

SERFF Tracking #:	HGHM-132380419	State Tracking #:	HGHM-132380419	Company Tracking #:	1A-SG-HBG-2020
State:	Pennsylvania		Filing Company:	Highmark Benefits Group	
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HBG Small Group 2021 ACA Rate Filing				
Project Name/Number:	HBG Small Group 2021 ACA Rate Filing/1A-SG-HBG-2020				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	See the attached files for the ACA Public Rate Filing PDF.
Attachment(s):	2021 HBG Public PDF 07202020 - 1 of 2.pdf 2021 HBG Public PDF 07202020 - 2 of 2.pdf
Item Status:	
Status Date:	



July 20, 2020

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

Re: Highmark Benefits Group (HBG) 2021 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2020 (SERFF Filing # HGHM-132380419)

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

Dear Ms. Gray:

This Filing revises the Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2021**. The Company proposes to revise its morbidity assumptions in response to the PA Insurance Department's COVID-19 Impact Guidance. This revision changes the Company's average rate change requested from 0.59% to 2.37%.

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

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**

4. Effective date of coverage: **January 1, 2021**
5. Average rate change requested: **2.37% increase**
6. Range of rate change requested: **-2.33% to 5.34%**
7. Total additional annual revenue generated from the proposed rate change: **\$2,038,446**
8. Product(s): **PPO**
9. Rating Areas and the change from 2020: **Regions 6, 7, 9** (Central, PA only)

There are no changes in our covered Rating Areas from the 2020 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2020: **12,589 covered lives; 7,548 policyholders**
12. Number of plans offered in 2021 and the change this represents from 2020: **43**

The Company offered 44 plans in 2020. For 2021, the Company is offering 8 new plans in the Market, and removing 9 plans from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA20-125098166** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Balance PPO	HBG/PPO-6; HGHM-132368430
Health Savings HDHP	HBG/HDHP-6; HGHM-132368431
Lehigh Valley Flex Blue PPO	HBG/LV/PPO-4; HGHM-132368401
Lehigh Valley Flex Blue HDHP	HBG/LV/HDHP-4; HGHM-132368457
Choice Blue PPO	HBG/CB/PPO-2; HGHM-132368459
Choice Blue HDHP	HBG/CB/HDHP-2; HGHM-132368461

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2020 (SERFF Filing # HGHM-132380419)**

Additional Filing Disclosures

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

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential for Material Unforeseen Impacts: This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

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

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William R. Sarniak
Ryan Slean

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2021_SmGrp_HBG_PAAMExhibits_072020.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Benefits Group (HBG), “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 6, 7, and 9 (Central, PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
Third and Fourth Quarter 2020 Rate Change	0.5%	HGHM-132291110
2020 (Initial Rate Change)	2.8%	HGHM-131937056
Third and Fourth Quarter 2019 Rate Change	2.0%	HGHM-131864021
2019 (Initial Rate Change)	5.1%	HGHM-131496086
Third and Fourth Quarter 2018 Rate Change	0.8%	HGHM-131420333
2018 (Initial Rate Change)	5.5%	HGHM-131014789

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2021, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 2.37% increase. This rate change reflects the change for first quarter 2021 rates over first quarter 2020 rates.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 2.3% increase.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2020 data, this table reflects all Small Group enrollment, including enrollment from 2019 and 2020 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2021 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2021 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2019 calendar year results for all non-grandfathered policies in the single risk pool, with run out through February 2020 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., settlements), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount reflects the Department's calculated revised risk adjustment transfer amount sent to the Company on June 30, 2020.
- The calculated loss ratio is 78.74%.

G. Credibility of Data (Tables 2b, 3b, 4b)

We do not use a rigid credibility formula or pre-defined manual rate in the small group market. Based on professional judgment, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Benefits Group, and Highmark Health Insurance Company. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2020 and 2021, an overall claim trend of 8.6% (5.6% cost; 2.8% utilization) was selected for the 2021 rate development. Please refer to the "Trend Support" exhibit in the "2021 Supplemental Exhibits - HBG.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed rate trend.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2020. Allowed claims are sourced from claim records with adjustments for claims that are outside of the claims processing system such as hospital settlements. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section H for further details.

The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. Pursuant to the Department's COVID-19 Impact Guidance, the Company has included a 1.9% morbidity adjustment due to the impact of COVID-19 on 2021 claims costs. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named "Table 5 Support" in the "2021 Supplemental Exhibits - HBG.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for the rating period. We estimate the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that we expect will lapse prior to the projection period. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2021 for groups that renew on or prior to October 1, 2021, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity.

Impact of COVID-19

The Change in Morbidity – All Other factor was increased by 1.9% to reflect the estimated impact of COVID-19 on 2021 claim costs. The drivers of the increase are costs directly related to COVID-19, such as a possible vaccine and continued cost sharing waivers, as well as other care delivery changes. Due to these factors we are currently estimating an impact to 2021 claim costs of 1.9% in the PA Small Group ACA market. The components of the adjustment are discussed below.

COVID-19 Treatment Costs (1.6% increase in 2021 claims): The primary driver for 2021 is the cost of a potential new vaccine. We assume a vaccine is available and 90% of members get it in 2021, either in the office or at a retail pharmacy. Additionally, we assume some vaccines will be administered in an additional office visit with waived cost sharing. Also, we assume COVID-19 testing will be required before any outpatient procedure.

Care Delivery Change (0.3% increase in 2021 claims): We assume some increase in cost of care due to member health deteriorating slightly. Additionally, we assume a higher intensity of services per visit as providers re-engage with their patients. Finally, we assume some care will be shifted to more expensive sites of service.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period and reflect this with a Change in Morbidity – All Other adjustment of 1.028.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates, resulting in a Change in Benefits factor of 0.984.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2021 Supplemental Exhibits - HBG.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent

with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$17.10 PMPM. To arrive at the anticipated risk transfer for 2021, we bring in the risk adjustment calculation components for the projected 2021 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2019 Benefit Year published by CMS, the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2021, and is assuming that the net cost (payments less recoveries) will be negligible for the 2021 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2021, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2021, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measureable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

The Health Insurance Provider Fee has been repealed for calendar years beginning after December 31, 2020. As such, a charge for this fee is no longer reflected in the rate development.

In addition, the Patient-Centered Outcomes Research Institute (PCORI) Fee was extended for an additional 10 years, and will be collected for all 2021 policy years. As such, the taxes and fees reflected in this filing include the anticipated PCORI fee to be collected.

The following Taxes and Fees were included in the rate development:

- \$0.23 PMPM for the PCORI Fee; and
- \$0.25 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses as a percentage of expected claims do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

C. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

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

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2019 and for the Membership Moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

The Tobacco Surcharge is not applicable since the Company does not use one.

D. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2021 Calibrated Plan Adjusted Index Rate (PMPM). The 2020 base period allowed claims is carried over from the 2020 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2020 Column match those entered in the 2020 Column in the plan year 2020 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2021 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2021, as well as plans discontinued from the 2020 portfolio for 2021. Since many Small Group market enrollees as of 2/1/2020 are still in plan year 2019 plans, the enrollees in plan year 2019 plans were mapped to the plan year 2020 plan that we anticipate they will renew into in 2020. The calibrated plan adjusted index rates for 2021 and 2020, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and is presented within the "2021 Supplemental Exhibits - HBG.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.112. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2021 Supplemental Exhibits - HBG.xlsx" file on the worksheet named "Table 10 Calibration Factors".

4. Plan Premium Development for 21-Year-Old Non-Tobacco User (Table 11)

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2021. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 2.3% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 2.37%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2020 service area and its proposed 2021 service area in the file "Pennsylvania Counties Map - 2021 Filings - HBG.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2020 to 2021.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

6. Actuarial Certifications

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

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)

- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

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

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

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

Signed: [Redacted]

Date: 07/20/2020

Rate Change Summary

Highmark Benefits Groups (HBG) –Small Group Plans

Rate request filing ID # HGHM-132380419 - 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:	2.37% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-2.33% to 5.34%
Effective date:	January 1, 2021
Mapped Members:	12,589
Available in:	Rating Areas 6, 7, 9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$91,469,458
Claims	\$72,020,794
Administrative expenses	\$10,172,185
Taxes & fees	\$51,421
Company made (after taxes)	\$9,225,058

How it plans to spend your premium

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

Claims:	90.3%
Administrative:	9.6%
Taxes & fees:	0.1%
Profit:	0%

The company expects its annual medical costs to increase **8.60%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2020 and throughout 2021 as a result of both higher utilization and the increasing cost of healthcare services.

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBG)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2021	to	12/31/2021
Base Period Start Date:	01/01/2019	to	12/31/2019
Date of Most Recent Membership:	02/01/2020		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2020)	Member-months Projected Rating Period
Average Age	38.0	37.0	38.0
Total	144,084	12,589	137,040
<18	23,126	2,102	22,882
18-24	12,944	1,137	12,377
25-29	11,801	1,111	12,094
30-34	11,337	994	10,820
35-39	12,548	1,078	11,735
40-44	11,874	1,048	11,408
45-49	13,098	1,126	12,257
50-54	14,204	1,226	13,346
55-59	15,812	1,397	15,207
60-63	13,740	990	10,777
64+	3,600	380	4,137

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
\$88,339,252.58	\$74,474,989.96	\$75,137,179.09	144,084	\$12,125,798.78	\$87,266,977.87	\$0.00	\$1,205,922.15	\$89,537.29	\$0.00	\$3,130,204.98	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$
Loss Ratio											78.74%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	2.84%	-0.33%	8.24%	17.97%
Outpatient Hospital	5.60%	2.84%	-0.33%	8.24%	39.09%
Professional	5.60%	2.84%	-0.33%	8.24%	22.28%
Other Medical	5.60%	2.84%	-0.33%	8.24%	2.03%
Capitation				-8.78%	0.00%
Prescription Drugs	-5.60%	-2.84%	-0.33%	8.24%	18.71%
Total Annual Trend				8.24%	100.00%
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		\$3,921,258.69	1.0000	\$3,921,258.69	8,894	\$440.89		(\$72,533.68)	\$4,464,797.63	\$02.00
Feb-16		\$3,840,288.70	1.0000	\$3,840,288.70	8,555	\$448.89		(\$69,563.00)	\$4,341,183.74	\$07.44
Mar-16		\$3,231,020.75	1.0000	\$3,231,020.75	7,928	\$407.55		(\$64,622.99)	\$3,729,025.14	\$470.36
Apr-16		\$3,812,980.20	1.0000	\$3,812,980.20	7,721	\$493.85		(\$62,910.37)	\$4,270,639.99	\$553.12
May-16		\$3,129,263.91	1.0000	\$3,129,263.91	7,146	\$437.90		(\$58,286.29)	\$3,533,007.49	\$494.40
Jun-16		\$3,094,479.03	1.0000	\$3,094,479.03	6,417	\$482.23		(\$52,243.17)	\$3,461,587.92	\$389.44
Jul-16		\$2,729,764.76	1.0000	\$2,729,764.76	5,985	\$456.10		(\$48,809.77)	\$3,010,543.21	\$503.01
Aug-16		\$3,078,589.39	1.0000	\$3,078,589.39	5,723	\$537.93		(\$46,673.07)	\$3,405,420.34	\$595.04
Sep-16		\$2,239,724.95	1.0000	\$2,239,724.95	5,356	\$418.17		(\$43,680.05)	\$2,533,676.61	\$473.05
Oct-16		\$2,515,912.98	1.0000	\$2,515,912.98	5,096	\$493.70		(\$41,559.66)	\$2,766,039.54	\$442.79
Nov-16		\$2,527,618.15	1.0000	\$2,527,618.15	5,017	\$503.81		(\$40,939.86)	\$2,765,963.43	\$551.52
Dec-16	\$42,795,726.57	\$2,520,159.16	1.0000	\$2,520,159.16	4,738	\$531.90	\$5,055,933.48	(\$38,640.05)	\$2,772,947.17	\$85.26
Jan-17		\$2,616,837.02	1.0000	\$2,616,837.02	5,026	\$520.66		(\$82,376.14)	\$2,903,529.10	\$577.70
Feb-17		\$2,252,123.76	1.0000	\$2,252,123.76	5,057	\$445.35		(\$82,884.23)	\$2,509,529.06	\$496.25
Mar-17		\$2,286,914.35	1.0000	\$2,286,914.35	4,971	\$460.05		(\$81,474.69)	\$2,578,188.96	\$518.65
Apr-17		\$2,553,326.73	1.0000	\$2,553,331.27	4,886	\$522.58		(\$80,081.54)	\$2,782,025.61	\$669.39
May-17		\$2,416,968.85	1.0000	\$2,417,031.77	4,919	\$491.36		(\$80,632.41)	\$2,654,744.40	\$539.69
Jun-17		\$2,309,760.96	1.0000	\$2,309,782.05	4,932	\$468.33		(\$80,835.48)	\$2,576,442.41	\$522.39
Jul-17		\$2,839,382.37	1.0000	\$2,839,512.18	4,846	\$585.95		(\$79,425.94)	\$3,051,526.89	\$629.70
Aug-17		\$2,607,140.08	1.0000	\$2,607,270.04	4,887	\$533.51		(\$80,097.93)	\$2,902,733.04	\$593.97
Sep-17		\$2,461,612.99	1.0000	\$2,461,714.92	4,861	\$506.42		(\$79,671.79)	\$2,716,488.42	\$558.83
Oct-17		\$2,472,351.53	0.9999	\$2,472,511.71	4,820	\$512.97		(\$78,999.80)	\$2,711,126.67	\$566.62
Nov-17		\$2,445,552.16	0.9999	\$2,445,711.75	4,851	\$504.17		(\$79,507.89)	\$2,670,644.73	\$550.53
Dec-17	\$33,960,827.61	\$2,529,943.60	0.9999	\$2,530,161.59	4,855	\$521.15	\$4,010,572.06	(\$79,573.45)	\$2,760,923.61	\$568.68
Jan-18		\$2,592,384.94	0.9999	\$2,592,650.28	5,136	\$504.80		(\$113,115.72)	\$2,949,849.22	\$574.35
Feb-18		\$2,755,028.35	0.9999	\$2,755,319.77	5,100	\$540.26		(\$112,122.86)	\$3,047,331.51	\$597.52
Mar-18		\$2,967,231.45	0.9999	\$2,967,686.95	5,147	\$576.59		(\$113,357.99)	\$3,280,765.07	\$637.41
Apr-18		\$2,982,186.43	0.9999	\$2,982,542.49	5,163	\$577.68		(\$113,710.37)	\$3,321,289.18	\$643.29
May-18		\$2,413,995.15	0.9998	\$2,414,375.24	5,199	\$464.39		(\$114,503.24)	\$2,701,933.61	\$519.70
Jun-18		\$2,812,234.33	0.9998	\$2,812,890.97	5,247	\$536.10		(\$115,560.40)	\$3,119,726.74	\$594.57
Jul-18		\$2,692,974.72	0.9998	\$2,693,610.64	5,841	\$461.16		(\$128,642.71)	\$3,030,928.73	\$183.91
Aug-18		\$3,225,531.02	0.9997	\$3,226,338.51	6,214	\$519.20		(\$136,897.69)	\$3,598,814.42	\$79.15
Sep-18		\$3,074,595.36	0.9996	\$3,075,837.64	6,836	\$449.95		(\$150,556.68)	\$3,408,908.82	\$498.67
Oct-18		\$3,947,520.37	0.9996	\$3,949,250.02	8,033	\$491.63		(\$176,919.51)	\$4,445,902.97	\$534.45
Nov-18		\$4,668,198.52	0.9994	\$4,670,775.53	8,916	\$523.86		(\$196,366.78)	\$5,201,818.82	\$583.43
Dec-18	\$48,476,816.33	\$5,202,708.48	0.9994	\$5,205,872.66	12,281	\$423.90	\$6,422,039.13	(\$270,477.84)	\$5,915,528.96	\$482.01
Jan-19		\$6,023,020.36	0.9993	\$6,028,593.58	12,530	\$481.13		(\$278,797.12)	\$7,001,494.21	\$558.78

Feb-19		\$5,627,927.26	0.9991	\$	5,632,729.56	12,519	\$	449.93		(\$278,552.37)	\$6,398,026.06	\$	511.07
Mar-19		\$7,387,443.80	0.9991	\$	7,394,432.48	12,484	\$	592.31		(\$277,773.60)	\$8,296,822.09	\$	664.60
Apr-19		\$6,307,417.68	0.9988	\$	6,315,023.19	12,452	\$	907.15		(\$277,061.59)	\$7,115,751.11	\$	571.45
May-19		\$6,470,918.06	0.9976	\$	6,486,260.30	12,542	\$	517.16		(\$279,064.13)	\$7,262,708.17	\$	579.07
Jun-19		\$5,517,194.42	0.9968	\$	5,534,694.16	12,545	\$	441.19		(\$279,130.88)	\$6,197,104.81	\$	493.99
Jul-19		\$6,440,976.87	0.9952	\$	6,481,408.23	12,138	\$	533.98		(\$270,074.98)	\$7,191,807.73	\$	592.50
Aug-19		\$6,570,278.97	0.9939	\$	6,610,780.81	11,923	\$	554.46		(\$265,291.15)	\$7,275,883.89	\$	610.24
Sep-19		\$5,919,575.06	0.9899	\$	6,000,212.98	11,752	\$	510.57		(\$261,486.33)	\$6,609,083.32	\$	562.38
Oct-19		\$6,568,489.89	0.9800	\$	6,697,297.55	11,544	\$	580.15		(\$256,858.26)	\$7,440,714.80	\$	644.55
Nov-19		\$5,778,869.98	0.9809	\$	5,891,601.11	11,224	\$	524.91		(\$249,738.14)	\$6,470,501.47	\$	576.49
Dec-19	\$88,339,252.58	\$5,833,877.61	0.9620	\$	6,064,155.14	10,431	\$	581.36	\$12,129,798.78	(\$232,093.60)	\$6,801,158.06	\$	652.01

