 464.67		(\$75,090.89)	\$5,144,781.80	\$ 503.90	1.528	0.924	1.012	0.922
Nov-17		\$4,808,807.69	1.0000	\$ 4,808,807.69	10,904	\$ 441.01		(\$72,023.89)	\$5,276,691.28	\$ 483.92	1.526	0.925	1.012	0.911
Dec-17	\$52,618,623.83	\$5,394,582.69	1.0000	\$ 5,394,582.69	13,982	\$ 385.82	\$4,609,780.29	(\$88,433.96)	\$6,013,156.26	\$ 430.06	1.531	0.926	1.012	0.897
Jan-18		\$6,924,359.10	1.0000	\$ 6,924,359.10	14,577	\$ 475.02		(\$112,012.89)	\$7,682,381.36	\$ 527.02	1.529	0.926	1.011	0.901
Feb-18		\$6,437,663.99	1.0000	\$ 6,437,663.99	14,619	\$ 440.36		(\$111,729.22)	\$7,067,443.89	\$ 483.44	1.528	0.926	1.011	0.911
Mar-18		\$8,111,255.95	1.0000	\$ 8,111,255.95	14,664	\$ 553.14		(\$111,953.51)	\$8,799,295.75	\$ 600.06	1.529	0.926	1.012	0.922
Apr-18		\$6,679,906.27	1.0000	\$ 6,679,906.27	14,717	\$ 453.89		(\$142,771.90)	\$7,329,325.83	\$ 498.02	1.529	0.925	1.011	0.911
May-18		\$6,590,883.21	1.0000	\$ 6,590,883.21	14,591	\$ 451.71		(\$98,692.09)	\$7,269,638.61	\$ 498.23	1.533	0.926	1.011	0.907
Jun-18		\$5,934,913.93	1.0000	\$ 5,934,913.93	14,547	\$ 407.98		(\$98,236.70)	\$6,520,945.14	\$ 448.27	1.534	0.926	1.011	0.910
Jul-18		\$5,791,946.46	1.0000	\$ 5,791,946.46	14,411	\$ 401.91		(\$154,426.09)	\$6,307,791.79	\$ 437.71	1.532	0.925	1.011	0.918
Aug-18		\$6,132,135.91	1.0000	\$ 6,132,135.91	14,276	\$ 429.54		(\$154,293.15)	\$6,702,763.74	\$ 469.51	1.534	0.925	1.011	0.915
Sep-18		\$5,853,979.32	1.0000	\$ 5,853,979.32	14,265	\$ 410.37		(\$154,188.33)	\$6,350,969.16	\$ 445.21	1.535	0.925	1.011	0.922
Oct-18		\$7,109,048.40	1.0000	\$ 7,109,048.40	14,245	\$ 499.06		(\$185,678.54)	\$7,665,581.28	\$ 538.12	1.537	0.925	1.011	0.927
Nov-18		\$6,730,281.57	1.0000	\$ 6,730,392.18	14,112	\$ 476.93		(\$185,113.09)	\$7,230,678.58	\$ 512.38	1.534	0.924	1.011	0.931
Dec-18	\$95,238,849.25	\$6,195,888.49	1.0000	\$ 6,196,025.77	13,823	\$ 448.24	\$8,834,026.47	(\$185,182.23)	\$6,705,444.09	\$ 485.09	1.536	0.924	1.011	0.924
Jan-19		\$7,715,785.55	1.0000	\$ 7,716,130.59	15,800	\$ 488.36		(\$179,098.82)	\$8,516,769.01	\$ 539.04	1.545	0.916	1.000	0.906
Feb-19		\$7,150,280.63	0.9998	\$ 7,151,726.81	16,096	\$ 444.32		(\$178,292.57)	\$7,809,989.66	\$ 485.21	1.544	0.915	1.000	0.916
Mar-19		\$7,793,217.96	0.9998	\$ 7,795,097.86	16,211	\$ 480.85		(\$178,208.24)	\$8,590,296.06	\$ 529.91	1.545	0.914	1.000	0.907
Apr-19		\$9,908,539.16	0.9993	\$ 9,915,048.75	16,592	\$ 597.58		(\$170,908.10)	\$10,688,936.09	\$ 644.22	1.544	0.914	1.000	0.928
May-19		\$8,553,951.69	0.9991	\$ 8,562,036.54	16,708	\$ 512.45		(\$171,923.05)	\$9,298,048.49	\$ 556.50	1.545	0.913	1.000	0.921
Jun-19		\$7,882,687.22	0.9988	\$ 7,892,387.47	17,219	\$ 458.35		(\$172,432.80)	\$8,585,683.76	\$ 498.62	1.548	0.912	1.000	0.919
Jul-19		\$9,458,786.81	0.9978	\$ 9,479,652.05	17,635	\$ 537.55		(\$215,521.76)	\$10,232,483.62	\$ 580.24	1.547	0.912	1.000	0.926
Aug-19		\$9,581,650.71	0.9960	\$ 9,620,378.73	17,848	\$ 539.02		(\$215,720.92)	\$10,351,605.92	\$ 579.99	1.547	0.911	1.000	0.929
Sep-19		\$9,333,463.58	0.9928	\$ 9,400,900.94	18,252	\$ 515.06		(\$215,512.11)	\$10,134,135.80	\$ 555.23	1.548	0.910	1.000	0.928
Oct-19		\$9,739,678.63	0.9848	\$ 9,889,631.91	18,690	\$ 529.14		(\$215,889.16)	\$10,732,552.44	\$ 574.24	1.553	0.909	1.000	0.921
Nov-19		\$9,691,637.39	0.9782	\$ 9,907,570.40	19,154	\$ 517.26		(\$215,858.66)	\$10,650,181.56	\$ 556.03	1.553	0.909	1.000	0.930
Dec-19	\$114,312,625.58	\$11,412,745.80	0.9603	\$ 11,884,716.71	21,038	\$ 564.92	\$11,598,404.43	(\$214,965.99)	\$12,878,668.60	\$ 612.16	1.563	0.908	1.000	0.923

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Geisinger Quality Options
Small Group Filing for 2021
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	Average Age	Average Area	Average Tobacco	Benefit Factor
Jan-16		\$6,038,377.36	1.0000	\$ 6,038,377.36	13,465	\$ 448.45		(\$101,684.71)	\$6,482,888.59	\$ 481.46	1.502	0.921	1.008	0.931
Feb-16		\$5,731,852.68	1.0000	\$ 5,731,852.68	13,300	\$ 430.97		(\$101,070.17)	\$6,190,750.56	\$ 465.47	1.505	0.922	1.008	0.926
Mar-16		\$5,927,674.82	1.0000	\$ 5,927,674.82	13,320	\$ 445.02		(\$106,753.02)	\$6,393,784.07	\$ 479.26	1.507	0.922	1.009	0.929
Apr-16		\$4,921,721.71	1.0000	\$ 4,921,721.71	13,228	\$ 372.07		(\$109,430.47)	\$5,345,776.13	\$ 404.13	1.509	0.921	1.009	0.921
May-16		\$5,124,042.66	1.0000	\$ 5,124,042.66	12,992	\$ 394.40		(\$107,503.88)	\$5,525,877.40	\$ 425.33	1.511	0.921	1.011	0.927
Jun-16		\$4,861,320.62	1.0000	\$ 4,861,320.62	12,910	\$ 376.55		(\$100,545.46)	\$5,244,754.31	\$ 406.26	1.517	0.922	1.011	0.927
Jul-16		\$5,066,007.16	1.0000	\$ 5,066,007.16	12,964	\$ 390.78		(\$120,743.34)	\$5,432,702.91	\$ 419.06	1.517	0.922	1.012	0.933
Aug-16		\$5,749,996.61	1.0000	\$ 5,749,996.61	13,045	\$ 440.78		(\$116,975.03)	\$6,212,123.93	\$ 476.21	1.518	0.922	1.012	0.926
Sep-16		\$5,375,408.60	1.0000	\$ 5,375,408.60	12,915	\$ 416.21		(\$123,766.02)	\$5,757,577.39	\$ 445.81	1.521	0.922	1.012	0.934
Oct-16		\$5,204,395.49	1.0000	\$ 5,204,395.49	12,961	\$ 401.54		(\$116,731.58)	\$5,604,887.40	\$ 432.44	1.519	0.923	1.012	0.929
Nov-16		\$5,020,730.21	1.0000	\$ 5,020,730.21	12,986	\$ 386.63		(\$116,625.77)	\$5,423,503.75	\$ 417.64	1.517	0.920	1.012	0.926
Dec-16	\$81,665,733.38	\$4,952,576.04	1.0000	\$ 4,952,576.04	13,088	\$ 378.41	\$6,351,064.86	(\$154,385.14)	\$5,344,327.79	\$ 408.34	1.519	0.921	1.012	0.927
Jan-17		\$6,274,346.81	1.0000	\$ 6,274,346.81	13,668	\$ 459.05		(\$137,443.86)	\$6,772,448.13	\$ 495.50	1.521	0.924	1.012	0.926
Feb-17		\$5,236,289.16	1.0000	\$ 5,236,289.16	13,637	\$ 383.98		(\$152,264.66)	\$5,696,765.90	\$ 417.74	1.521	0.924	1.012	0.919
Mar-17		\$6,196,809.87	1.0000	\$ 6,196,809.87	13,596	\$ 455.78		(\$168,492.78)	\$6,665,076.51	\$ 490.22	1.522	0.924	1.012	0.930