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Benefits Group (HBG)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021

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
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$0.00
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

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

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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Highmark Benefits Group (HBG)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	01/01/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name:	Highmark Benefits Group (HBG)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	01/01/2021	Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2021					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

PA Rate Template Part II

Rate Development and Change

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 584.04	\$ -
Two year trend projection factor	1.172	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 684.29	\$ -
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.028	1.028
Total Non-Morbidity Changes	1.003	1.003
Change in Demographics	1.021	1.021
Change in Network	0.999	0.999
Change in Benefits	0.984	0.984
Change in Other	1.000	1.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 705.62	\$ -
Credibility Factors	100%	0%
Blended Projected EHB Claims PMPM		\$ 705.62
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 705.62	<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.847	
Projected Incurred EHB Claims PMPM	\$ 597.59	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$17.10	
Projected Incurred Exchange User Fees PMPM	\$0.00	
Projected Incurred Reinsurance Recoveries PMPM	\$0.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 580.49	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 685.42	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$0.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 580.49	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 685.42	

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 584.04	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 88,339,252.58	
Blended Loss Ratio	78.74%	

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

Effective Date	01/01/2021	04/01/2021	07/01/2021	10/01/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	44,535	16,840	23,145	52,520	137,040
Adjusted Projected Allowed EHB Claims PMPM	\$ 705.62	\$ 705.62	\$ 705.62	\$ 705.62	\$ 705.62
Months of Trend	-	3	6	9	
Annual Trend	8.60%	8.60%	8.60%	8.60%	
Single Risk Pool Projected Allowed Claims	\$ 705.62	\$ 720.32	\$ 735.34	\$ 750.66	\$ 729.71
Quarterly Trend Factor	1.000	1.021	1.042	1.064	1.034

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.58%	\$61.53
General and Claims	5.60%	\$35.98
Agent/Broker Fees and Commissions	3.56%	\$22.85
Quality Improvement Initiatives	0.42%	\$2.71
Taxes and Fees	0.07%	\$0.48
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	9.65%	\$62.01
Projected Required Revenue PMPM		\$ 642.50

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.524	1.522
Average Geographic Factor	1.032	1.031
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.074	1.112
Average Network Factor	0.999	0.998
Market-Adjusted Projected Allowed Total Claims PMPM	\$665.09	\$ 685.42
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 394.39	\$ 393.09

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 403.40	\$ 412.96	\$ 9.56	2.4%
B. Base period allowed claims before normalization	\$548.58	\$584.04	\$ 35.46	8.8%
C. Normalization factor component of change	\$ (223.28)	\$ (249.10)	\$ (25.82)	-6.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 325.30	\$ 334.94	\$ 9.64	2.4%
D2. URRT Trend	\$ 44.87	\$ 57.49	\$ 12.62	3.1%
D3. URRT Morbidity	\$ (1.02)	\$ 11.59	\$ 12.61	3.0%
D4. URRT Other	\$ 4.90	\$ 1.33	\$ (3.57)	-0.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 0.18	\$ (11.58)	\$ (11.76)	-2.9%
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)	\$ 374.23	\$ 393.09	\$ 18.86	4.7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.12)	\$ (0.19)	\$ (0.07)	0.0%
E2. Pricing AV	\$ (60.09)	\$ (60.34)	\$ (0.25)	0.0%
E3. Benefit Richness	\$ 23.41	\$ 37.66	\$ 14.25	3.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (36.80)	\$ (22.78)	\$ 14.02	3.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 41.87	\$ 39.55	\$ (2.32)	-0.6%
F2. Taxes and Fees	\$ 11.41	\$ 0.31	\$ (11.10)	-2.8%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 53.28	\$ 39.86	\$ (13.42)	-3.3%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 390.71	\$ 410.17	\$ 19.46	4.8%

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

	2020	2021
Paid-to-Allowed	0.846	0.847
URRT Trend (Total Applied Trend Factor)	1.138	1.172
URRT Morbidity	0.997	1.028
URRT "Other"	1.013	1.008
Risk Adjustment	\$ 0.25	\$ (17.10)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 0.44	\$0.52
Network	1.000	1.000
Pricing AV	0.839	0.847
Benefit Richness	1.075	1.113
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	10.38%	9.58%
Taxes and Fees	2.83%	0.07%
Profit and/or Contingency	0.00%	0.00%

For 2020 in cell J81, please include a factor equal to the product of

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2021
Base Period Start Date: 01/01/2019
Date of Most Recent Membership: 02/01/2020
Market Adjusted Index Rate: \$ 685.42

Calibration	
Age Calibration Factor	1.514
Geographic Calibration Factor	1.031
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.561

Date of Most Recent Membership: 02/01/2020 Market Adjusted Index Rate: \$ 685.42										45 CFR Part 156.8 (d) (2) Allowable Factors										
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 Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	
Totals - Current Membership						0.799				0.847	1.001	1.000	1.000	1.000	1.000	\$	\$82.36	9.6%	0.1%	0.0%
Total - Projected Membership						0.797				0.845	1.000	1.000	1.000	1.000	1.000	\$	\$80.49	9.6%	0.1%	0.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79962PA0010001	Platinum	0.89686203	Standard	Off	0.947	1.070	1.000	1.001	1.000	1.000	\$694.88	9.6%	0.1%	0.0%	
Plan 2	79962PA0010002	PPO	Premier Balance PPO \$250 Platinum A	M	79962PA0010002	Platinum	0.88252695	Standard	Off	0.932	1.058	1.000	1.001	1.000	1.000	\$676.57	9.6%	0.1%	0.0%	
Plan 3	79962PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79962PA0010003	Gold	0.81943146	Standard	Off	0.902	1.036	1.000	1.001	1.000	1.000	\$641.24	9.6%	0.1%	0.0%	
Plan 4	79962PA0010004	PPO	Premier Balance PPO \$250 Gold A	M	79962PA0010004	Gold	0.81909067	Standard	Off	0.894	1.030	1.000	1.001	1.000	1.000	\$631.39	9.6%	0.1%	0.0%	
Plan 5	79962PA0010005	PPO	Premier Balance PPO \$500 A	M	79962PA0010005	Gold	0.81924406	Standard	Off	0.883	1.022	1.000	1.001	1.000	1.000	\$619.52	9.6%	0.1%	0.0%	
Plan 6	79962PA0010006	PPO	Premier Balance PPO \$750 A	M	79962PA0010006	Gold	0.81974826	Standard	Off	0.878	1.019	1.000	1.001	1.000	1.000	\$614.10	9.6%	0.1%	0.0%	
Plan 7	79962PA0010007	PPO	Premier Balance PPO \$1000 A	M	79962PA0010007	Gold	0.81922957	Standard	Off	0.869	1.013	1.000	1.001	1.000	1.000	\$603.77	9.6%	0.1%	0.0%	
Plan 8	79962PA0010008	PPO	Premier Balance PPO \$1250 A	M	79962PA0010008	Gold	0.81664409	Standard	Off	0.861	1.007	1.000	1.001	1.000	1.000	\$594.69	9.6%	0.1%	0.0%	
Plan 9	79962PA0010016	PPO	Premier Balance PPO \$1400 A	M	79962PA0010016	Gold	0.79727744	Standard	Off	0.843	0.996	1.000	1.001	1.000	1.000	\$575.70	9.6%	0.1%	0.0%	
Plan 10	79962PA0010009	PPO	Premier Balance PPO \$1500 A	M	79962PA0010009	Gold	0.81293921	Standard	Off	0.853	1.002	1.000	1.001	1.000	1.000	\$586.30	9.6%	0.1%	0.0%	
Plan 11	79962PA0010020	PPO	Premier Balance PPO \$1550	N	79962PA0010020	Gold	0.81339437	Standard	Off	0.827	0.987	1.000	1.001	1.000	1.000	\$560.02	9.6%	0.1%	0.0%	
Plan 12	79962PA0010011	PPO	Premier Balance PPO \$2000 A	M	79962PA0010011	Gold	0.8063366	Standard	Off	0.839	0.993	1.000	1.001	1.000	1.000	\$571.71	9.6%	0.1%	0.0%	
Plan 13	79962PA0010017	PPO	Premier Balance PPO \$2500 A	M	79962PA0010017	Gold	0.79605332	Standard	Off	0.824	0.985	1.000	1.001	1.000	1.000	\$556.78	9.6%	0.1%	0.0%	
Plan 14	79962PA0010021	PPO	Premier Balance PPO \$2500 1x A	N	79962PA0010021	Gold	0.78519675	Standard	Off	0.818	0.981	1.000	1.001	1.000	1.000	\$550.20	9.6%	0.1%	0.0%	
Plan 15	79962PA0010022	PPO	Premier Balance PPO \$3000 A	N	79962PA0010022	Gold	0.81949334	Standard	Off	0.830	0.988	1.000	1.001	1.000	1.000	\$562.41	9.6%	0.1%	0.0%	
Plan 16	79962PA0010018	PPO	Premier Balance PPO \$3500 A	M	79962PA0010018	Gold	0.78594187	Standard	Off	0.804	0.973	1.000	1.001	1.000	1.000	\$536.77	9.6%	0.1%	0.0%	
Plan 17	79962PA0010019	PPO	Premier Balance PPO \$4000	M	79962PA0010019	Silver	0.71918652	Standard	Off	0.780	0.961	1.000	1.001	1.000	1.000	\$514.25	9.6%	0.1%	0.0%	
Plan 18	79962PA0010015	PPO	Premier Balance PPO \$5000	M	79962PA0010015	Silver	0.71937093	Standard	Off	0.752	0.947	1.000	1.001	1.000	1.000	\$489.03	9.6%	0.1%	0.0%	
Plan 19	79962PA0010023	PPO	Premier Balance PPO \$7000	N	79962PA0010023	Bronze	0.6497713	Standard	Off	0.685	0.921	1.000	1.001	1.000	1.000	\$432.42	9.6%	0.1%	0.0%	
Plan 20	79962PA0020016	PPO	Balance PPO \$1000 A	M	79962PA0020016	Gold	0.78427595	Standard	Off	0.809	0.976	1.000	1.001	1.000	1.000	\$541.27	9.6%	0.1%	0.0%	
Plan 21	79962PA0020017	PPO	Balance PPO \$1750 A	M	79962PA0020017	Gold	0.79316443	Standard	Off	0.814	0.979	1.000	1.001	1.000	1.000	\$546.96	9.6%	0.1%	0.0%	
Plan 22	79962PA0020018	PPO	Balance PPO \$2000 A	M	79962PA0020018	Gold	0.79191838	Standard	Off	0.812	0.978	1.000	1.001	1.000	1.000	\$544.67	9.6%	0.1%	0.0%	
Plan 23	79962PA0020006	PPO	Balance PPO \$2000	M	79962PA0020006	Silver	0.71941979	Standard	Off	0.751	0.947	1.000	1.001	1.000	1.000	\$487.86	9.6%	0.1%	0.0%	
Plan 24	79962PA0020005	PPO	Balance PPO \$2600	M	79962PA0020005	Silver	0.71996807	Standard	Off	0.744	0.943	1.000	1.001	1.000	1.000	\$481.34	9.6%	0.1%	0.0%	
Plan 25	79962PA0080001	PPO	Health Savings PPO \$1500	M	79962PA0080001	Gold	0.81952204	Standard	Off	0.845	0.997	1.000	1.001	1.000	1.000	\$578.02	9.6%	0.1%	0.0%	
Plan 26	79962PA0090001	PPO	Health Savings PPO Embedded \$2800	M	79962PA0090001	Silver	0.71918933	Standard	Off	0.788	0.965	1.000	1.001	1.000	1.000	\$521.64	9.6%	0.1%	0.0%	
Plan 27	79962PA0090005	PPO	Health Savings PPO Embedded \$3550	M	79962PA0090005	Silver	0.71997631	Standard	Off	0.777	0.959	1.000	1.001	1.000	1.000	\$510.99	9.6%	0.1%	0.0%	
Plan 28	79962PA0090003	PPO	Health Savings PPO Embedded \$4250	M	79962PA0090003	Silver	0.71850852	Standard	Off	0.768	0.955	1.000	1.001	1.000	1.000	\$502.83	9.6%	0.1%	0.0%	
Plan 29	79962PA0030009	PPO	High Deductible PPO Embedded \$4750 Qualified A	N	79962PA0030009	Silver	0.66095429	Standard	Off	0.709	0.930	1.000	1.001	1.000	1.000	\$452.43	9.6%	0.1%	0.0%	
Plan 30	79962PA0090006	PPO	Health Savings PPO Embedded \$5500	N	79962PA0090006	Silver	0.66042826	Standard	Off	0.710	0.930	1.000	1.001	1.000	1.000	\$452.53	9.6%	0.1%	0.0%	
Plan 31	79962PA0030010	PPO	High Deductible PPO Embedded \$6100 Qualified A	N	79962PA0030010	Silver	0.66087869	Standard	Off	0.710	0.930	1.000	1.001	1.000	1.000	\$453.29	9.6%	0.1%	0.0%	
Plan 32	79962PA0090007	PPO	Health Savings PPO Embedded \$6850	N	79962PA0090007	Bronze	0.64944916	Standard	Off	0.691	0.923	1.000	1.001	1.000	1.000	\$437.83	9.6%	0.1%	0.0%	
Plan 33	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	0.81738955	Standard	Off	0.859	1.006	1.000	0.941	1.000	1.000	\$557.70	9.6%	0.1%	0.0%	
Plan 34	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	0.81423063	Standard	Off	0.839	0.994	1.000	0.941	1.000	1.000	\$537.61	9.6%	0.1%	0.0%	
Plan 35	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	0.71824824	Standard	Off	0.756	0.949	1.000	0.941	1.000	1.000	\$462.84	9.6%	0.1%	0.0%	
Plan 36	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.81891739	Standard	Off	0.867	1.011	1.000	0.941	1.000	1.000	\$565.74	9.6%	0.1%	0.0%	
Plan 37	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.81864936	Standard	Off	0.862	1.008	1.000	0.941	1.000	1.000	\$560.44	9.6%	0.1%	0.0%	
Plan 38	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.81469099	Standard	Off	0.840	0.994	1.000	0.941	1.000	1.000	\$538.39	9.6%	0.1%	0.0%	
Plan 39	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.80264183	Standard	Off	0.815	0.980	1.000	0.941	1.000	1.000	\$515.06	9.6%	0.1%	0.0%	
Plan 40	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.71998827	Standard	Off	0.746	0.945	1.000	0.941	1.000	1.000	\$454.77	9.6%	0.1%	0.0%	
Plan 41	79962PA0180001	PPO	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	0.71939917	Standard	Off	0.757	0.950	1.000	0.941	1.000	1.000	\$463.93	9.6%	0.1%	0.0%	
Plan 42	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71996895	Standard	Off	0.755	0.949	1.000	0.941	1.000	1.000	\$462.21	9.6%	0.1%	0.0%	
Plan 43	79962PA0180002	PPO	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	0.64972734	Standard	Off	0.699	0.926	1.000	0.941	1.000	1.000	\$417.63	9.6%	0.1%	0.0%	
Plan 44	79962PA0090004	PPO	Health Savings PPO Embedded \$5500	DM	79962PA0090007	Bronze	0.64944916	Standard	Off	0.691	0.923	1.000	1.001	1.000	1.000	\$437.83	9.6%	0.1%	0.0%	
Plan 45	79962PA0030007	PPO	High Deductible PPO Embedded \$4750 Qualified A	DM	79962PA0090007	Bronze	0.64944916	Standard	Off	0.691	0.923	1.000	1.001	1.000	1.000	\$437.83	9.6%	0.1%	0.0%	
Plan 46	79962PA0030008	PPO	High Deductible PPO Embedded \$6300 Qualified A	DM	79962PA0090007	Bronze	0.64944916	Standard	Off	0.691	0.923	1.000	1.001	1.000	1.000	\$437.83	9.6%	0.1%	0.0%	
Plan 47	79962PA0100001	PPO	Flex PPO \$0 a Community Blue Plan	DM	79962PA0100001	Platinum	0.89686203	Standard	Off	0.947	1.070	1.000	1.001	1.000	1.000	\$694.88	9.6%	0.1%	0.0%	
Plan 48	79962PA0100002	PPO	Flex PPO \$500 a Community Blue Plan	DM	79962PA0100005	Gold	0.81924406	Standard	Off	0.883	1.022	1.000	1.001	1.000	1.000	\$619.52	9.6%	0.1%	0.0%	
Plan 49	79962PA0100004	PPO	Flex PPO \$2000 a Community Blue Plan	DM	79962PA0020018	Gold	0.79191838	Standard	Off	0.812	0.978	1.000	1.001	1.000	1.000	\$544.67	9.6%	0.1%	0.0%	
Plan 50	79962PA0120001	PPO	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	DM	79962PA0090007	Bronze	0.64944916	Standard	Off	0.691	0.923	1.000	1.001	1.000	1.000	\$437.83	9.6%	0.1%	0.0%	