Apr-17		\$5,844,499.49	1.0000	\$ 5,844,499.49	13,608	\$ 429.49		(\$96,585.83)	\$6,342,338.94	\$ 466.07	1.524	0.924	1.012	0.922
May-17		\$5,507,186.52	1.0000	\$ 5,507,186.52	13,682	\$ 402.51		(\$105,113.65)	\$6,038,937.96	\$ 441.38	1.523	0.924	1.012	0.912
Jun-17		\$5,431,233.92	1.0000	\$ 5,431,233.92	13,752	\$ 394.94		(\$96,634.77)	\$5,907,629.77	\$ 429.58	1.521	0.923	1.012	0.919
Jul-17		\$5,296,773.78	1.0000	\$ 5,296,773.78	13,978	\$ 378.94		(\$94,899.39)	\$5,753,955.19	\$ 411.64	1.521	0.923	1.012	0.921
Aug-17		\$5,951,852.98	1.0000	\$ 5,951,852.98	14,117	\$ 421.61		(\$105,671.22)	\$6,478,666.99	\$ 458.93	1.522	0.924	1.012	0.919
Sep-17		\$5,961,616.39	1.0000	\$ 5,961,616.39	14,305	\$ 416.75		(\$98,684.12)	\$6,481,115.30	\$ 453.07	1.522	0.923	1.012	0.920
Oct-17		\$6,544,155.33	1.0000	\$ 6,544,155.33	14,554	\$ 449.65		(\$105,961.22)	\$7,115,402.43	\$ 488.90	1.522	0.924	1.012	0.920
Nov-17		\$6,329,064.64	1.0000	\$ 6,329,064.64	14,818	\$ 427.12		(\$102,401.01)	\$6,914,997.20	\$ 466.66	1.524	0.924	1.012	0.915
Dec-17	\$89,548,949.64	\$5,905,129.85	1.0000	\$ 5,905,129.85	15,692	\$ 376.31	\$7,636,389.38	(\$98,592.83)	\$6,585,268.46	\$ 419.66	1.531	0.924	1.012	0.897
Jan-18		\$7,689,045.59	1.0000	\$ 7,689,045.59	16,166	\$ 475.63		(\$124,275.51)	\$8,514,311.69	\$ 526.68	1.527	0.924	1.012	0.903
Feb-18		\$7,055,762.99	1.0000	\$ 7,055,762.99	16,172	\$ 436.30		(\$123,991.85)	\$7,756,203.62	\$ 479.61	1.526	0.924	1.012	0.910
Mar-18		\$8,710,323.54	1.0000	\$ 8,710,323.54	16,191	\$ 537.97		(\$124,145.38)	\$9,465,501.41	\$ 584.61	1.528	0.924	1.011	0.920
Apr-18		\$7,471,437.70	1.0000	\$ 7,471,437.70	16,216	\$ 460.74		(\$177,793.25)	\$8,169,122.13	\$ 503.77	1.528	0.924	1.011	0.915
May-18		\$7,046,113.53	1.0000	\$ 7,046,113.53	16,065	\$ 438.60		(\$98,845.77)	\$7,805,045.64	\$ 485.84	1.533	0.924	1.011	0.903
Jun-18		\$6,387,429.82	1.0000	\$ 6,387,429.82	15,978	\$ 399.76		(\$98,389.04)	\$7,054,391.24	\$ 441.51	1.533	0.924	1.011	0.905
Jul-18		\$6,397,544.99	1.0000	\$ 6,397,544.99	15,836	\$ 403.99		(\$168,206.43)	\$6,974,536.35	\$ 440.42	1.532	0.924	1.011	0.917
Aug-18		\$6,854,078.73	1.0000	\$ 6,854,078.73	15,695	\$ 436.70		(\$168,946.94)	\$7,473,804.69	\$ 476.19	1.533	0.924	1.011	0.917