Plan 51	79962PA0120002	PPO	Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	DM	79962PA0090001	Silver	0.71918933	Standard	Off	0.788	0.965	1.000	1.001	1.000	1.000	\$521.64	9.6%	0.1%	0.0%
Plan 52	79962PA0020007	PPO	Balance PPO \$5000	DM	79962PA0090007	Bronze	0.64944916	Standard	Off	0.691	0.923	1.000	1.001	1.000	1.000	\$437.83	9.6%	0.1%	0.0%

Table 10. Plan Rates

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives

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

Proposed Rate
Change
Compared to
Prior 12
months

% of Total Covered Lives

	N/A
	6.5%
	2.8%
	3.5%
	3.4%
	12.4%
	1.2%
	15.1%
	0.8%
	1.2%
	4.6%
	0.0%
	13.0%
	3.9%
	0.0%
	15.0%
	2.2%
	3.3%
	3.4%
	0.0%
	0.6%
	0.3%
	0.2%
	0.8%
	1.3%
	4.1%
	4.1%
	5.1%
	1.7%
	0.0%
	0.0%
	0.0%
	0.0%
	0.4%
	0.2%
	0.1%
	0.0%
	0.0%
	0.0%
	0.0%
	0.0%
	0.0%
	0.7%
	0.1%
	0.7%
	0.1%
	0.2%
	0.3%
	0.0%

[illegible]

Plan 51	79962PA0120002	PPO	-	-
Plan 52	79962PA0020007	PPO	36	-

\$356.65	\$ 369.90
\$308.74	\$ 310.47

3.7%
0.6%

0.0%
0.3%

-	-	-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	11	12	-	13	36	1	

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2021

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

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.14	\$ 417.61	\$ -	\$ 413.07	\$ 416.21

\$ -	\$ -	\$ -

[illegible]

Table 11. Plan Premium Development for 21-Year-Olds

[illegible]

Plan 1	79962PA001000	ier Balance PPO \$0 Platin	\$	-	\$	-	\$ 512.46	\$ 512.46	\$	-	\$ 502.60	\$ 508.40
Plan 2	79962PA0010002	er Balance PPO \$250 Plati	\$	-	\$	-	\$ 498.96	\$ 498.96	\$	-	\$ 489.36	\$ 495.93
Plan 3	79962PA0010003	mier Balance PPO \$0 Gol	\$	-	\$	-	\$ 472.90	\$ 472.90	\$	-	\$ 463.81	\$ 468.74
Plan 4	79962PA0010004	ier Balance PPO \$250 Gol	\$	-	\$	-	\$ 465.64	\$ 465.64	\$	-	\$ 456.68	\$ 462.46
Plan 5	79962PA0010005	remier Balance PPO \$500	\$	-	\$	-	\$ 456.88	\$ 456.88	\$	-	\$ 448.10	\$ 452.81
Plan 6	79962PA0010006	remier Balance PPO \$750	\$	-	\$	-	\$ 452.89	\$ 452.89	\$	-	\$ 444.18	\$ 451.11
Plan 7	79962PA0010007	emier Balance PPO \$1000	\$	-	\$	-	\$ 445.27	\$ 445.27	\$	-	\$ 436.71	\$ 441.63
Plan 8	79962PA0010008	emier Balance PPO \$1250	\$	-	\$	-	\$ 438.57	\$ 438.57	\$	-	\$ 430.14	\$ 433.00
Plan 9	79962PA0010016	emier Balance PPO \$1400	\$	-	\$	-	\$ 424.57	\$ 424.57	\$	-	\$ 416.40	\$ 422.66
Plan 10	79962PA0010009	emier Balance PPO \$1500	\$	-	\$	-	\$ 432.38	\$ 432.38	\$	-	\$ 424.07	\$ 430.04
Plan 11	79962PA0010020	remier Balance PPO \$155	\$	-	\$	-	\$ 413.01	\$ 413.01	\$	-	\$ 405.06	\$ -
Plan 12	79962PA0010011	emier Balance PPO \$200	\$	-	\$	-	\$ 421.63	\$ 421.63	\$	-	\$ 413.52	\$ 417.49
Plan 13	79962PA0010017	emier Balance PPO \$2500	\$	-	\$	-	\$ 410.61	\$ 410.61	\$	-	\$ 402.72	\$ 407.35
Plan 14	79962PA0010021	mier Balance PPO \$2500	\$	-	\$	-	\$ 405.76	\$ 405.76	\$	-	\$ 397.96	\$ -
Plan 15	79962PA0010022	emier Balance PPO \$3000	\$	-	\$	-	\$ 414.77	\$ 414.77	\$	-	\$ 406.79	\$ -
Plan 16	79962PA0010018	emier Balance PPO \$3500	\$	-	\$	-	\$ 395.86	\$ 395.86	\$	-	\$ 388.25	\$ 391.61
Plan 17	79962PA0010019	remier Balance PPO \$400	\$	-	\$	-	\$ 379.25	\$ 379.25	\$	-	\$ 371.95	\$ 378.48
Plan 18	79962PA0010015	remier Balance PPO \$500	\$	-	\$	-	\$ 360.65	\$ 360.65	\$	-	\$ 353.72	\$ 357.89
Plan 19	79962PA0010023	remier Balance PPO \$700	\$	-	\$	-	\$ 318.90	\$ 318.90	\$	-	\$ 312.77	\$ -
Plan 20	79962PA0020016	Balance PPO \$1000 A	\$	-	\$	-	\$ 399.18	\$ 399.18	\$	-	\$ 391.50	\$ 396.59
Plan 21	79962PA0020017	Balance PPO \$1750 A	\$	-	\$	-	\$ 403.37	\$ 403.37	\$	-	\$ 395.61	\$ 401.93
Plan 22	79962PA0020018	Balance PPO \$2000 A	\$	-	\$	-	\$ 401.68	\$ 401.68	\$	-	\$ 393.96	\$ 397.34
Plan 23	79962PA0020006	Balance PPO \$2000	\$	-	\$	-	\$ 359.79	\$ 359.79	\$	-	\$ 352.87	\$ 357.16
Plan 24	79962PA0020005	Balance PPO \$2600	\$	-	\$	-	\$ 354.98	\$ 354.98	\$	-	\$ 348.15	\$ 353.48
Plan 25	79962PA0080001	Health Savings PPO \$1500	\$	-	\$	-	\$ 426.28	\$ 426.28	\$	-	\$ 418.08	\$ 421.28
Plan 26	79962PA0090001	Savings PPO Embedded	\$	-	\$	-	\$ 384.70	\$ 384.70	\$	-	\$ 377.30	\$ 383.33
Plan 27	79962PA0090005	Savings PPO Embedded	\$	-	\$	-	\$ 376.85	\$ 376.85	\$	-	\$ 369.60	\$ 373.12
Plan 28	79962PA0090003	Savings PPO Embedded	\$	-	\$	-	\$ 370.83	\$ 370.83	\$	-	\$ 363.70	\$ 366.69
Plan 29	79962PA0030009	ble PPO Embedded \$475	\$	-	\$	-	\$ 333.66	\$ 333.66	\$	-	\$ 327.24	\$ -
Plan 30	79962PA0090006	Savings PPO Embedded	\$	-	\$	-	\$ 333.73	\$ 333.73	\$	-	\$ 327.32	\$ -
Plan 31	79962PA0030010	ble PPO Embedded \$610	\$	-	\$	-	\$ 334.29	\$ 334.29	\$	-	\$ 327.86	\$ -
Plan 32	79962PA0090007	Savings PPO Embedded	\$	-	\$	-	\$ 322.89	\$ 322.89	\$	-	\$ 316.68	\$ -
Plan 33	79962PA0140001	gh Valley Flex Blue PPO 5	\$	-	\$	-	\$ 411.29	\$ 411.29	\$	-	\$ 403.38	\$ 411.29
Plan 34	79962PA0140002	gh Valley Flex Blue PPO 1	\$	-	\$	-	\$ 396.48	\$ 396.				

					2.0%	2.0%		2.0%	2.0%	\$	-
					0.9%	0.9%		0.9%	0.9%	\$	-
					5.3%	5.3%		5.3%	5.3%	\$	-
					4.6%	4.6%		4.6%	4.6%	\$	-
					3.9%	3.9%		3.9%	3.9%	\$	-
					3.7%	3.7%		3.7%	3.7%	\$	-
					3.2%	3.2%		3.2%	3.2%	\$	-
					2.7%	2.7%		2.7%	2.7%	\$	-
					1.6%	1.6%		1.7%	1.6%	\$	-
					2.3%	2.3%		2.3%	2.3%	\$	-
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					1.4%	1.4%		1.4%	1.4%	\$	-
					0.6%	0.6%		0.6%	0.6%	\$	-
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					-0.5%	-0.5%		-0.5%	-0.5%	\$	-
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					-0.3%	-0.3%		-0.3%	-0.3%	\$	-
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					2.9%	2.9%		2.9%	2.9%	\$	-
					1.2%	1.2%		1.2%	1.2%	\$	-
					1.6%	1.6%		1.6%	1.6%	\$	-
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					1.6%				1.6%	\$	-
					0.7%				0.7%	\$	-
					1.4%				1.4%	\$	-
						0.5%			0.5%	\$	-
						0.1%			0.1%	\$	-
						-1.0%			-1.0%	\$	-
						-2.3%			-2.3%	\$	-
						-1.3%			-1.3%	\$	-
						-0.9%			-0.9%	\$	-
						-0.8%			-0.8%	\$	-
						-1.1%			-1.1%	\$	-
					0.4%	0.4%		0.4%	0.4%	\$	-
					0.2%	0.2%		0.2%	0.2%	\$	-
					1.1%	1.1%		1.1%	1.1%	\$	-
					3.0%			3.0%	3.0%	\$	-
					6.1%			6.1%	6.1%	\$	-
					-2.0%			-2.0%	-2.0%	\$	-
					0.5%			0.5%		\$	-
					3.7%			3.7%		\$	-
					0.6%	0.6%		0.6%	0.6%	\$	-

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

Carrier Name: Highmark Benefits Group
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021

			Quarter 2 2021, 21-year-old Non-Tobacco Premium MPPM								
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill		\$ -	\$ -	\$ -	\$ -	\$ 439.60	\$ 436.70	\$ -	\$ 431.52	\$ 434.95

Plan 1	79962PA0010001	ier Balance PPO \$0 Platir	\$ -	\$ -	\$ -	\$ -	\$ 523.14	\$ 523.14	\$ -	\$ 513.08	\$ 518.99
Plan 2	79962PA0010002	ier Balance PPO \$250 Platir	\$ -	\$ -	\$ -	\$ -	\$ 509.36	\$ 509.36	\$ -	\$ 499.56	\$ 506.26
Plan 3	79962PA0010003	ier Balance PPO \$0 Gold	\$ -	\$ -	\$ -	\$ -	\$ 482.76	\$ 482.76	\$ -	\$ 473.48	\$ 478.51
Plan 4	79962PA0010004	ier Balance PPO \$250 Gold	\$ -	\$ -	\$ -	\$ -	\$ 475.34	\$ 475.34	\$ -	\$ 466.20	\$ 472.10
Plan 5	79962PA0010005	ier Balance PPO \$500	\$ -	\$ -	\$ -	\$ -	\$ 466.40	\$ 466.40	\$ -	\$ 457.43	\$ 462.25
Plan 6	79962PA0010006	ier Balance PPO \$750	\$ -	\$ -	\$ -	\$ -	\$ 462.32	\$ 462.32	\$ -	\$ 453.43	\$ 460.51
Plan 7	79962PA0010007	ier Balance PPO \$1000	\$ -	\$ -	\$ -	\$ -	\$ 454.55	\$ 454.55	\$ -	\$ 445.81	\$ 450.83
Plan 8	79962PA0010008	ier Balance PPO \$1250	\$ -	\$ -	\$ -	\$ -	\$ 447.71	\$ 447.71	\$ -	\$ 439.10	\$ 442.03
Plan 9	79962PA0010016	ier Balance PPO \$1400	\$ -	\$ -	\$ -	\$ -	\$ 433.42	\$ 433.42	\$ -	\$ 425.08	\$ 431.47
Plan 10	79962PA0010009	ier Balance PPO \$1500	\$ -	\$ -	\$ -	\$ -	\$ 441.39	\$ 441.39	\$ -	\$ 432.90	\$ 439.00
Plan 11	79962PA0010010	ier Balance PPO \$1550	\$ -	\$ -	\$ -	\$ -	\$ 421.61	\$ 421.61	\$ -	\$ 413.50	\$ -
Plan 12	79962PA0010011	ier Balance PPO \$2000	\$ -	\$ -	\$ -	\$ -	\$ 430.41	\$ 430.41	\$ -	\$ 422.14	\$ 426.19
Plan 13	79962PA0010017	ier Balance PPO \$2500	\$ -	\$ -	\$ -	\$ -	\$ 419.17	\$ 419.17	\$ -	\$ 411.11	\$ 415.84
Plan 14	79962PA0010021	ier Balance PPO \$2500	\$ -	\$ -	\$ -	\$ -	\$ 414.22	\$ 414.22	\$ -	\$ 406.25	\$ -
Plan 15	79962PA0010022	ier Balance PPO \$3000	\$ -	\$ -	\$ -	\$ -	\$ 423.41	\$ 423.41	\$ -	\$ 415.27	\$ -
Plan 16	79962PA0010018	ier Balance PPO \$3500	\$ -	\$ -	\$ -	\$ -	\$ 404.11	\$ 404.11	\$ -	\$ 396.34	\$ 399.77
Plan 17	79962PA0010019	ier Balance PPO \$4000	\$ -	\$ -	\$ -	\$ -	\$ 387.15	\$ 387.15	\$ -	\$ 379.71	\$ 386.37
Plan 18	79962PA0010015	ier Balance PPO \$5000	\$ -	\$ -	\$ -	\$ -	\$ 368.17	\$ 368.17	\$ -	\$ 361.09	\$ 365.35
Plan 19	79962PA0010023	ier Balance PPO \$7000	\$ -	\$ -	\$ -	\$ -	\$ 325.55	\$ 325.55	\$ -	\$ 319.29	\$ -
Plan 20	79962PA0020016	Balance PPO \$1000 A	\$ -	\$ -	\$ -	\$ -	\$ 407.50	\$ 407.50	\$ -	\$ 399.66	\$ 404.85
Plan 21	79962PA0020017	Balance PPO \$1750 A	\$ -	\$ -	\$ -	\$ -	\$ 411.78	\$ 411.78	\$ -	\$ 403.86	\$ 410.30
Plan 22	79962PA0020018	Balance PPO \$2000 A	\$ -	\$ -	\$ -	\$ -	\$ 410.05	\$ 410.05	\$ -	\$ 402.17	\$ 405.62
Plan 23	79962PA0020006	Balance PPO \$2000	\$ -	\$ -	\$ -	\$ -	\$ 367.29	\$ 367.29	\$ -	\$ 360.22	\$ 364.60
Plan 24	79962PA0020005	Balance PPO \$2600	\$ -	\$ -	\$ -	\$ -	\$ 362.37	\$ 362.37	\$ -	\$ 355.41	\$ 360.85
Plan 25	79962PA0080001	Health Savings PPO \$1500	\$ -	\$ -	\$ -	\$ -	\$ 435.16	\$ 435.16	\$ -	\$ 426.79	\$ 430.05
Plan 26	79962PA0090001	Savings PPO Embedded	\$ -	\$ -	\$ -	\$ -	\$ 392.72	\$ 392.72	\$ -	\$ 385.16	\$ 391.32
Plan 27	79962PA0090005	Savings PPO Embedded	\$ -	\$ -	\$ -	\$ -	\$ 384.70	\$ 384.70	\$ -	\$ 377.30	\$ 380.90
Plan 28	79962PA0090003	Savings PPO Embedded	\$ -	\$ -	\$ -	\$ -	\$ 378.55	\$ 378.55	\$ -	\$ 371.27	\$ 374.33
Plan 29	79962PA0030009	ble PPO Embedded \$475	\$ -	\$ -	\$ -	\$ -	\$ 340.61	\$ 340.61	\$ -	\$ 334.06	\$ -
Plan 30	79962PA0090006	Savings PPO Embedded	\$ -	\$ -	\$ -	\$ -	\$ 340.69	\$ 340.69	\$ -	\$ 334.14	\$ -
Plan 31	79962PA0030010	ble PPO Embedded \$610	\$ -	\$ -	\$ -	\$ -	\$ 341.26	\$ 341.26	\$ -	\$ 334.70	\$ -
Plan 32	79962PA0090007	Savings PPO Embedded	\$ -	\$ -	\$ -	\$ -	\$ 329.62	\$ 329.62	\$ -	\$ 323.28	\$ -
Plan 33	79962PA0140001	gh Valley Flex Blue PPO \$	\$ -	\$ -	\$ -	\$ -	\$ 419.86	\$ 419.86	\$ -	\$ 411.79	\$ 419.86
Plan 34	79962PA0140002	gh Valley Flex Blue PPO 1	\$ -	\$ -	\$ -	\$ -	\$ 404.74	\$ 404.74	\$ -	\$ 396.96	\$ 404.74
Plan 35	79962PA0160001	gh Valley Flex Blue PPO 30	\$ -	\$ -	\$ -	\$ -	\$ 348.45	\$ 348.45	\$ -	\$ 341.75	\$ 348.45
Plan 36	79962PA0170001	Choice Blue PPO 0	\$ -	\$ -	\$ -	\$ -	\$ 425.92	\$ 425.92	\$ -	\$ 417.73	\$ -
Plan 37	79962PA0170002	Choice Blue PPO 500	\$ -	\$ -	\$ -	\$ -	\$ 421.93	\$ 421.93	\$ -	\$ 413.81	\$ 418.68
Plan 38	79962PA0170003	Choice Blue PPO 1250	\$ -	\$ -	\$ -	\$ -	\$ 405.33	\$ 405.33	\$ -	\$ 397.53	\$ -
Plan 39	79962PA0170004	Choice Blue PPO 2500	\$ -	\$ -	\$ -	\$ -	\$ 387.76	\$ 387.76	\$ -	\$ 380.31	\$ 387.76
Plan 40	79962PA0170005	Choice Blue PPO 2800	\$ -	\$ -	\$ -	\$ -	\$ 342.38	\$ 342.38	\$ -	\$ 335.79	\$ -
Plan 41	79962PA0180001	Choice Blue PPO 3000Q Embe	\$ -	\$ -	\$ -	\$ -	\$ 349.27	\$ 349.27	\$ -	\$ 342.55	\$ -
Plan 42	79962PA0170006	Choice Blue PPO 4250	\$ -	\$ -	\$ -	\$ -	\$ 347.97	\$ 347.97	\$ -	\$ 341.28	\$ 347.97
Plan 43	79962PA0180002	Choice Blue PPO 6650Q Embe	\$ -	\$ -	\$ -	\$ -	\$ 314.41	\$ 314.41	\$ -	\$ 308.37	\$ 308.37
Plan 44	79962PA0090004	Savings PPO Embedded	\$ -	\$ -	\$ -	\$ -	\$ 329.62	\$ 329.62	\$ -	\$ 323.28	\$ 326.87
Plan 45	79962PA0030007	ble PPO Embedded \$475	\$ -	\$ -	\$ -	\$ -	\$ 329.62	\$ 329.62	\$ -	\$ 323.28	\$ 328.26
Plan 46	79962PA0030008	ble PPO Embedded \$630	\$ -	\$ -	\$ -	\$ -	\$ 329.62	\$ 329.62	\$ -	\$ 323.28	\$ 327.58
Plan 47	79962PA0100001	PPO \$0 a Community Blue	\$ -	\$ -	\$ -	\$ -	\$ 523.14	\$ 523.14	\$ -	\$ 513.08	\$ 523.14
Plan 48	79962PA0100002	PPO \$500 a Community Blue	\$ -	\$ -	\$ -	\$ -	\$ 466.40	\$ 466.40	\$ -	\$ 457.43	\$ 466.40
Plan 49	79962PA0100004	PPO \$2000 a Community Blue	\$ -	\$ -	\$ -	\$ -	\$ 410.05	\$ 410.05	\$ -	\$ 402.17	\$ 410.05
Plan 50	79962PA0120001	PPO Embedded \$4700 a C	\$ -	\$ -	\$ -	\$ -	\$ 329.62	\$ 329.62	\$ -	\$ 323.28	\$ -
Plan 51	79962PA0120002	PPO Embedded \$3000 a C	\$ -	\$ -	\$ -	\$ -	\$ 392.72	\$ 392.72	\$ -	\$ 385.16	\$ -
Plan 52	79962PA0020007	Balance PPO \$5000	\$ -	\$ -	\$ -	\$ -	\$ 329.62	\$ 329.62	\$ -	\$ 323.28	\$ 327.33

Quarter 3 2021, 21-year-old Non-Tobacco Premium MPPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 448.76	\$ 445.80	\$ -	\$ 440.51	\$ 444.01

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 534.04	\$ 534.04	\$ -	\$ 523.77	\$ 529.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 519.97	\$ 519.97	\$ -	\$ 509.97	\$ 516.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 492.82	\$ 492.82	\$ -	\$ 483.34	\$ 488.48
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 485.25	\$ 485.25	\$ -	\$ 475.91	\$ 481.94
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 476.12	\$ 476.12	\$ -	\$ 466.97	\$ 471.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 471.96	\$ 471.96	\$ -	\$ 462.88	\$ 470.11
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 464.02	\$ 464.02	\$ -	\$ 455.10	\$ 460.23
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 457.04	\$ 457.04	\$ -	\$ 448.25	\$ 451.24
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 442.45	\$ 442.45	\$ -	\$ 433.94	\$ 440.46
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 450.59	\$ 450.59	\$ -	\$ 441.93	\$ 448.15
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 430.40	\$ 430.40	\$ -	\$ 422.12	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 439.38	\$ 439.38	\$ -	\$ 430.93	\$ 435.07
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 427.91	\$ 427.91	\$ -	\$ 419.68	\$ 424.51
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 422.85	\$ 422.85	\$ -	\$ 414.72	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 432.23	\$ 432.23	\$ -	\$ 423.92	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 412.53	\$ 412.53	\$ -	\$ 404.60	\$ 408.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.22	\$ 395.22	\$ -	\$ 387.62	\$ 394.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 375.84	\$ 375.84	\$ -	\$ 368.61	\$ 372.97
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 332.33	\$ 332.33	\$ -	\$ 325.94	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415.99	\$ 415.99	\$ -	\$ 407.99	\$ 413.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 420.36	\$ 420.36	\$ -	\$ 412.28	\$ 418.86
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 418.60	\$ 418.60	\$ -	\$ 410.55	\$ 414.07
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 374.94	\$ 374.94	\$ -	\$ 367.73	\$ 372.20
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 369.93	\$ 369.93	\$ -	\$ 362.81	\$ 368.37
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 444.23	\$ 444.23	\$ -	\$ 435.69	\$ 439.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.90	\$ 400.90	\$ -	\$ 393.19	\$ 399.48
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 392.72	\$ 392.72	\$ -	\$ 385.16	\$ 388.83
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 386.44	\$ 386.44	\$ -	\$ 379.01	\$ 382.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 347.71	\$ 347.71	\$ -	\$ 341.02	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 347.79	\$ 347.79	\$ -	\$ 341.10	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 348.37	\$ 348.37	\$ -	\$ 341.67	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.49	\$ 336.49	\$ -	\$ 330.02	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 428.61	\$ 428.61	\$ -	\$ 420.37	\$ 428.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.18	\$ 413.18	\$ -	\$ 405.23	\$ 413.18
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 355.71	\$ 355.71	\$ -	\$ 348.87	\$ 355.71
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 434.80	\$ 434.80	\$ -	\$ 426.43	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 430.72	\$ 430.72	\$ -	\$ 422.44	\$ 427.41
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.78	\$ 413.78	\$ -	\$ 405.82	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.84	\$ 395.84	\$ -	\$ 388.23	\$ 395.84
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 349.51	\$ 349.51	\$ -	\$ 342.79	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 356.55	\$ 356.55	\$ -	\$ 349.69	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 355.22	\$ 355.22	\$ -	\$ 348.39	\$ 355.22
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 320.96	\$ 320.96	\$ -	\$ 314.79	\$ 314.79
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.49	\$ 336.49	\$ -	\$ 330.02	\$ 333.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.49	\$ 336.49	\$ -	\$ 330.02	\$ 335.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.49	\$ 336.49	\$ -	\$ 330.02	\$ 334.41
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 534.04	\$ 534.04	\$ -	\$ 523.77	\$ 534.04
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 476.12	\$ 476.12	\$ -	\$ 466.97	\$ 476.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 418.60	\$ 418.60	\$ -	\$ 410.55	\$ 418.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.49	\$ 336.49	\$ -	\$ 330.02	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.90	\$ 400.90	\$ -	\$ 393.19	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.49	\$ 336.49	\$ -	\$ 330.02	\$ 334.15

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

Carrier Name: Highmark Benefits Group
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name

Totals These cells auto-fill

Plan 1	79962PA0010001	ier Balance PPO \$0 Platir
Plan 2	79962PA0010002	er Balance PPO \$250 Plat
Plan 3	79962PA0010003	mier Balance PPO \$0 Gol
Plan 4	79962PA0010004	ier Balance PPO \$250 Gd
Plan 5	79962PA0010005	emier Balance PPO \$500
Plan 6	79962PA0010006	emier Balance PPO \$750
Plan 7	79962PA0010007	emier Balance PPO \$1000
Plan 8	79962PA0010008	emier Balance PPO \$1250
Plan 9	79962PA0010016	emier Balance PPO \$1400
Plan 10	79962PA0010009	emier Balance PPO \$1500
Plan 11	79962PA0010020	emier Balance PPO \$1550
Plan 12	79962PA0010011	emier Balance PPO \$2000
Plan 13	79962PA0010017	emier Balance PPO \$2500
Plan 14	79962PA0010021	mier Balance PPO \$2500
Plan 15	79962PA0010022	emier Balance PPO \$3000
Plan 16	79962PA0010018	emier Balance PPO \$3500
Plan 17	79962PA0010019	emier Balance PPO \$4000
Plan 18	79962PA0010015	emier Balance PPO \$5000
Plan 19	79962PA0010023	emier Balance PPO \$7000
Plan 20	79962PA0020016	Balance PPO \$1000 A
Plan 21	79962PA0020017	Balance PPO \$1750 A
Plan 22	79962PA0020018	Balance PPO \$2000 A
Plan 23	79962PA0020006	Balance PPO \$2000
Plan 24	79962PA0020005	Balance PPO \$2600
Plan 25	79962PA0080001	Health Savings PPO \$1500
Plan 26	79962PA0090001	Savings PPO Embedded
Plan 27	79962PA0090005	Savings PPO Embedded
Plan 28	79962PA0090003	Savings PPO Embedded
Plan 29	79962PA0030009	ble PPO Embedded \$475
Plan 30	79962PA0090006	Savings PPO Embedded
Plan 31	79962PA0030010	ble PPO Embedded \$610
Plan 32	79962PA0090007	Savings PPO Embedded
Plan 33	79962PA0140001	gh Valley Flex Blue PPO 5
Plan 34	79962PA0140002	gh Valley Flex Blue PPO 1
Plan 35	79962PA0160001	Valley Flex Blue PPO 30
Plan 36	79962PA0170001	Choice Blue PPO 0
Plan 37	79962PA0170002	Choice Blue PPO 500
Plan 38	79962PA0170003	Choice Blue PPO 1250
Plan 39	79962PA0170004	Choice Blue PPO 2500
Plan 40	79962PA0170005	Choice Blue PPO 2800
Plan 41	79962PA0180001	ze Blue PPO 3000Q Embe
Plan 42	79962PA0170006	Choice Blue PPO 4250
Plan 43	79962PA0180002	ze Blue PPO 6650Q Embe
Plan 44	79962PA0090004	Savings PPO Embedded
Plan 45	79962PA0030007	ble PPO Embedded \$475
Plan 46	79962PA0030008	ble PPO Embedded \$630
Plan 47	79962PA0100001	PPO \$0 a Community Blue
Plan 48	79962PA0100002	PPO \$500 a Community Bl
Plan 49	79962PA0100004	O \$2000 a Community Bl
Plan 50	79962PA0120001	PPO Embedded \$4700 a C
Plan 51	79962PA0120002	PPO Embedded \$3000 a C
Plan 52	79962PA0020007	Balance PPO \$5000

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 458.12	\$ 455.09	\$ -	\$ 449.69	\$ 453.27	

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 545.17	\$ 545.17	\$ -	\$ 534.69	\$ 540.85
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 530.81	\$ 530.81	\$ -	\$ 520.60	\$ 527.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 503.09	\$ 503.09	\$ -	\$ 493.42	\$ 498.66
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 495.36	\$ 495.36	\$ -	\$ 485.83	\$ 491.98
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 486.05	\$ 486.05	\$ -	\$ 476.70	\$ 481.72
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 481.79	\$ 481.79	\$ -	\$ 472.53	\$ 479.90
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 473.69	\$ 473.69	\$ -	\$ 464.58	\$ 469.82
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 466.56	\$ 466.56	\$ -	\$ 457.59	\$ 460.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 451.67	\$ 451.67	\$ -	\$ 442.98	\$ 449.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 459.98	\$ 459.98	\$ -	\$ 451.14	\$ 457.48
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 439.37	\$ 439.37	\$ -	\$ 430.92	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 448.54	\$ 448.54	\$ -	\$ 439.91	\$ 444.14
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 436.82	\$ 436.82	\$ -	\$ 428.42	\$ 433.36
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 431.66	\$ 431.66	\$ -	\$ 423.36	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.24	\$ 441.24	\$ -	\$ 432.76	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.13	\$ 421.13	\$ -	\$ 413.03	\$ 416.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 403.45	\$ 403.45	\$ -	\$ 395.70	\$ 402.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 383.67	\$ 383.67	\$ -	\$ 376.29	\$ 380.74
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 339.26	\$ 339.26	\$ -	\$ 332.73	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 424.66	\$ 424.66	\$ -	\$ 416.49	\$ 421.90
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 429.12	\$ 429.12	\$ -	\$ 420.87	\$ 427.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 427.32	\$ 427.32	\$ -	\$ 419.10	\$ 422.70
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 382.75	\$ 382.75	\$ -	\$ 375.39	\$ 379.96
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 377.64	\$ 377.64	\$ -	\$ 370.37	\$ 376.05
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 453.49	\$ 453.49	\$ -	\$ 444.77	\$ 448.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 409.26	\$ 409.26	\$ -	\$ 401.39	\$ 407.80
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.90	\$ 400.90	\$ -	\$ 393.19	\$ 396.94
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.50	\$ 394.50	\$ -	\$ 386.91	\$ 390.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 354.95	\$ 354.95	\$ -	\$ 348.13	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 355.04	\$ 355.04	\$ -	\$ 348.21	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 355.63	\$ 355.63	\$ -	\$ 348.79	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 343.50	\$ 343.50	\$ -	\$ 336.89	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 437.54	\$ 437.54	\$ -	\$ 429.13	\$ 437.54
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.79	\$ 421.79	\$ -	\$ 413.67	\$ 421.79
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.12	\$ 363.12	\$ -	\$ 356.14	\$ 363.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 443.86	\$ 443.86	\$ -	\$ 435.32	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 439.69	\$ 439.69	\$ -	\$ 431.24	\$ 436.31
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 422.40	\$ 422.40	\$ -	\$ 414.28	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 404.09	\$ 404.09	\$ -	\$ 396.32	\$ 404.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 356.79	\$ 356.79	\$ -	\$ 349.93	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.98	\$ 363.98	\$ -	\$ 356.98	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362.63	\$ 362.63	\$ -	\$ 355.65	\$ 362.63
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 327.65	\$ 327.65	\$ -	\$ 321.35	\$ 321.35
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 343.50	\$ 343.50	\$ -	\$ 336.89	\$ 340.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 343.50	\$ 343.50	\$ -	\$ 336.89	\$ 342.08
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 343.50	\$ 343.50	\$ -	\$ 336.89	\$ 341.38
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 545.17	\$ 545.17	\$ -	\$ 534.69	\$ 545.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 486.05	\$ 486.05	\$ -	\$ 476.70	\$ 486.05
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 427.32	\$ 427.32	\$ -	\$ 419.10	\$ 427.32
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 343.50	\$ 343.50	\$ -	\$ 336.89	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 409.26	\$ 409.26	\$ -	\$ 401.39	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 343.50	\$ 343.50	\$ -	\$ 336.89	\$ 341.12

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2021

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Snyder, Union, Schuylkill	1.040	1.040
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

[illegible]

Company Name: **Highmark Benefits Group (HBG)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **January 1, 2021**