Sep-18		\$6,321,636.48	1.0000	\$ 6,321,673.42	15,519	\$ 407.35		(\$167,780.09)	\$6,865,395.61	\$ 442.39	1.538	0.924	1.011	0.921
Oct-18		\$7,678,081.54	1.0000	\$ 7,678,120.16	15,512	\$ 494.98		(\$203,396.58)	\$8,289,739.59	\$ 534.41	1.540	0.924	1.011	0.926
Nov-18		\$7,231,742.26	1.0000	\$ 7,231,907.14	15,368	\$ 470.58		(\$201,804.29)	\$7,777,725.09	\$ 506.10	1.538	0.923	1.011	0.930
Dec-18	\$104,501,088.13	\$6,601,424.70	1.0000	\$ 6,601,624.47	15,026	\$ 439.35	\$9,736,753.43	(\$201,841.36)	\$7,176,621.97	\$ 477.61	1.541	0.923	1.011	0.920
Jan-19		\$8,281,913.33	0.9999	\$ 8,282,434.25	17,140	\$ 483.22		(\$192,678.45)	\$9,160,395.88	\$ 534.45	1.550	0.915	1.000	0.904
Feb-19		\$7,820,847.43	0.9998	\$ 7,822,518.81	17,407	\$ 449.39		(\$191,797.99)	\$8,538,457.86	\$ 490.52	1.548	0.914	1.000	0.916
Mar-19		\$8,267,141.43	0.9997	\$ 8,269,342.54	17,493	\$ 472.72		(\$192,211.63)	\$9,136,483.08	\$ 522.29	1.549	0.913	1.000	0.905
Apr-19		\$10,519,417.56	0.9993	\$ 10,526,267.23	17,898	\$ 588.13		(\$184,525.16)	\$11,374,338.65	\$ 635.51	1.548	0.913	1.000	0.925
May-19		\$9,113,239.31	0.9991	\$ 9,121,557.06	18,040	\$ 505.63		(\$185,540.11)	\$9,930,310.95	\$ 550.46	1.549	0.912	1.000	0.919
Jun-19		\$8,428,240.78	0.9988	\$ 8,438,170.18	18,619	\$ 453.20		(\$186,049.86)	\$9,198,275.85	\$ 494.03	1.552	0.911	1.000	0.917
Jul-19		\$10,211,293.82	0.9979	\$ 10,232,597.10	19,021	\$ 537.96		(\$234,184.85)	\$11,052,663.12	\$ 581.08	1.551	0.911	1.000	0.926
Aug-19		\$10,209,752.20	0.9961	\$ 10,249,488.93	19,231	\$ 532.97		(\$234,384.02)	\$11,051,200.99	\$ 574.66	1.552	0.910	1.000	0.927
Sep-19		\$10,014,470.93	0.9933	\$ 10,082,495.14	19,691	\$ 512.04		(\$234,175.21)	\$10,871,890.71	\$ 552.12	1.553	0.909	1.000	0.927
Oct-19		\$10,295,479.08	0.9855	\$ 10,446,669.63	20,081	\$ 520.23		(\$234,554.50)	\$11,345,793.17	\$ 565.00	1.556	0.909	1.000	0.921
Nov-19		\$10,258,180.13	0.9790	\$ 10,478,255.80	20,583	\$ 509.07		(\$234,521.85)	\$11,281,374.91	\$ 548.09	1.557	0.908	1.000	0.929
Dec-19	\$123,149,814.24	\$11,945,789.21	0.9614	\$ 12,426,032.75	22,592	\$ 550.02	\$12,586,900.97	(\$233,632.69)	\$13,483,288.89	\$ 596.82	1.566	0.907	1.000	0.922