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$0		\$250		\$250		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		20		20		20		35	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$392.03	\$392.03	\$384.49	\$384.49	\$381.70	\$381.70	\$374.36	\$374.36	\$361.77	\$361.77
15	\$426.88	\$426.88	\$418.67	\$418.67	\$415.63	\$415.63	\$407.64	\$407.64	\$393.93	\$393.93
16	\$440.20	\$440.20	\$431.73	\$431.73	\$428.61	\$428.61	\$420.36	\$420.36	\$406.22	\$406.22
17	\$453.53	\$453.53	\$444.80	\$444.80	\$441.58	\$441.58	\$433.08	\$433.08	\$418.52	\$418.52
18	\$467.88	\$467.88	\$458.87	\$458.87	\$455.55	\$455.55	\$446.79	\$446.79	\$431.76	\$431.76
19	\$482.22	\$482.22	\$472.95	\$472.95	\$469.52	\$469.52	\$460.49	\$460.49	\$445.00	\$445.00
20	\$497.09	\$497.09	\$487.52	\$487.52	\$483.99	\$483.99	\$474.68	\$474.68	\$458.71	\$458.71
21	\$512.46	\$512.46	\$502.60	\$502.60	\$498.96	\$498.96	\$489.36	\$489.36	\$472.90	\$472.90
22	\$512.46	\$512.46	\$502.60	\$502.60	\$498.96	\$498.96	\$489.36	\$489.36	\$472.90	\$472.90
23	\$512.46	\$512.46	\$502.60	\$502.60	\$498.96	\$498.96	\$489.36	\$489.36	\$472.90	\$472.90
24	\$512.46	\$512.46	\$502.60	\$502.60	\$498.96	\$498.96	\$489.36	\$489.36	\$472.90	\$472.90
25	\$514.51	\$514.51	\$504.61	\$504.61	\$500.96	\$500.96	\$491.32	\$491.32	\$474.79	\$474.79
26	\$524.76	\$524.76	\$514.66	\$514.66	\$510.94	\$510.94	\$501.10	\$501.10	\$484.25	\$484.25
27	\$537.06	\$537.06	\$526.72	\$526.72	\$522.91	\$522.91	\$512.85	\$512.85	\$495.60	\$495.60
28	\$557.04	\$557.04	\$546.33	\$546.33	\$542.37	\$542.37	\$531.93	\$531.93	\$514.04	\$514.04
29	\$573.44	\$573.44	\$562.41	\$562.41	\$558.34	\$558.34	\$547.59	\$547.59	\$529.18	\$529.18
30	\$581.64	\$581.64	\$570.45	\$570.45	\$566.32	\$566.32	\$555.42	\$555.42	\$536.74	\$536.74
31	\$593.94	\$593.94	\$582.51	\$582.51	\$578.29	\$578.29	\$567.17	\$567.17	\$548.09	\$548.09
32	\$606.24	\$606.24	\$594.58	\$594.58	\$590.27	\$590.27	\$579.91	\$579.91	\$559.44	\$559.44
33	\$613.93	\$613.93	\$602.11	\$602.11	\$597.75	\$597.75	\$586.25	\$586.25	\$566.53	\$566.53
34	\$622.13	\$622.13	\$610.16	\$610.16	\$605.74	\$605.74	\$594.08	\$594.08	\$574.10	\$574.10
35	\$626.23	\$626.23	\$614.18	\$614.18	\$609.73	\$609.73	\$598.00	\$598.00	\$577.88	\$577.88
36	\$630.33	\$630.33	\$618.20	\$618.20	\$613.72	\$613.72	\$601.91	\$601.91	\$581.67	\$581.67
37	\$634.43	\$634.43	\$622.22	\$622.22	\$617.71	\$617.71	\$605.83	\$605.83	\$585.45	\$585.45
38	\$638.53	\$638.53	\$626.24	\$626.24	\$621.70	\$621.70	\$609.74	\$609.74	\$589.23	\$589.23
39	\$646.72	\$646.72	\$634.28	\$634.28	\$629.69	\$629.69	\$617.57	\$617.57	\$596.80	\$596.80
40	\$654.92	\$654.92	\$642.32	\$642.32	\$637.67	\$637.67	\$625.40	\$625.40	\$604.37	\$604.37
41	\$667.22	\$667.22	\$654.39	\$654.39	\$649.65	\$649.65	\$637.15	\$637.15	\$615.72	\$615.72
42	\$679.01	\$679.01	\$665.95	\$665.95	\$661.12	\$661.12	\$648.40	\$648.40	\$626.59	\$626.59
43	\$695.41	\$695.41	\$682.03	\$682.03	\$677.09	\$677.09	\$664.06	\$664.06	\$641.73	\$641.73
44	\$715.91	\$715.91	\$702.13	\$702.13	\$697.05	\$697.05	\$683.64	\$683.64	\$660.64	\$660.64
45	\$739.99	\$739.99	\$725.75	\$725.75	\$720.50	\$720.50	\$706.64	\$706.64	\$682.87	\$682.87
46	\$768.69	\$768.69	\$753.90	\$753.90	\$748.44	\$748.44	\$734.04	\$734.04	\$709.35	\$709.35
47	\$800.97	\$800.97	\$785.56	\$785.56	\$779.87	\$779.87	\$764.87	\$764.87	\$739.14	\$739.14
48	\$837.87	\$837.87	\$821.75	\$821.75	\$815.80	\$815.80	\$800.10	\$800.10	\$773.19	\$773.19
49	\$874.26	\$874.26	\$857.44	\$857.44	\$851.23	\$851.23	\$834.85	\$834.85	\$806.77	\$806.77
50	\$915.25	\$915.25	\$897.64	\$897.64	\$891.14	\$891.14	\$874.00	\$874.00	\$844.60	\$844.60
51	\$955.74	\$955.74	\$937.35	\$937.35	\$930.56	\$930.56	\$912.66	\$912.66	\$881.96	\$881.96
52	\$1,000.32	\$1,000.32	\$981.08	\$981.08	\$973.97	\$973.97	\$955.23	\$955.23	\$923.10	\$923.10
53	\$1,045.42	\$1,045.42	\$1,025.30	\$1,025.30	\$1,017.88	\$1,017.88	\$998.29	\$998.29	\$964.72	\$964.72
54	\$1,094.10	\$1,094.10	\$1,073.05	\$1,073.05	\$1,065.28	\$1,065.28	\$1,044.78	\$1,044.78	\$1,009.64	\$1,009.64
55	\$1,142.79	\$1,142.79	\$1,120.80	\$1,120.80	\$1,112.68	\$1,112.68	\$1,091.27	\$1,091.27	\$1,054.57	\$1,054.57
56	\$1,195.57	\$1,195.57	\$1,172.57	\$1,172.57	\$1,164.07	\$1,164.07	\$1,141.68	\$1,141.68	\$1,103.28	\$1,103.28
57	\$1,248.87	\$1,248.87	\$1,224.84	\$1,224.84	\$1,215.97	\$1,215.97	\$1,192.57	\$1,192.57	\$1,152.46	\$1,152.46
58	\$1,305.75	\$1,305.75	\$1,280.62	\$1,280.62	\$1,271.35	\$1,271.35	\$1,246.89	\$1,246.89	\$1,204.95	\$1,204.95
59	\$1,333.93	\$1,333.93	\$1,308.27	\$1,308.27	\$1,298.79	\$1,298.79	\$1,273.80	\$1,273.80	\$1,230.96	\$1,230.96
60	\$1,390.82	\$1,390.82	\$1,364.06	\$1,364.06	\$1,354.18	\$1,354.18	\$1,328.12	\$1,328.12	\$1,283.45	\$1,283.45
61	\$1,440.01	\$1,440.01	\$1,412.31	\$1,412.31	\$1,402.08	\$1,402.08	\$1,375.10	\$1,375.10	\$1,328.85	\$1,328.85
62	\$1,472.30	\$1,472.30	\$1,443.97	\$1,443.97	\$1,433.51	\$1,433.51	\$1,405.93	\$1,405.93	\$1,358.64	\$1,358.64
63	\$1,512.78	\$1,512.78	\$1,483.68	\$1,483.68	\$1,472.93	\$1,472.93	\$1,444.59	\$1,444.59	\$1,396.00	\$1,396.00
64+	\$1,537.38	\$1,537.38	\$1,507.80	\$1,507.80	\$1,496.88	\$1,496.88	\$1,468.08	\$1,468.08	\$1,418.70	\$1,418.70

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$250		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		35		35		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$354.81	\$354.81	\$356.21	\$356.21	\$349.36	\$349.36	\$349.51	\$349.51	\$342.80	\$342.80
15	\$386.35	\$386.35	\$387.88	\$387.88	\$380.41	\$380.41	\$380.58	\$380.58	\$373.27	\$373.27
16	\$398.41	\$398.41	\$399.98	\$399.98	\$392.29	\$392.29	\$392.46	\$392.46	\$384.92	\$384.92
17	\$410.47	\$410.47	\$412.09	\$412.09	\$404.16	\$404.16	\$404.34	\$404.34	\$396.57	\$396.57
18	\$423.46	\$423.46	\$425.13	\$425.13	\$416.95	\$416.95	\$417.13	\$417.13	\$409.12	\$409.12
19	\$436.45	\$436.45	\$438.17	\$438.17	\$429.74	\$429.74	\$429.92	\$429.92	\$421.66	\$421.66
20	\$449.90	\$449.90	\$451.67	\$451.67	\$442.98	\$442.98	\$443.17	\$443.17	\$434.66	\$434.66
21	\$463.81	\$463.81	\$465.64	\$465.64	\$456.68	\$456.68	\$456.88	\$456.88	\$448.10	\$448.10
22	\$463.81	\$463.81	\$465.64	\$465.64	\$456.68	\$456.68	\$456.88	\$456.88	\$448.10	\$448.10
23	\$463.81	\$463.81	\$465.64	\$465.64	\$456.68	\$456.68	\$456.88	\$456.88	\$448.10	\$448.10
24	\$463.81	\$463.81	\$465.64	\$465.64	\$456.68	\$456.68	\$456.88	\$456.88	\$448.10	\$448.10
25	\$465.67	\$465.67	\$467.50	\$467.50	\$458.51	\$458.51	\$458.71	\$458.71	\$449.89	\$449.89
26	\$474.94	\$474.94	\$476.82	\$476.82	\$467.64	\$467.64	\$467.85	\$467.85	\$458.85	\$458.85
27	\$486.07	\$486.07	\$487.99	\$487.99	\$478.60	\$478.60	\$478.81	\$478.81	\$469.61	\$469.61
28	\$504.16	\$504.16	\$506.15	\$506.15	\$496.41	\$496.41	\$496.63	\$496.63	\$487.08	\$487.08
29	\$519.00	\$519.00	\$521.05	\$521.05	\$511.02	\$511.02	\$511.25	\$511.25	\$501.42	\$501.42
30	\$526.42	\$526.42	\$528.50	\$528.50	\$518.33	\$518.33	\$518.56	\$518.56	\$508.59	\$508.59
31	\$537.56	\$537.56	\$539.68	\$539.68	\$529.29	\$529.29	\$529.52	\$529.52	\$519.35	\$519.35
32	\$548.69	\$548.69	\$550.85	\$550.85	\$540.25	\$540.25	\$540.49	\$540.49	\$530.10	\$530.10
33	\$555.64	\$555.64	\$557.84	\$557.84	\$547.10	\$547.10	\$547.34	\$547.34	\$536.82	\$536.82
34	\$563.07	\$563.07	\$565.29	\$565.29	\$554.41	\$554.41	\$554.65	\$554.65	\$543.99	\$543.99
35	\$566.78	\$566.78	\$569.01	\$569.01	\$558.06	\$558.06	\$558.31	\$558.31	\$547.58	\$547.58
36	\$570.49	\$570.49	\$572.74	\$572.74	\$561.72	\$561.72	\$561.96	\$561.96	\$551.16	\$551.16
37	\$574.20	\$574.20	\$576.46	\$576.46	\$565.37	\$565.37	\$565.62	\$565.62	\$554.75	\$554.75
38	\$577.91	\$577.91	\$580.19	\$580.19	\$569.02	\$569.02	\$569.27	\$569.27	\$558.33	\$558.33
39	\$585.33	\$585.33	\$587.64	\$587.64	\$576.33	\$576.33	\$576.58	\$576.58	\$565.50	\$565.50
40	\$592.75	\$592.75	\$595.09	\$595.09	\$583.64	\$583.64	\$583.89	\$583.89	\$572.67	\$572.67
41	\$603.88	\$603.88	\$606.26	\$606.26	\$594.60	\$594.60	\$594.86	\$594.86	\$583.43	\$583.43
42	\$614.55	\$614.55	\$616.97	\$616.97	\$605.10	\$605.10	\$605.37	\$605.37	\$593.73	\$593.73
43	\$629.39	\$629.39	\$631.87	\$631.87	\$619.71	\$619.71	\$619.99	\$619.99	\$608.07	\$608.07
44	\$647.94	\$647.94	\$650.50	\$650.50	\$637.98	\$637.98	\$638.26	\$638.26	\$626.00	\$626.00
45	\$669.74	\$669.74	\$672.38	\$672.38	\$659.45	\$659.45	\$659.73	\$659.73	\$647.06	\$647.06
46	\$695.72	\$695.72	\$698.46	\$698.46	\$685.02	\$685.02	\$685.32	\$685.32	\$672.15	\$672.15
47	\$724.94	\$724.94	\$727.80	\$727.80	\$713.79	\$713.79	\$714.10	\$714.10	\$700.38	\$700.38
48	\$758.33	\$758.33	\$761.32	\$761.32	\$746.67	\$746.67	\$747.00	\$747.00	\$732.64	\$732.64
49	\$791.26	\$791.26	\$794.38	\$794.38	\$779.10	\$779.10	\$779.44	\$779.44	\$764.46	\$764.46
50	\$828.36	\$828.36	\$831.63	\$831.63	\$815.63	\$815.63	\$815.99	\$815.99	\$800.31	\$800.31
51	\$865.01	\$865.01	\$868.42	\$868.42	\$851.71	\$851.71	\$852.08	\$852.08	\$835.71	\$835.71
52	\$905.36	\$905.36	\$908.93	\$908.93	\$891.44	\$891.44	\$891.83	\$891.83	\$874.69	\$874.69
53	\$946.17	\$946.17	\$949.91	\$949.91	\$931.63	\$931.63	\$932.04	\$932.04	\$914.12	\$914.12
54	\$990.23	\$990.23	\$994.14	\$994.14	\$975.01	\$975.01	\$975.44	\$975.44	\$956.69	\$956.69
55	\$1,034.30	\$1,034.30	\$1,038.38	\$1,038.38	\$1,018.40	\$1,018.40	\$1,018.84	\$1,018.84	\$999.26	\$999.26
56	\$1,082.07	\$1,082.07	\$1,086.34	\$1,086.34	\$1,065.43	\$1,065.43	\$1,065.90	\$1,065.90	\$1,045.42	\$1,045.42
57	\$1,130.30	\$1,130.30	\$1,134.76	\$1,134.76	\$1,112.93	\$1,112.93	\$1,113.42	\$1,113.42	\$1,092.02	\$1,092.02
58	\$1,181.79	\$1,181.79	\$1,186.45	\$1,186.45	\$1,163.62	\$1,163.62	\$1,164.13	\$1,164.13	\$1,141.76	\$1,141.76
59	\$1,207.30	\$1,207.30	\$1,212.06	\$1,212.06	\$1,188.74	\$1,188.74	\$1,189.26	\$1,189.26	\$1,166.40	\$1,166.40
60	\$1,258.78	\$1,258.78	\$1,263.75	\$1,263.75	\$1,239.43	\$1,239.43	\$1,239.97	\$1,239.97	\$1,216.14	\$1,216.14
61	\$1,303.31	\$1,303.31	\$1,308.45	\$1,308.45	\$1,283.27	\$1,283.27	\$1,283.83	\$1,283.83	\$1,259.16	\$1,259.16
62	\$1,332.53	\$1,332.53	\$1,337.78	\$1,337.78	\$1,312.04	\$1,312.04	\$1,312.62	\$1,312.62	\$1,287.39	\$1,287.39
63	\$1,369.17	\$1,369.17	\$1,374.57	\$1,374.57	\$1,348.12	\$1,348.12	\$1,348.71	\$1,348.71	\$1,322.79	\$1,322.79
64+	\$1,391.43	\$1,391.43	\$1,396.92	\$1,396.92	\$1,370.04	\$1,370.04	\$1,370.64	\$1,370.64	\$1,344.30	\$1,344.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$750 A		Premier Balance PPO \$750 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$750		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$346.46	\$346.46	\$339.80	\$339.80	\$340.63	\$340.63	\$334.08	\$334.08	\$335.51	\$335.51
15	\$377.26	\$377.26	\$370.00	\$370.00	\$370.91	\$370.91	\$363.78	\$363.78	\$365.33	\$365.33
16	\$389.03	\$389.03	\$381.55	\$381.55	\$382.49	\$382.49	\$375.13	\$375.13	\$376.73	\$376.73
17	\$400.81	\$400.81	\$393.10	\$393.10	\$394.06	\$394.06	\$386.49	\$386.49	\$388.13	\$388.13
18	\$413.49	\$413.49	\$405.54	\$405.54	\$406.53	\$406.53	\$398.72	\$398.72	\$400.41	\$400.41
19	\$426.17	\$426.17	\$417.97	\$417.97	\$419.00	\$419.00	\$410.94	\$410.94	\$412.69	\$412.69
20	\$439.30	\$439.30	\$430.85	\$430.85	\$431.91	\$431.91	\$423.61	\$423.61	\$425.41	\$425.41
21	\$452.89	\$452.89	\$444.18	\$444.18	\$445.27	\$445.27	\$436.71	\$436.71	\$438.57	\$438.57
22	\$452.89	\$452.89	\$444.18	\$444.18	\$445.27	\$445.27	\$436.71	\$436.71	\$438.57	\$438.57
23	\$452.89	\$452.89	\$444.18	\$444.18	\$445.27	\$445.27	\$436.71	\$436.71	\$438.57	\$438.57
24	\$452.89	\$452.89	\$444.18	\$444.18	\$445.27	\$445.27	\$436.71	\$436.71	\$438.57	\$438.57
25	\$454.70	\$454.70	\$445.96	\$445.96	\$447.05	\$447.05	\$438.46	\$438.46	\$440.32	\$440.32
26	\$463.76	\$463.76	\$454.84	\$454.84	\$455.96	\$455.96	\$447.19	\$447.19	\$449.10	\$449.10
27	\$474.63	\$474.63	\$465.50	\$465.50	\$466.64	\$466.64	\$457.67	\$457.67	\$459.62	\$459.62
28	\$492.29	\$492.29	\$482.82	\$482.82	\$484.01	\$484.01	\$474.70	\$474.70	\$476.73	\$476.73
29	\$506.78	\$506.78	\$497.04	\$497.04	\$498.26	\$498.26	\$488.68	\$488.68	\$490.76	\$490.76
30	\$514.03	\$514.03	\$504.14	\$504.14	\$505.38	\$505.38	\$495.67	\$495.67	\$497.78	\$497.78
31	\$524.90	\$524.90	\$514.80	\$514.80	\$516.07	\$516.07	\$506.15	\$506.15	\$508.30	\$508.30
32	\$535.77	\$535.77	\$525.46	\$525.46	\$526.75	\$526.75	\$516.63	\$516.63	\$518.83	\$518.83
33	\$542.56	\$542.56	\$532.13	\$532.13	\$533.43	\$533.43	\$523.18	\$523.18	\$525.41	\$525.41
34	\$549.81	\$549.81	\$539.23	\$539.23	\$540.56	\$540.56	\$530.17	\$530.17	\$532.42	\$532.42
35	\$553.43	\$553.43	\$542.79	\$542.79	\$544.12	\$544.12	\$533.66	\$533.66	\$535.93	\$535.93
36	\$557.05	\$557.05	\$546.34	\$546.34	\$547.68	\$547.68	\$537.15	\$537.15	\$539.44	\$539.44
37	\$560.68	\$560.68	\$549.89	\$549.89	\$551.24	\$551.24	\$540.65	\$540.65	\$542.95	\$542.95
38	\$564.30	\$564.30	\$553.45	\$553.45	\$554.81	\$554.81	\$544.14	\$544.14	\$546.46	\$546.46
39	\$571.55	\$571.55	\$560.56	\$560.56	\$561.93	\$561.93	\$551.13	\$551.13	\$553.48	\$553.48
40	\$578.79	\$578.79	\$567.66	\$567.66	\$569.06	\$569.06	\$558.12	\$558.12	\$560.49	\$560.49
41	\$589.66	\$589.66	\$578.32	\$578.32	\$579.74	\$579.74	\$568.60	\$568.60	\$571.02	\$571.02
42	\$600.08	\$600.08	\$588.54	\$588.54	\$589.98	\$589.98	\$578.64	\$578.64	\$581.11	\$581.11
43	\$614.57	\$614.57	\$602.75	\$602.75	\$604.23	\$604.23	\$592.62	\$592.62	\$595.14	\$595.14
44	\$632.69	\$632.69	\$620.52	\$620.52	\$622.04	\$622.04	\$610.08	\$610.08	\$612.68	\$612.68
45	\$653.97	\$653.97	\$641.40	\$641.40	\$642.97	\$642.97	\$630.61	\$630.61	\$633.30	\$633.30
46	\$679.34	\$679.34	\$666.27	\$666.27	\$667.91	\$667.91	\$655.07	\$655.07	\$657.86	\$657.86
47	\$707.87	\$707.87	\$694.25	\$694.25	\$695.96	\$695.96	\$682.58	\$682.58	\$685.48	\$685.48
48	\$740.48	\$740.48	\$726.23	\$726.23	\$728.02	\$728.02	\$714.02	\$714.02	\$717.06	\$717.06
49	\$772.63	\$772.63	\$757.77	\$757.77	\$759.63	\$759.63	\$745.03	\$745.03	\$748.20	\$748.20
50	\$808.86	\$808.86	\$793.31	\$793.31	\$795.25	\$795.25	\$779.96	\$779.96	\$783.29	\$783.29
51	\$844.64	\$844.64	\$828.40	\$828.40	\$830.43	\$830.43	\$814.46	\$814.46	\$817.93	\$817.93
52	\$884.04	\$884.04	\$867.04	\$867.04	\$869.17	\$869.17	\$852.46	\$852.46	\$856.09	\$856.09
53	\$923.90	\$923.90	\$906.13	\$906.13	\$908.35	\$908.35	\$890.89	\$890.89	\$894.68	\$894.68
54	\$966.92	\$966.92	\$948.32	\$948.32	\$950.65	\$950.65	\$932.38	\$932.38	\$936.35	\$936.35
55	\$1,009.94	\$1,009.94	\$990.52	\$990.52	\$992.95	\$992.95	\$973.86	\$973.86	\$978.01	\$978.01
56	\$1,056.59	\$1,056.59	\$1,036.27	\$1,036.27	\$1,038.81	\$1,038.81	\$1,018.84	\$1,018.84	\$1,023.18	\$1,023.18
57	\$1,103.69	\$1,103.69	\$1,082.47	\$1,082.47	\$1,085.12	\$1,085.12	\$1,064.26	\$1,064.26	\$1,068.80	\$1,068.80
58	\$1,153.96	\$1,153.96	\$1,131.77	\$1,131.77	\$1,134.55	\$1,134.55	\$1,112.74	\$1,112.74	\$1,117.48	\$1,117.48
59	\$1,178.87	\$1,178.87	\$1,156.20	\$1,156.20	\$1,159.04	\$1,159.04	\$1,136.76	\$1,136.76	\$1,141.60	\$1,141.60
60	\$1,229.14	\$1,229.14	\$1,205.50	\$1,205.50	\$1,208.46	\$1,208.46	\$1,185.23	\$1,185.23	\$1,190.28	\$1,190.28
61	\$1,272.62	\$1,272.62	\$1,248.15	\$1,248.15	\$1,251.21	\$1,251.21	\$1,227.16	\$1,227.16	\$1,232.38	\$1,232.38
62	\$1,301.15	\$1,301.15	\$1,276.13	\$1,276.13	\$1,279.26	\$1,279.26	\$1,254.67	\$1,254.67	\$1,260.01	\$1,260.01
63	\$1,336.93	\$1,336.93	\$1,311.22	\$1,311.22	\$1,314.44	\$1,314.44	\$1,289.17	\$1,289.17	\$1,294.66	\$1,294.66
64+	\$1,358.67	\$1,358.67	\$1,332.54	\$1,332.54	\$1,335.81	\$1,335.81	\$1,310.13	\$1,310.13	\$1,315.71	\$1,315.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010016		79962PA0010016		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	30		45		45		30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.06	\$329.06	\$324.80	\$324.80	\$318.55	\$318.55	\$330.77	\$330.77
15	\$358.31	\$358.31	\$353.67	\$353.67	\$346.86	\$346.86	\$360.17	\$360.17
16	\$369.49	\$369.49	\$364.71	\$364.71	\$357.69	\$357.69	\$371.41	\$371.41
17	\$380.67	\$380.67	\$375.74	\$375.74	\$368.51	\$368.51	\$382.66	\$382.66
18	\$392.72	\$392.72	\$387.63	\$387.63	\$380.17	\$380.17	\$394.76	\$394.76
19	\$404.76	\$404.76	\$399.52	\$399.52	\$391.83	\$391.83	\$406.87	\$406.87
20	\$417.24	\$417.24	\$411.83	\$411.83	\$403.91	\$403.91	\$419.41	\$419.41
21	\$430.14	\$430.14	\$424.57	\$424.57	\$416.40	\$416.40	\$432.38	\$432.38
22	\$430.14	\$430.14	\$424.57	\$424.57	\$416.40	\$416.40	\$432.38	\$432.38
23	\$430.14	\$430.14	\$424.57	\$424.57	\$416.40	\$416.40	\$432.38	\$432.38
24	\$430.14	\$430.14	\$424.57	\$424.57	\$416.40	\$416.40	\$432.38	\$432.38
25	\$431.86	\$431.86	\$426.27	\$426.27	\$418.07	\$418.07	\$434.11	\$434.11
26	\$440.46	\$440.46	\$434.76	\$434.76	\$426.39	\$426.39	\$442.76	\$442.76
27	\$450.79	\$450.79	\$444.95	\$444.95	\$436.39	\$436.39	\$453.13	\$453.13
28	\$467.56	\$467.56	\$461.51	\$461.51	\$452.63	\$452.63	\$470.00	\$470.00
29	\$481.33	\$481.33	\$475.09	\$475.09	\$465.95	\$465.95	\$483.83	\$483.83
30	\$488.21	\$488.21	\$481.89	\$481.89	\$472.61	\$472.61	\$490.75	\$490.75
31	\$498.53	\$498.53	\$492.08	\$492.08	\$482.61	\$482.61	\$501.13	\$501.13
32	\$508.86	\$508.86	\$502.27	\$502.27	\$492.60	\$492.60	\$511.51	\$511.51
33	\$515.31	\$515.31	\$508.63	\$508.63	\$498.85	\$498.85	\$517.99	\$517.99
34	\$522.19	\$522.19	\$515.43	\$515.43	\$505.51	\$505.51	\$524.91	\$524.91
35	\$525.63	\$525.63	\$518.82	\$518.82	\$508.84	\$508.84	\$528.37	\$528.37
36	\$529.07	\$529.07	\$522.22	\$522.22	\$512.17	\$512.17	\$531.83	\$531.83
37	\$532.51	\$532.51	\$525.62	\$525.62	\$515.50	\$515.50	\$535.29	\$535.29
38	\$535.95	\$535.95	\$529.01	\$529.01	\$518.83	\$518.83	\$538.75	\$538.75
39	\$542.84	\$542.84	\$535.81	\$535.81	\$525.50	\$525.50	\$545.66	\$545.66
40	\$549.72	\$549.72	\$542.60	\$542.60	\$532.16	\$532.16	\$552.58	\$552.58
41	\$560.04	\$560.04	\$552.79	\$552.79	\$542.15	\$542.15	\$562.96	\$562.96
42	\$569.94	\$569.94	\$562.56	\$562.56	\$551.73	\$551.73	\$572.90	\$572.90
43	\$583.70	\$583.70	\$576.14	\$576.14	\$565.05	\$565.05	\$586.74	\$586.74
44	\$600.91	\$600.91	\$593.12	\$593.12	\$581.71	\$581.71	\$604.03	\$604.03
45	\$621.12	\$621.12	\$613.08	\$613.08	\$601.28	\$601.28	\$624.36	\$624.36
46	\$645.21	\$645.21	\$636.86	\$636.86	\$624.60	\$624.60	\$648.57	\$648.57
47	\$672.31	\$672.31	\$663.60	\$663.60	\$650.83	\$650.83	\$675.81	\$675.81
48	\$703.28	\$703.28	\$694.17	\$694.17	\$680.81	\$680.81	\$706.94	\$706.94
49	\$733.82	\$733.82	\$724.32	\$724.32	\$710.38	\$710.38	\$737.64	\$737.64
50	\$768.23	\$768.23	\$758.28	\$758.28	\$743.69	\$743.69	\$772.23	\$772.23
51	\$802.21	\$802.21	\$791.82	\$791.82	\$776.59	\$776.59	\$806.39	\$806.39
52	\$839.63	\$839.63	\$828.76	\$828.76	\$812.81	\$812.81	\$844.01	\$844.01
53	\$877.49	\$877.49	\$866.12	\$866.12	\$849.46	\$849.46	\$882.06	\$882.06
54	\$918.35	\$918.35	\$906.46	\$906.46	\$889.01	\$889.01	\$923.13	\$923.13
55	\$959.21	\$959.21	\$946.79	\$946.79	\$928.57	\$928.57	\$964.21	\$964.21
56	\$1,003.52	\$1,003.52	\$990.52	\$990.52	\$971.46	\$971.46	\$1,008.74	\$1,008.74
57	\$1,048.25	\$1,048.25	\$1,034.68	\$1,034.68	\$1,014.77	\$1,014.77	\$1,053.71	\$1,053.71
58	\$1,096.00	\$1,096.00	\$1,081.80	\$1,081.80	\$1,060.99	\$1,060.99	\$1,101.70	\$1,101.70
59	\$1,119.65	\$1,119.65	\$1,105.16	\$1,105.16	\$1,083.89	\$1,083.89	\$1,125.49	\$1,125.49
60	\$1,167.40	\$1,167.40	\$1,152.28	\$1,152.28	\$1,130.11	\$1,130.11	\$1,173.48	\$1,173.48
61	\$1,208.69	\$1,208.69	\$1,193.04	\$1,193.04	\$1,170.08	\$1,170.08	\$1,214.99	\$1,214.99
62	\$1,235.79	\$1,235.79	\$1,219.79	\$1,219.79	\$1,196.32	\$1,196.32	\$1,242.23	\$1,242.23
63	\$1,269.77	\$1,269.77	\$1,253.33	\$1,253.33	\$1,229.21	\$1,229.21	\$1,276.39	\$1,276.39
64+	\$1,290.42	\$1,290.42	\$1,273.71	\$1,273.71	\$1,249.20	\$1,249.20	\$1,297.14	\$1,297.14