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

Geisinger Quality Options
Small Group Filing for 2021
Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Geisinger Quality Options, Inc.
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

Business Subject to MLR
 Comprehensive Health Coverage
 Small Group Employer

Line 1.1	Health premiums earned (From Part 2, Line 1.11)	158,496,307
Line 6.1	Improve health outcomes	1,082,264
Line 6.2	Activities to prevent hospital readmissions	59,987
Line 6.3	Improve patient safety and reduce medical errors	276,771
Line 6.4	Wellness and health promotion activities	414,557
Line 6.5	Health Information Technology expenses related to health improvement	895,883
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	2,729,462

Estimated Percentage:	1.7%
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**Geisinger Quality Options
Small Group Filing for 2021
Paid Commissions**

Calendar Year 2019 Paid Commissions:	\$3,623,021
Jan-May 2020 YTD Paid Commssions:	\$2,103,391

Geisinger Quality Options
Small Group Filing for 2021
Benefit Changes

HIOS Plan ID	Plan Name	Benefit Changes	2020 Pricing AV	2021 Pricing AV
75729PA0050128	Geisinger All-Access PPO 10/20/0	MOOP increased 2900 to 6000	98.5%	97.6%
75729PA0050080	Geisinger All-Access PPO 15/30/250	No Changes	94.6%	95.3%
75729PA0050070	Geisinger All-Access PPO 20/40/1000	MOOP increased 8150 to 8550, OP Facility copay increased 125 to 150	88.8%	90.6%
75729PA0050103	Geisinger All-Access PPO 20/40/1500	MOOP increased 7350 to 7900	87.1%	89.5%
75729PA0050102	Geisinger All-Access PPO 20/40/500	No Changes	91.7%	92.6%
75729PA0050104	Geisinger All-Access PPO 25/50/2000	No Changes	85.4%	87.7%
75729PA0050127	Geisinger All-Access PPO 25/50/2000 1xded	No Changes	86.9%	87.7%
75729PA0050071	Geisinger All-Access PPO 25/50/3300	MOOP increased 7350 to 8550, Deductible increased 2750 to 3300	84.2%	88.3%
75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	No Changes	83.0%	85.3%
75729PA0050096	Geisinger All-Access PPO 30/60/3500	No Changes	82.1%	87.0%
75729PA0050073	Geisinger All-Access PPO 30/60/6000	No Changes	75.6%	79.6%
75729PA0050105	Geisinger All-Access PPO 35/70/4300	MOOP increased 8150 to 8550, OP Facility copay increased 150 to 175	78.6%	81.0%
75729PA0050107	Geisinger All-Access PPO 40/90/8400	MOOP increased 7200 to 8400, Deductible increased 7200 to 8400	71.9%	60.2%
75729PA0050078	Geisinger All-Access QHDHP PPO 2500	MOOP increased 2100 to 2500, Deductible increased 2100 to 2500	88.3%	82.7%
75729PA0050079	Geisinger All-Access QHDHP PPO 4300	MOOP increased 4100 to 4300, Deductible increased 4100 to 4300	79.0%	79.2%
75729PA0050062	Geisinger All-Access QHDHP PPO 6850	MOOP increased 6500 to 6850, Deductible increased 6500 to 6850	70.9%	70.5%
75729PA0050140	Geisinger Choices PPO 10/20/0	No Changes	94.1%	92.2%
75729PA0050144	Geisinger Choices PPO 10/20/0	No Changes	94.1%	92.2%
75729PA0050148	Geisinger Choices PPO 10/20/0	No Changes	94.1%	92.2%
75729PA0050141	Geisinger Choices PPO 20/40/1000	No Changes	84.2%	83.7%
75729PA0050145	Geisinger Choices PPO 20/40/1000	No Changes	84.2%	83.7%
75729PA0050149	Geisinger Choices PPO 20/40/1000	No Changes	84.2%	83.7%
75729PA0050142	Geisinger Choices PPO 20/40/2000	No Changes	80.7%	81.4%
75729PA0050146	Geisinger Choices PPO 20/40/2000	No Changes	80.7%	81.4%
75729PA0050150	Geisinger Choices PPO 20/40/2000	No Changes	80.7%	81.4%
75729PA0050143	Geisinger Choices PPO 20/40/4000	MOOP increased 7900 to 8400	75.2%	73.6%
75729PA0050147	Geisinger Choices PPO 20/40/4000	MOOP increased 7900 to 8400	75.2%	73.6%
75729PA0050151	Geisinger Choices PPO 20/40/4000	MOOP increased 7900 to 8400	75.2%	73.6%
75729PA0050131	Geisinger Extra PPO 10/40/0	No Changes	95.7%	96.3%
75729PA0050082	Geisinger Extra PPO 10/40/250	No Changes	93.3%	95.0%
75729PA0050132	Geisinger Extra PPO 10/60/1000	No Changes	86.0%	89.6%
75729PA0050133	Geisinger Extra PPO 10/60/2000	No Changes	82.6%	86.7%
75729PA0050068	Geisinger Extra PPO 10/60/500	No Changes	88.0%	90.6%
75729PA0050097	Geisinger Extra PPO 20/60/3500	No Changes	79.3%	86.0%
75729PA0050108	Geisinger Extra PPO 20/60/4300	MOOP increased 8150 to 8550, OP Facility copay increased 150 to 175	76.1%	80.5%

Geisinger Quality Options
Small Group Filing for 2021
Pricing AV Example

Plan Name:	Geisinger All-Access PPO	Geisinger All-Access PPO	Geisinger All-Access
HIOS ID:	20/40/1000	30/60/6000	QHDHP PPO 6850
Metallic Level:	75729PA0050070	75729PA0050073	75729PA0050062
Pricing AV Table 10:	Gold	Silver	Bronze
	0.906	0.796	0.705

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.4%	0.7%	0.0%
SPC	0.7%	1.1%	0.0%
Urgent Care	0.1%	0.1%	0.0%
ER	0.6%	0.7%	0.0%
IP (inc MH)	0.2%	0.0%	0.0%
OP Surgery	0.3%	0.0%	0.0%
MRI/CAT/PET	0.6%	0.0%	0.0%
Pharmacy Deductible	0.0%	0.1%	0.0%
Pharmacy Generic Copay	4.2%	4.0%	0.0%
Pharmacy Brand Preferred Copay	0.7%	0.8%	0.0%
Pharmacy Brand Non-Preferred Copay	0.1%	0.1%	0.0%
Pharmacy Specialty Coinsurance	0.0%	3.8%	0.0%
Pharmacy Specialty Maximum	0.4%	0.0%	0.0%
Coinsurance	0.0%	0.0%	0.0%
Deductible	1.6%	8.8%	28.4%
MOOP	-0.5%	-0.6%	0.0%
Out-of-Network	0.0%	0.9%	1.1%
Total Estimated Cost Sharing	9.4%	20.5%	29.5%
Unadjusted Plan Share	90.6%	79.6%	70.5%
Market Adjustment	1.000	1.000	1.000
Pricing AV	0.906	0.796	0.705

Market Adjustment

Small Group Market Experience in 2019

Paid	\$115,583,724 (Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)
Allowed	\$128,170,625 (Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation)

Paid to Allowed 90.2%

Weighted Average Pricing AV, Experience Period membership
Average AV 90.8%

Market Adjustment 1.000

Model variation from actual experience is within a reasonable range and no adjustment is applied.

**Geisinger Quality Options
Small Group Filing for 2021
Risk Adjustment**

2019 Payment Transfer PMPM: \$2.66

Estimated Impact of 2021 Coefficient Changes:

2021 Transfer Estimate after Coefficient Changes:

High Cost Risk Pool Charge Estimate PMPM:

High Cost Risk Pool Reinsurace Recoveries Estimate PMPM:

2021 Best Estimate Payment Transfer PMPM: -\$1.01

Geisinger Quality Options
Small Group Filing for 2021
Quarterly Rate Changes

	2020 Calibrated Plan Adjusted Index Rate	2021 Calibrated Plan Adjusted Index Rate	
	PMPM	PMPM	Rate Change
Q1	\$442.51	\$513.57	16.1%
Q2	\$450.95	\$523.83	16.2%
Q3	\$459.55	\$534.29	16.3%
Q4	\$468.32	\$544.96	16.4%

Geisinger Quality Options
Small Group Filing for 2021
Projected vs Actual Claims PMPM

Calendar Year	Projected Claims	Actual Claims	Proj/Actual
2019	\$443.40	\$517.01	0.858
2018	\$517.70	\$454.12	1.140
2017	\$460.65	\$416.15	1.107
2016	\$440.36	\$454.07	0.970
2015	\$382.60	\$415.30	0.921

All figures are pulled from rate filing documents for ACA business only.

Projected Claims are from URRT in 2015 and 2016 and Table 5 for 2017-2019.

Actual claims are from Table 4 and do not include capitation and pharmacy rebates.

**Geisinger Quality Options
Small Group Filing for 2021
Financial Performance**

Calendar Year	Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Paid Taxes and Fees	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
2019	211,243	\$114,312,626	\$109,215,279	\$11,755,599	\$54,608	-\$6,712,860	\$5,097,347	\$290
2018	172,847	\$95,238,849	\$78,492,510	\$7,556,078	-\$401,158	\$9,591,419	\$16,746,339	\$1,163
2017	98,521	\$52,618,624	\$40,999,906	\$3,968,279	\$1,807,580	\$5,842,858	\$11,618,717	\$1,415
2016	43,333	\$23,489,055	\$19,676,205	\$1,786,845	-\$90,995	\$2,117,000	\$3,812,850	\$1,056
2015	68,787	\$31,191,393	\$28,567,034	\$3,102,982	-\$228,443	-\$250,180	\$2,624,359	\$458
2014	55,985	\$22,217,731	\$20,040,508	\$2,141,473	-\$622,736	\$658,485	\$2,177,223	\$467

This requested information does not include capitation, pharmacy rebates, and risk adjustment transfer payments and does not accurately reflect the experience of this market.

Geisinger Quality Options
Small Group Filing for 2021
Response to Questions Round 2
SERFF Tracking Number: GSHP-132364597

1. The following questions apply to the Geisinger Health Plan small group market PA rate filing. The following questions are related to the response to question 7:

a. How were groups who did not switch to level-funded nor keep their coverage with the company accounted for in the analysis which was provided in the Morbidity worksheet of the file named "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051520.xlsx"?