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010011		79962PA0010011		79962PA0010017		79962PA
Plan Marketing Name =>	Premier Balance PPO \$1500 A		Premier Balance PPO \$1550		Premier Balance PPO \$1550		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2500 A		Premier Balance
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area
Network =>	F		F		F		F		F		F		I
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gr
Deductible =>	\$1,500		\$1,550		\$1,550		\$2,000		\$2,000		\$2,500		\$2,5
Coinurance =>	100%		100%		100%		100%		100%		100%		100
Copays =>	30		15		15		30		30		45		4
OOP Maximum =>	\$7,900		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,9
Pediatric Dental (Yes/No) =>	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
0 - 14	\$324.41	\$324.41	\$315.95	\$315.95	\$309.87	\$309.87	\$322.55	\$322.55	\$316.34	\$316.34	\$314.12	\$314.12	\$308.08
15	\$353.25	\$353.25	\$344.04	\$344.04	\$337.41	\$337.41	\$351.22	\$351.22	\$344.46	\$344.46	\$342.04	\$342.04	\$335.47
16	\$364.28	\$364.28	\$354.78	\$354.78	\$347.95	\$347.95	\$362.18	\$362.18	\$355.21	\$355.21	\$352.71	\$352.71	\$345.94
17	\$375.30	\$375.30	\$365.51	\$365.51	\$358.48	\$358.48	\$373.14	\$373.14	\$365.97	\$365.97	\$363.39	\$363.39	\$356.41
18	\$387.18	\$387.18	\$377.08	\$377.08	\$369.82	\$369.82	\$384.95	\$384.95	\$377.54	\$377.54	\$374.89	\$374.89	\$367.68
19	\$399.05	\$399.05	\$388.64	\$388.64	\$381.16	\$381.16	\$396.75	\$396.75	\$389.12	\$389.12	\$386.38	\$386.38	\$378.96
20	\$411.35	\$411.35	\$400.62	\$400.62	\$392.91	\$392.91	\$408.98	\$408.98	\$401.11	\$401.11	\$398.29	\$398.29	\$390.64
21	\$424.07	\$424.07	\$413.01	\$413.01	\$405.06	\$405.06	\$421.63	\$421.63	\$413.52	\$413.52	\$410.61	\$410.61	\$402.72
22	\$424.07	\$424.07	\$413.01	\$413.01	\$405.06	\$405.06	\$421.63	\$421.63	\$413.52	\$413.52	\$410.61	\$410.61	\$402.72
23	\$424.07	\$424.07	\$413.01	\$413.01	\$405.06	\$405.06	\$421.63	\$421.63	\$413.52	\$413.52	\$410.61	\$410.61	\$402.72
24	\$424.07	\$424.07	\$413.01	\$413.01	\$405.06	\$405.06	\$421.63	\$421.63	\$413.52	\$413.52	\$410.61	\$410.61	\$402.72
25	\$425.77	\$425.77	\$414.66	\$414.66	\$406.68	\$406.68	\$423.32	\$423.32	\$415.17	\$415.17	\$412.25	\$412.25	\$404.33
26	\$434.25	\$434.25	\$422.92	\$422.92	\$414.78	\$414.78	\$431.75	\$431.75	\$423.44	\$423.44	\$420.46	\$420.46	\$412.39
27	\$444.43	\$444.43	\$432.83	\$432.83	\$424.50	\$424.50	\$441.87	\$441.87	\$433.37	\$433.37	\$430.32	\$430.32	\$422.05
28	\$460.96	\$460.96	\$448.94	\$448.94	\$440.30	\$440.30	\$458.31	\$458.31	\$449.50	\$449.50	\$446.33	\$446.33	\$437.76
29	\$474.53	\$474.53	\$462.16	\$462.16	\$453.26	\$453.26	\$471.80	\$471.80	\$462.73	\$462.73	\$459.47	\$459.47	\$450.64
30	\$481.32	\$481.32	\$468.77	\$468.77	\$459.74	\$459.74	\$478.55	\$478.55	\$469.35	\$469.35	\$466.04	\$466.04	\$457.09
31	\$491.50	\$491.50	\$478.68	\$478.68	\$469.46	\$469.46	\$488.67	\$488.67	\$479.27	\$479.27	\$475.90	\$475.90	\$466.75
32	\$501.67	\$501.67	\$488.59	\$488.59	\$479.19	\$479.19	\$498.79	\$498.79	\$489.19	\$489.19	\$485.75	\$485.75	\$476.42
33	\$508.04	\$508.04	\$494.79	\$494.79	\$485.26	\$485.26	\$505.11	\$505.11	\$495.40	\$495.40	\$491.91	\$491.91	\$482.46
34	\$514.82	\$514.82	\$501.39	\$501.39	\$491.74	\$491.74	\$511.86	\$511.86	\$502.01	\$502.01	\$498.48	\$498.48	\$488.90
35	\$518.21	\$518.21	\$504.70	\$504.70	\$494.98	\$494.98	\$515.23	\$515.23	\$505.32	\$505.32	\$501.77	\$501.77	\$492.12
36	\$521.61	\$521.61	\$508.00	\$508.00	\$498.22	\$498.22	\$518.60	\$518.60	\$508.63	\$508.63	\$505.05	\$505.05	\$495.35
37	\$525.00	\$525.00	\$511.31	\$511.31	\$501.46	\$501.46	\$521.98	\$521.98	\$511.94	\$511.94	\$508.34	\$508.34	\$498.57
38	\$528.39	\$528.39	\$514.61	\$514.61	\$504.70	\$504.70	\$525.35	\$525.35	\$515.25	\$515.25	\$511.62	\$511.62	\$501.79
39	\$535.18	\$535.18	\$521.22	\$521.22	\$511.19	\$511.19	\$532.10	\$532.10	\$521.86	\$521.86	\$518.19	\$518.19	\$508.23
40	\$541.96	\$541.96	\$527.83	\$527.83	\$517.67	\$517.67	\$538.84	\$538.84	\$528.48	\$528.48	\$524.76	\$524.76	\$514.68
41	\$552.14	\$552.14	\$537.74	\$537.74	\$527.39	\$527.39	\$548.96	\$548.96	\$538.40	\$538.40	\$534.61	\$534.61	\$524.34
42	\$561.89	\$561.89	\$547.24	\$547.24	\$536.70	\$536.70	\$558.66	\$558.66	\$547.91	\$547.91	\$544.06	\$544.06	\$533.60
43	\$575.46	\$575.46	\$560.45	\$560.45	\$549.67	\$549.67	\$572.15	\$572.15	\$561.15	\$561.15	\$557.20	\$557.20	\$546.49
44	\$592.43	\$592.43	\$576.97	\$576.97	\$565.87	\$565.87	\$589.02	\$589.02	\$577.69	\$577.69	\$573.62	\$573.62	\$562.60
45	\$612.36	\$612.36	\$596.39	\$596.39	\$584.91	\$584.91	\$608.83	\$608.83	\$597.12	\$597.12	\$592.92	\$592.92	\$581.53
46	\$636.11	\$636.11	\$619.52	\$619.52	\$607.59	\$607.59	\$632.45	\$632.45	\$620.28	\$620.28	\$615.92	\$615.92	\$604.08
47	\$662.82	\$662.82	\$645.53	\$645.53	\$633.11	\$633.11	\$659.01	\$659.01	\$646.33	\$646.33	\$641.78	\$641.78	\$629.45
48	\$693.35	\$693.35	\$675.27	\$675.27	\$662.27	\$662.27	\$689.37	\$689.37	\$676.11	\$676.11	\$671.35	\$671.35	\$658.45
49	\$723.46	\$723.46	\$704.60	\$704.60	\$691.03	\$691.03	\$719.30	\$719.30	\$705.47	\$705.47	\$700.50	\$700.50	\$687.04
50	\$757.39	\$757.39	\$737.64	\$737.64	\$723.44	\$723.44	\$753.03	\$753.03	\$738.55	\$738.55	\$733.35	\$733.35	\$719.26
51	\$790.89	\$790.89	\$770.26	\$770.26	\$755.44	\$755.44	\$786.34	\$786.34	\$771.21	\$771.21	\$765.79	\$765.79	\$751.07
52	\$827.78	\$827.78	\$806.20	\$806.20	\$790.68	\$790.68	\$823.02	\$823.02	\$807.19	\$807.19	\$801.51	\$801.51	\$786.11
53	\$865.10	\$865.10	\$842.54	\$842.54	\$826.32	\$826.32	\$860.13	\$860.13	\$843.58	\$843.58	\$837.64	\$837.64	\$821.55
54	\$905.39	\$905.39	\$881.78	\$881.78	\$864.80	\$864.80	\$900.18	\$900.18	\$882.87	\$882.87	\$876.65	\$876.65	\$859.81
55	\$945.68	\$945.68	\$921.01	\$921.01	\$903.28	\$903.28	\$940.23	\$940.23	\$922.15	\$922.15	\$915.66	\$915.66	\$898.07
56	\$989.36	\$989.36	\$963.55	\$963.55	\$945.00	\$945.00	\$983.66	\$983.66	\$964.74	\$964.74	\$957.95	\$957.95	\$939.55
57	\$1,033.46	\$1,033.46	\$1,006.51	\$1,006.51	\$987.13	\$987.13	\$1,027.51	\$1,027.51	\$1,007.75	\$1,007.75	\$1,000.66	\$1,000.66	\$981.43
58	\$1,080.53	\$1,080.53	\$1,052.35	\$1,052.35	\$1,032.09	\$1,032.09	\$1,074.31	\$1,074.31	\$1,053.65	\$1,053.65	\$1,046.23	\$1,046.23	\$1,026.13
59	\$1,103.85	\$1,103.85	\$1,075.07	\$1,075.07	\$1,054.37	\$1,054.37	\$1,097.50	\$1,097.50	\$1,076.39	\$1,076.39	\$1,068.82	\$1,068.82	\$1,048.28
60	\$1,150.93	\$1,150.93	\$1,120.91	\$1,120.91	\$1,099.33	\$1,099.33	\$1,144.30	\$1,144.30	\$1,122.29	\$1,122.29	\$1,114.40	\$1,114.40	\$1,092.98
61	\$1,191.64	\$1,191.64	\$1,160.56	\$1,160.56	\$1,138.22	\$1,138.22	\$1,184.78	\$1,184.78	\$1,161.99	\$1,161.99	\$1,153.81	\$1,153.81	\$1,131.64
62	\$1,218.35	\$1,218.35	\$1,186.58	\$1,186.58	\$1,163.74	\$1,163.74	\$1,211.34	\$1,211.34	\$1,188.04	\$1,188.04	\$1,179.68	\$1,179.68	\$1,157.01
63	\$1,251.85	\$1,251.85	\$1,219.21	\$1,219.21	\$1,195.74	\$1,195.74	\$1,244.65	\$1,244.65	\$1,220.71	\$1,220.71	\$1,212.12	\$1,212.12	\$1,188.83
64+	\$1,272.21	\$1,272.21	\$1,239.03	\$1,239.03	\$1,215.18	\$1,215.18	\$1,264.89	\$1,264.89	\$1,240.56	\$1,240.56	\$1,231.83	\$1,231.83	\$1,208.16