The Morbidity exhibit shows only the three categories for the employers that were due for renewal in January through April 2020. There is a total, those that switched to the level funded product, and those that did not. We did not isolate the employers that did not renew with Geisinger. Our purpose for looking at this data was to understand how the total population risk score changes when removing the membership that shifted to the level funded product. We are not trying to analyze the changes in enrollment due to normal retention patterns. We believe it is a reasonable approach to include members that termed as a proxy for any new members that enrolled.

b. Please provide a similar comparison as that which was included in the Morbidity worksheet of the file named "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051520.xlsx"; however, instead of using the 2020 renewals, include the following:

i. For groups with an effective date in January through April of 2018, provide their "renewal" status in January through April of 2019 using the same basis as was used for the above-referenced analysis (i.e., stayed ACA, switched to level-funded); additionally, include their corresponding average age factor, MER, and average risk score for 2018

There were zero employers that shifted from Geisinger ACA to Geisinger level funded between January and April 2019 time period.

ii. For the groups that "stayed ACA" for 2019, provide their average age factor, MER and average risk score for 2019

All employers "stayed ACA" in 2019 and are included in the total amounts shown in the Morbidity exhibit.

iii. For groups who newly enrolled with the company in January through April of 2019, provide their average age factor, MER and average risk score for 2019

The newly enrolled during the January through April 2019 period are included in the total amounts shown in the Morbidity exhibit.

iv. Demonstrate that the newly enrolled groups for 2019 did not "offset" the impact of groups switching to level-funded over that time period

There was nothing to "offset" in 2019.

2. The response to question 9 indicates that the 2021 reinsurance rate will be effective July 2020. Please provide the 2021 negotiated reinsurance rate.

The finalized reinsurance rate for fiscal year 2021 is \$1.87 PMPM. We have lowered our coinsurance from 90% to 30% on this market. Therefore, the final rate is significantly lower than we were projecting in early May when we originally submitted the filing.

3. In response to question 11, you indicate that there is no change in the broker contract or structure, yet the pmpm increased from \$13.20 to \$23.13 and percent of premium increased from 2.06% to 3.10% relative to the amounts projected in 2020. Please explain.

The GQO small group filing for 2020 included an estimated \$13.20 PMPM or 2.06% of premium for commissions. This was estimated based on the FY 2019 commission schedule known at the time of this filing. The 2021 rate filing captures the increase in commissions from the FY 2019 schedule to the FY 2020 schedule. The FY 2021 commission schedule remains unchanged from FY 2020, as indicated in the previous answer when asked for the FY 2021 commission schedule and if that schedule changed.

a. In 11.d. you provided the paid year-to-date paid commissions, as requested. Please provide the member months for this period.

The year to date member months for the same period is 95,876.

b. In 11.e. you indicate that GHP's tax liability was \$0. If the historical tax liability for this entity was \$0, why are you now projecting an amount?

The future federal tax liability projection is based on the percent of members in taxable POS products, the federal tax rate and the projected margin used in this filing. This is shown in the Taxes exhibit of the file named "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051520.xlsx". The actual margin often differs from what we project in pricing, therefore leading to a different tax liability at year's end.

4. The following questions are related to the response to question 12:

a. It is noted that the "plan pricing AVs have been revised this year to utilize all ACA market data." Please describe what data had been used previously to develop the pricing AVs (i.e., rather than Individual and Small Group ACA market data).

The original pricing AVs were developed in 2013 and were based on large group market data. Over the years only minor adjustments were made for certain member cost-sharing changes. These adjustments were made based on the results of the federal AV calculator.

b. Please provide the aggregate 2021 rate impact which is due solely to this change in data being used to develop the plan pricing AVs.

In every year we normalize the plan pricing AVs to the experience period paid to allowed ratio. In previous years this normalization was becoming increasingly larger. This was our motivation to change the pricing AV development to utilize the ACA experience. Since the previous factors would have been normalized to the same overall paid to allowed ratio, there is no overall aggregate impact. The normalization factor for the small group market is now not required.

c. Please provide a comparison of the average projected 2021 pricing AVs by metal level (excluding induced demand adjustments) to the 2019 actual paid-to-allowed ratios by metal level. To the extent there is a significant difference for any particular metal level, please provide support for why that difference is appropriate.

This difference by metal level is shown in the Pricing AV Comparison exhibit of the file named "PID_Response_Exhibits_GQO_SmGrp_071620.xlsx". The differences between the average pricing AV and the actual paid to allowed ratio is due to the difference between the member costs and utilization at the market versus the plan level. The pricing AVs are developed using the entire ACA market experience for credibility and consistency in the rate development of all ACA market plans.

5. The response to question 14 states that no network adjustment is necessary between the HMO and PPO products due to provider reimbursement being the same for both, as well as due to the application of the same care management and cost controls.

a. Please confirm whether either of the products offer coverage of out-of-network services and, if so, which one(s).

PPO and POS products offer out-of-network services and HMO products do not.

b. If one of the product types offers out-of-network coverage while the other does not, please explain and provide support for why a network adjustment is not necessary as a due to that difference.

The pricing AV for each plan accounts for the additional out-of-network benefits on PPO and POS plans as shown on line 27 of the "PID_Response_Exhibits_GQO_SmGrp_061920.xlsx" file. We believe this is the appropriate way to account for the difference in benefits and cost sharing associated with the out-of-network piece. As noted in our previous response, we have the same provider contracts, care management, and cost controls for all Geisinger products. Therefore, no network adjustment is necessary.

6. The response to question 15 indicates that no modification was made to the 2019 risk adjustment transfer amount to account for any estimated change in state-wide average premium between 2019 and 2021. Recognizing that the company's membership represents only about 5% of the PA Small Group market, please utilize publicly available data or some other information to support the assumption that there will be no change in the state-wide average premium between 2019 and 2021. If support cannot be provided, please modify the assumption to one that can be supported and update the rate filing accordingly.

Knowing that Geisinger holds small market share in the state we do not know what to expect for 2021. While we acknowledge that the state-wide average premium will change between 2019 and 2021, the overall impact is still unknown. We do not believe there is publicly available data to accurately estimate the change in state-wide average premium between 2019 and 2021.

Items we believe will increase statewide average premiums:

- Claim trend
- Removal of Individual Mandate (applied to 2020 premium)
- Movement out of ACA block into level funded plans (Small Group only)
- Age ups

Items we believe will decrease statewide average premiums:

- Removal of Individual Mandate (applied to 2021 premium, compared to 2020 premium)
- Removal of Insurer's Fee
- Introduction of the Reinsurance Program (Individual only)
- Benefit buy downs

Given the uncertainty around the publicly available data, we believe it is best to make no assumption for premium change instead of selecting an adjustment based on data that we do not believe fully captures the premium changes. Applying an adjustment for the premium increase would have a minimal impact on the overall rate. For example, if we assumed a 10% increase in premium, the net impact would be less than a dollar or around 0.1%.

The overall volatility of the risk adjustment program outweighs the impact of the statewide average premium increase, and the immaterial impact of it, therefore we believe it is appropriate to make no adjustment for premium increases.

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

The 2019 experience period risk adjustment amount has been updated.

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

The calculation of our projected risk adjustment transfer amount for Table 5 was updated to use the revised 2019 risk adjustment transfer amount. Please see the updated Risk Adjustment exhibit in the file named "PID_Response_Exhibits_GQO_SmGrp_071620.xlsx" for support of the projection based on the revised transfer payments provided by the Department. Please note that the only change made to this calculation was updating the starting 2019 Payment Transfer PMPM.

9. As updates are made to the PAAM exhibits and the URRT, please ensure consistency between these workbooks as required.

We have ensured that the PAAM exhibits and URRT are consistent.

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

All documents continue to reflect our assumption that COVID 19 does not impact the 2021 ACA markets.

11. Please submit a post submission update to the Company Rate Information in the SERFF Rate/Rule Schedule tab to reflect the revised rate change as submitted in the June 23, 2020 filing updates. Remain cognizant that the rate change information must be consistent with Table 10 cell AC 15.

A post submission update reflective of the June 23, 2020 updates was submitted on July 7, 2020.

12. Please show the development of the normalizing factor used in Table 10 column L.

Please see column E on the Induced_Util_Exhibit tab of the "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_051420v2.xlsx" file.

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.

Confirmed.

14. 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).

[Geisinger will update all listed documents in SERFF on July 20, 2020.](#)

**Geisinger Quality Options
Small Group Filing for 2021
Risk Adjustment**

Metallic Level	Average Projected Pricing AV	2019 Actual Paid to Allowed
Platinum	93.9%	95.2%
Gold	86.2%	88.1%
Silver	77.6%	73.5%
Bronze	67.1%	65.4%
Total	85.2%	90.2%

**Geisinger Quality Options
Small Group Filing for 2021
Risk Adjustment**

2019 Payment Transfer PMPM: -\$2.26

Estimated Impact of 2021 Coefficient Changes:

2021 Transfer Estimate after Coefficient Changes:

High Cost Risk Pool Charge Estimate PMPM:

High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:

2021 Best Estimate Payment Transfer PMPM: -\$3.55