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0010017	79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022		79962PA0010018		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO \$2500 A	Premier Balance PPO \$2500 1x A		Premier Balance PPO \$2500 1x A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0	\$2,500		\$2,500		\$3,000		\$3,000		\$3,500		\$3,500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		15		15		45		45	
OOP Maximum =>	\$0	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$308.08	\$310.41	\$310.41	\$304.44	\$304.44	\$317.30	\$317.30	\$311.19	\$311.19	\$302.83	\$302.83	\$297.01	\$297.01
15	\$335.47	\$338.00	\$338.00	\$331.50	\$331.50	\$345.50	\$345.50	\$338.86	\$338.86	\$329.75	\$329.75	\$323.41	\$323.41
16	\$345.94	\$348.55	\$348.55	\$341.85	\$341.85	\$356.29	\$356.29	\$349.43	\$349.43	\$340.04	\$340.04	\$333.51	\$333.51
17	\$356.41	\$359.10	\$359.10	\$352.19	\$352.19	\$367.07	\$367.07	\$360.01	\$360.01	\$350.34	\$350.34	\$343.60	\$343.60
18	\$367.68	\$370.46	\$370.46	\$363.34	\$363.34	\$378.69	\$378.69	\$371.40	\$371.40	\$361.42	\$361.42	\$354.47	\$354.47
19	\$378.96	\$381.82	\$381.82	\$374.48	\$374.48	\$390.30	\$390.30	\$382.79	\$382.79	\$372.50	\$372.50	\$365.34	\$365.34
20	\$390.64	\$393.59	\$393.59	\$386.02	\$386.02	\$402.33	\$402.33	\$394.59	\$394.59	\$383.98	\$383.98	\$376.60	\$376.60
21	\$402.72	\$405.76	\$405.76	\$397.96	\$397.96	\$414.77	\$414.77	\$406.79	\$406.79	\$395.86	\$395.86	\$388.25	\$388.25
22	\$402.72	\$405.76	\$405.76	\$397.96	\$397.96	\$414.77	\$414.77	\$406.79	\$406.79	\$395.86	\$395.86	\$388.25	\$388.25
23	\$402.72	\$405.76	\$405.76	\$397.96	\$397.96	\$414.77	\$414.77	\$406.79	\$406.79	\$395.86	\$395.86	\$388.25	\$388.25
24	\$402.72	\$405.76	\$405.76	\$397.96	\$397.96	\$414.77	\$414.77	\$406.79	\$406.79	\$395.86	\$395.86	\$388.25	\$388.25
25	\$404.33	\$407.38	\$407.38	\$399.55	\$399.55	\$416.43	\$416.43	\$408.42	\$408.42	\$397.44	\$397.44	\$389.80	\$389.80
26	\$412.39	\$415.50	\$415.50	\$407.51	\$407.51	\$424.72	\$424.72	\$416.55	\$416.55	\$405.36	\$405.36	\$397.57	\$397.57
27	\$422.05	\$425.24	\$425.24	\$417.06	\$417.06	\$434.68	\$434.68	\$426.32	\$426.32	\$414.86	\$414.86	\$406.89	\$406.89
28	\$437.76	\$441.06	\$441.06	\$432.58	\$432.58	\$450.85	\$450.85	\$442.18	\$442.18	\$430.30	\$430.30	\$422.03	\$422.03
29	\$450.64	\$454.05	\$454.05	\$445.32	\$445.32	\$464.13	\$464.13	\$455.20	\$455.20	\$442.97	\$442.97	\$434.45	\$434.45
30	\$457.09	\$460.54	\$460.54	\$451.68	\$451.68	\$470.76	\$470.76	\$461.71	\$461.71	\$449.30	\$449.30	\$440.66	\$440.66
31	\$466.75	\$470.28	\$470.28	\$461.24	\$461.24	\$480.72	\$480.72	\$471.47	\$471.47	\$458.80	\$458.80	\$449.98	\$449.98
32	\$476.42	\$480.01	\$480.01	\$470.79	\$470.79	\$490.67	\$490.67	\$481.23	\$481.23	\$468.30	\$468.30	\$459.30	\$459.30
33	\$482.46	\$486.10	\$486.10	\$476.76	\$476.76	\$496.89	\$496.89	\$487.33	\$487.33	\$474.24	\$474.24	\$465.12	\$465.12
34	\$488.90	\$492.59	\$492.59	\$483.12	\$483.12	\$503.53	\$503.53	\$493.84	\$493.84	\$480.57	\$480.57	\$471.34	\$471.34
35	\$492.12	\$495.84	\$495.84	\$486.31	\$486.31	\$506.85	\$506.85	\$497.10	\$497.10	\$483.74	\$483.74	\$474.44	\$474.44
36	\$495.35	\$499.08	\$499.08	\$489.49	\$489.49	\$510.17	\$510.17	\$500.35	\$500.35	\$486.91	\$486.91	\$477.55	\$477.55
37	\$498.57	\$502.33	\$502.33	\$492.67	\$492.67	\$513.49	\$513.49	\$503.61	\$503.61	\$490.07	\$490.07	\$480.65	\$480.65
38	\$501.79	\$505.58	\$505.58	\$495.86	\$495.86	\$516.80	\$516.80	\$506.86	\$506.86	\$493.24	\$493.24	\$483.76	\$483.76
39	\$508.23	\$512.07	\$512.07	\$502.23	\$502.23	\$523.44	\$523.44	\$513.37	\$513.37	\$499.58	\$499.58	\$489.97	\$489.97
40	\$514.68	\$518.56	\$518.56	\$508.59	\$508.59	\$530.08	\$530.08	\$519.88	\$519.88	\$505.91	\$505.91	\$496.18	\$496.18
41	\$524.34	\$528.30	\$528.30	\$518.14	\$518.14	\$540.03	\$540.03	\$529.64	\$529.64	\$515.41	\$515.41	\$505.50	\$505.50
42	\$533.60	\$537.63	\$537.63	\$527.30	\$527.30	\$549.57	\$549.57	\$539.00	\$539.00	\$524.51	\$524.51	\$514.43	\$514.43
43	\$546.49	\$550.62	\$550.62	\$540.03	\$540.03	\$562.84	\$562.84	\$552.01	\$552.01	\$537.18	\$537.18	\$526.86	\$526.86
44	\$562.60	\$566.85	\$566.85	\$555.95	\$555.95	\$579.43	\$579.43	\$568.29	\$568.29	\$553.02	\$553.02	\$542.39	\$542.39
45	\$581.53	\$585.92	\$585.92	\$574.65	\$574.65	\$598.93	\$598.93	\$587.40	\$587.40	\$571.62	\$571.62	\$560.63	\$560.63
46	\$604.08	\$608.64	\$608.64	\$596.94	\$596.94	\$622.16	\$622.16	\$610.19	\$610.19	\$593.79	\$593.79	\$582.38	\$582.38
47	\$629.45	\$634.20	\$634.20	\$622.01	\$622.01	\$648.29	\$648.29	\$635.81	\$635.81	\$618.73	\$618.73	\$606.83	\$606.83
48	\$658.45	\$663.42	\$663.42	\$650.66	\$650.66	\$678.15	\$678.15	\$665.10	\$665.10	\$647.23	\$647.23	\$634.79	\$634.79
49	\$687.04	\$692.23	\$692.23	\$678.92	\$678.92	\$707.60	\$707.60	\$693.98	\$693.98	\$675.34	\$675.34	\$662.35	\$662.35
50	\$719.26	\$724.69	\$724.69	\$710.76	\$710.76	\$740.78	\$740.78	\$726.53	\$726.53	\$707.01	\$707.01	\$693.41	\$693.41
51	\$751.07	\$756.74	\$756.74	\$742.20	\$742.20	\$773.55	\$773.55	\$758.66	\$758.66	\$738.28	\$738.28	\$724.09	\$724.09
52	\$786.11	\$792.04	\$792.04	\$776.82	\$776.82	\$809.63	\$809.63	\$794.05	\$794.05	\$772.72	\$772.72	\$757.86	\$757.86
53	\$821.55	\$827.75	\$827.75	\$811.84	\$811.84	\$846.13	\$846.13	\$829.85	\$829.85	\$807.55	\$807.55	\$792.03	\$792.03
54	\$859.81	\$866.30	\$866.30	\$849.64	\$849.64	\$885.53	\$885.53	\$868.50	\$868.50	\$845.16	\$845.16	\$828.91	\$828.91
55	\$898.07	\$904.84	\$904.84	\$887.45	\$887.45	\$924.94	\$924.94	\$907.14	\$907.14	\$882.77	\$882.77	\$865.80	\$865.80
56	\$939.55	\$946.64	\$946.64	\$928.44	\$928.44	\$967.66	\$967.66	\$949.04	\$949.04	\$923.54	\$923.54	\$905.79	\$905.79
57	\$981.43	\$988.84	\$988.84	\$969.83	\$969.83	\$1,010.79	\$1,010.79	\$991.35	\$991.35	\$964.71	\$964.71	\$946.17	\$946.17
58	\$1,026.13	\$1,033.88	\$1,033.88	\$1,014.00	\$1,014.00	\$1,056.83	\$1,056.83	\$1,036.50	\$1,036.50	\$1,008.65	\$1,008.65	\$989.26	\$989.26
59	\$1,048.28	\$1,056.19	\$1,056.19	\$1,035.89	\$1,035.89	\$1,079.65	\$1,079.65	\$1,058.87	\$1,058.87	\$1,030.42	\$1,030.42	\$1,010.61	\$1,010.61
60	\$1,092.98	\$1,101.23	\$1,101.23	\$1,080.06	\$1,080.06	\$1,125.69	\$1,125.69	\$1,104.03	\$1,104.03	\$1,074.36	\$1,074.36	\$1,053.71	\$1,053.71
61	\$1,131.64	\$1,140.19	\$1,140.19	\$1,118.27	\$1,118.27	\$1,165.50	\$1,165.50	\$1,143.08	\$1,143.08	\$1,112.37	\$1,112.37	\$1,090.98	\$1,090.98
62	\$1,157.01	\$1,165.75	\$1,165.75	\$1,143.34	\$1,143.34	\$1,191.63	\$1,191.63	\$1,168.71	\$1,168.71	\$1,137.31	\$1,137.31	\$1,115.44	\$1,115.44
63	\$1,188.83	\$1,197.80	\$1,197.80	\$1,174.78	\$1,174.78	\$1,224.40	\$1,224.40	\$1,200.84	\$1,200.84	\$1,168.58	\$1,168.58	\$1,146.11	\$1,146.11
64+	\$1,208.16	\$1,217.28	\$1,217.28	\$1,193.88	\$1,193.88	\$1,244.31	\$1,244.31	\$1,220.37	\$1,220.37	\$1,187.58	\$1,187.58	\$1,164.75	\$1,164.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010023		79962PA0010023		79962PA0010023
Plan Marketing Name =>	Premier Balance PPO \$4000		Premier Balance PPO \$4000		Premier Balance PPO \$5000		Premier Balance PPO \$5000		Premier Balance PPO \$7000		Premier Balance PPO \$7000		Balance PPO \$7000
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gold
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$7,000		\$7,000		\$1,000
Coinurance =>	100%		100%		100%		100%		100%		100%		80%
Copays =>	35		35		40		40		45		45		6
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$6,500
Pediatric Dental (Yes/No) =>	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
0 - 14	\$290.13	\$290.13	\$284.54	\$284.54	\$275.90	\$275.90	\$270.60	\$270.60	\$243.96	\$243.96	\$239.27	\$239.27	\$305.37
15	\$315.92	\$315.92	\$309.83	\$309.83	\$300.42	\$300.42	\$294.65	\$294.65	\$265.64	\$265.64	\$260.54	\$260.54	\$332.52
16	\$325.78	\$325.78	\$319.51	\$319.51	\$309.80	\$309.80	\$303.85	\$303.85	\$273.94	\$273.94	\$268.67	\$268.67	\$342.90
17	\$335.64	\$335.64	\$329.18	\$329.18	\$319.18	\$319.18	\$313.04	\$313.04	\$282.23	\$282.23	\$276.80	\$276.80	\$353.27
18	\$346.26	\$346.26	\$339.59	\$339.59	\$329.27	\$329.27	\$322.95	\$322.95	\$291.16	\$291.16	\$285.56	\$285.56	\$364.45
19	\$356.87	\$356.87	\$350.00	\$350.00	\$339.37	\$339.37	\$332.85	\$332.85	\$300.08	\$300.08	\$294.32	\$294.32	\$375.63
20	\$367.87	\$367.87	\$360.79	\$360.79	\$349.83	\$349.83	\$343.11	\$343.11	\$309.33	\$309.33	\$303.39	\$303.39	\$387.20
21	\$379.25	\$379.25	\$371.95	\$371.95	\$360.65	\$360.65	\$353.72	\$353.72	\$318.90	\$318.90	\$312.77	\$312.77	\$399.18
22	\$379.25	\$379.25	\$371.95	\$371.95	\$360.65	\$360.65	\$353.72	\$353.72	\$318.90	\$318.90	\$312.77	\$312.77	\$399.18
23	\$379.25	\$379.25	\$371.95	\$371.95	\$360.65	\$360.65	\$353.72	\$353.72	\$318.90	\$318.90	\$312.77	\$312.77	\$399.18
24	\$379.25	\$379.25	\$371.95	\$371.95	\$360.65	\$360.65	\$353.72	\$353.72	\$318.90	\$318.90	\$312.77	\$312.77	\$399.18
25	\$380.77	\$380.77	\$373.44	\$373.44	\$362.09	\$362.09	\$355.13	\$355.13	\$320.18	\$320.18	\$314.02	\$314.02	\$400.78
26	\$388.35	\$388.35	\$380.88	\$380.88	\$369.31	\$369.31	\$362.21	\$362.21	\$326.55	\$326.55	\$320.28	\$320.28	\$408.76
27	\$397.45	\$397.45	\$389.80	\$389.80	\$377.96	\$377.96	\$370.70	\$370.70	\$334.21	\$334.21	\$327.78	\$327.78	\$418.34
28	\$412.24	\$412.24	\$404.31	\$404.31	\$392.03	\$392.03	\$384.49	\$384.49	\$346.64	\$346.64	\$339.98	\$339.98	\$433.91
29	\$424.38	\$424.38	\$416.21	\$416.21	\$403.57	\$403.57	\$395.81	\$395.81	\$356.85	\$356.85	\$349.99	\$349.99	\$446.68
30	\$430.45	\$430.45	\$422.16	\$422.16	\$409.34	\$409.34	\$401.47	\$401.47	\$361.95	\$361.95	\$354.99	\$354.99	\$453.07
31	\$439.55	\$439.55	\$431.09	\$431.09	\$417.99	\$417.99	\$409.96	\$409.96	\$369.61	\$369.61	\$362.50	\$362.50	\$462.65
32	\$448.65	\$448.65	\$440.02	\$440.02	\$426.65	\$426.65	\$418.45	\$418.45	\$377.26	\$377.26	\$370.01	\$370.01	\$472.23
33	\$454.34	\$454.34	\$445.60	\$445.60	\$432.06	\$432.06	\$423.76	\$423.76	\$382.04	\$382.04	\$374.70	\$374.70	\$478.22
34	\$460.41	\$460.41	\$451.55	\$451.55	\$437.83	\$437.83	\$429.42	\$429.42	\$387.14	\$387.14	\$379.70	\$379.70	\$484.60
35	\$463.44	\$463.44	\$454.52	\$454.52	\$440.71	\$440.71	\$432.25	\$432.25	\$389.70	\$389.70	\$382.20	\$382.20	\$487.80
36	\$466.48	\$466.48	\$457.50	\$457.50	\$443.60	\$443.60	\$435.08	\$435.08	\$392.25	\$392.25	\$384.71	\$384.71	\$490.99
37	\$469.51	\$469.51	\$460.47	\$460.47	\$446.48	\$446.48	\$437.91	\$437.91	\$394.80	\$394.80	\$387.21	\$387.21	\$494.18
38	\$472.55	\$472.55	\$463.45	\$463.45	\$449.37	\$449.37	\$440.74	\$440.74	\$397.35	\$397.35	\$389.71	\$389.71	\$497.38
39	\$478.61	\$478.61	\$469.40	\$469.40	\$455.14	\$455.14	\$446.39	\$446.39	\$402.45	\$402.45	\$394.72	\$394.72	\$503.77
40	\$484.68	\$484.68	\$475.35	\$475.35	\$460.91	\$460.91	\$452.05	\$452.05	\$407.55	\$407.55	\$399.72	\$399.72	\$510.15
41	\$493.78	\$493.78	\$484.28	\$484.28	\$469.57	\$469.57	\$460.54	\$460.54	\$415.21	\$415.21	\$407.23	\$407.23	\$519.73
42	\$502.51	\$502.51	\$492.83	\$492.83	\$477.86	\$477.86	\$468.68	\$468.68	\$422.54	\$422.54	\$414.42	\$414.42	\$528.91
43	\$514.64	\$514.64	\$504.74	\$504.74	\$489.40	\$489.40	\$480.00	\$480.00	\$432.75	\$432.75	\$424.43	\$424.43	\$541.69
44	\$529.81	\$529.81	\$519.61	\$519.61	\$503.83	\$503.83	\$494.15	\$494.15	\$445.50	\$445.50	\$436.94	\$436.94	\$557.65
45	\$547.64	\$547.64	\$537.10	\$537.10	\$520.78	\$520.78	\$510.77	\$510.77	\$460.49	\$460.49	\$451.64	\$451.64	\$576.42
46	\$568.88	\$568.88	\$557.93	\$557.93	\$540.98	\$540.98	\$530.58	\$530.58	\$478.35	\$478.35	\$469.16	\$469.16	\$598.77
47	\$592.77	\$592.77	\$581.36	\$581.36	\$563.70	\$563.70	\$552.86	\$552.86	\$498.44	\$498.44	\$488.86	\$488.86	\$623.92
48	\$620.07	\$620.07	\$608.14	\$608.14	\$589.66	\$589.66	\$578.33	\$578.33	\$521.40	\$521.40	\$511.38	\$511.38	\$652.66
49	\$647.00	\$647.00	\$634.55	\$634.55	\$615.27	\$615.27	\$603.45	\$603.45	\$544.04	\$544.04	\$533.59	\$533.59	\$681.00
50	\$677.34	\$677.34	\$664.30	\$664.30	\$644.12	\$644.12	\$631.74	\$631.74	\$569.56	\$569.56	\$558.61	\$558.61	\$712.94
51	\$707.30	\$707.30	\$693.69	\$693.69	\$672.61	\$672.61	\$659.69	\$659.69	\$594.75	\$594.75	\$583.32	\$583.32	\$744.47
52	\$740.30	\$740.30	\$726.05	\$726.05	\$703.99	\$703.99	\$690.46	\$690.46	\$622.49	\$622.49	\$610.53	\$610.53	\$779.20
53	\$773.67	\$773.67	\$758.78	\$758.78	\$735.73	\$735.73	\$721.59	\$721.59	\$650.56	\$650.56	\$638.05	\$638.05	\$814.33
54	\$809.70	\$809.70	\$794.11	\$794.11	\$769.99	\$769.99	\$755.19	\$755.19	\$680.85	\$680.85	\$667.76	\$667.76	\$852.25
55	\$845.73	\$845.73	\$829.45	\$829.45	\$804.25	\$804.25	\$788.80	\$788.80	\$711.15	\$711.15	\$697.48	\$697.48	\$890.17
56	\$884.79	\$884.79	\$867.76	\$867.76	\$841.40	\$841.40	\$825.23	\$825.23	\$743.99	\$743.99	\$729.69	\$729.69	\$931.29
57	\$924.23	\$924.23	\$906.44	\$906.44	\$878.90	\$878.90	\$862.02	\$862.02	\$777.16	\$777.16	\$762.22	\$762.22	\$972.80
58	\$966.33	\$966.33	\$947.73	\$947.73	\$918.94	\$918.94	\$901.28	\$901.28	\$812.56	\$812.56	\$796.94	\$796.94	\$1,017.11
59	\$987.19	\$987.19	\$968.19	\$968.19	\$938.77	\$938.77	\$920.73	\$920.73	\$830.10	\$830.10	\$814.14	\$814.14	\$1,039.07
60	\$1,029.28	\$1,029.28	\$1,009.47	\$1,009.47	\$978.80	\$978.80	\$960.00	\$960.00	\$865.49	\$865.49	\$848.86	\$848.86	\$1,083.37
61	\$1,065.69	\$1,065.69	\$1,045.18	\$1,045.18	\$1,013.43	\$1,013.43	\$993.95	\$993.95	\$896.11	\$896.11	\$878.88	\$878.88	\$1,121.70
62	\$1,089.59	\$1,089.59	\$1,068.61	\$1,068.61	\$1,036.15	\$1,036.15	\$1,016.24	\$1,016.24	\$916.20	\$916.20	\$898.59	\$898.59	\$1,146.84
63	\$1,119.55	\$1,119.55	\$1,098.00	\$1,098.00	\$1,064.64	\$1,064.64	\$1,044.18	\$1,044.18	\$941.39	\$941.39	\$923.30	\$923.30	\$1,178.38
64+	\$1,137.75	\$1,137.75	\$1,115.85	\$1,115.85	\$1,081.95	\$1,081.95	\$1,061.16	\$1,061.16	\$956.70	\$956.70	\$938.31	\$938.31	\$1,197.54

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0020016	79962PA0020016		79962PA0020017		79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	PO \$1000 A	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Balance PPO \$2000	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	6,7	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$0	\$1,000		\$1,750		\$1,750		\$2,000		\$2,000		\$2,000	
Coinurance =>	0%	80%		90%		90%		90%		90%		70%	
Copays =>	0	60		45		45		45		45		55	
OOP Maximum =>	\$0	\$6,900		\$7,900		\$7,900		\$7,900		\$7,900		\$8,550	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$305.37	\$299.50	\$299.50	\$308.58	\$308.58	\$302.64	\$302.64	\$307.29	\$307.29	\$301.38	\$301.38	\$275.24	\$275.24
15	\$332.52	\$326.12	\$326.12	\$336.01	\$336.01	\$329.54	\$329.54	\$334.60	\$334.60	\$328.17	\$328.17	\$299.71	\$299.71
16	\$342.90	\$336.30	\$336.30	\$346.49	\$346.49	\$339.83	\$339.83	\$345.04	\$345.04	\$338.41	\$338.41	\$309.06	\$309.06
17	\$353.27	\$346.48	\$346.48	\$356.98	\$356.98	\$350.11	\$350.11	\$355.49	\$355.49	\$348.65	\$348.65	\$318.41	\$318.41
18	\$364.45	\$357.44	\$357.44	\$368.28	\$368.28	\$361.19	\$361.19	\$366.73	\$366.73	\$359.69	\$359.69	\$328.49	\$328.49
19	\$374.63	\$368.40	\$368.40	\$379.57	\$379.57	\$372.27	\$372.27	\$377.98	\$377.98	\$370.72	\$370.72	\$338.56	\$338.56
20	\$387.20	\$379.76	\$379.76	\$391.27	\$391.27	\$383.74	\$383.74	\$389.63	\$389.63	\$382.14	\$382.14	\$349.00	\$349.00
21	\$399.18	\$391.50	\$391.50	\$403.37	\$403.37	\$395.61	\$395.61	\$401.68	\$401.68	\$393.96	\$393.96	\$359.79	\$359.79
22	\$399.18	\$391.50	\$391.50	\$403.37	\$403.37	\$395.61	\$395.61	\$401.68	\$401.68	\$393.96	\$393.96	\$359.79	\$359.79
23	\$399.18	\$391.50	\$391.50	\$403.37	\$403.37	\$395.61	\$395.61	\$401.68	\$401.68	\$393.96	\$393.96	\$359.79	\$359.79
24	\$399.18	\$391.50	\$391.50	\$403.37	\$403.37	\$395.61	\$395.61	\$401.68	\$401.68	\$393.96	\$393.96	\$359.79	\$359.79
25	\$400.78	\$393.07	\$393.07	\$404.98	\$404.98	\$397.19	\$397.19	\$403.29	\$403.29	\$395.54	\$395.54	\$361.23	\$361.23
26	\$408.76	\$400.90	\$400.90	\$413.05	\$413.05	\$405.10	\$405.10	\$411.32	\$411.32	\$403.42	\$403.42	\$368.42	\$368.42
27	\$418.34	\$410.29	\$410.29	\$422.73	\$422.73	\$414.60	\$414.60	\$420.96	\$420.96	\$412.87	\$412.87	\$377.06	\$377.06
28	\$433.91	\$425.56	\$425.56	\$438.46	\$438.46	\$430.03	\$430.03	\$436.63	\$436.63	\$428.23	\$428.23	\$391.09	\$391.09
29	\$446.68	\$438.09	\$438.09	\$451.37	\$451.37	\$442.69	\$442.69	\$449.48	\$449.48	\$440.84	\$440.84	\$402.61	\$402.61
30	\$453.07	\$444.35	\$444.35	\$457.82	\$457.82	\$449.02	\$449.02	\$455.91	\$455.91	\$447.14	\$447.14	\$408.36	\$408.36
31	\$462.65	\$453.75	\$453.75	\$467.51	\$467.51	\$458.51	\$458.51	\$465.55	\$465.55	\$456.60	\$456.60	\$417.00	\$417.00
32	\$472.23	\$463.14	\$463.14	\$477.19	\$477.19	\$468.01	\$468.01	\$475.19	\$475.19	\$466.05	\$466.05	\$425.63	\$425.63
33	\$478.22	\$469.02	\$469.02	\$483.24	\$483.24	\$473.94	\$473.94	\$481.21	\$481.21	\$471.96	\$471.96	\$431.03	\$431.03
34	\$484.60	\$475.28	\$475.28	\$489.69	\$489.69	\$480.27	\$480.27	\$487.64	\$487.64	\$478.27	\$478.27	\$436.79	\$436.79
35	\$487.80	\$478.41	\$478.41	\$492.92	\$492.92	\$483.44	\$483.44	\$490.85	\$490.85	\$481.42	\$481.42	\$439.66	\$439.66
36	\$490.99	\$481.55	\$481.55	\$496.15	\$496.15	\$486.60	\$486.60	\$494.07	\$494.07	\$484.57	\$484.57	\$442.54	\$442.54
37	\$494.18	\$484.68	\$484.68	\$499.37	\$499.37	\$489.77	\$489.77	\$497.28	\$497.28	\$487.72	\$487.72	\$445.42	\$445.42
38	\$497.38	\$487.81	\$487.81	\$502.60	\$502.60	\$492.93	\$492.93	\$500.49	\$500.49	\$490.87	\$490.87	\$448.30	\$448.30
39	\$503.77	\$494.07	\$494.07	\$509.05	\$509.05	\$499.26	\$499.26	\$506.92	\$506.92	\$497.18	\$497.18	\$454.05	\$454.05
40	\$510.15	\$500.34	\$500.34	\$515.51	\$515.51	\$505.59	\$505.59	\$513.35	\$513.35	\$503.48	\$503.48	\$459.81	\$459.81
41	\$519.73	\$509.73	\$509.73	\$525.19	\$525.19	\$515.08	\$515.08	\$522.99	\$522.99	\$512.94	\$512.94	\$468.45	\$468.45
42	\$528.91	\$518.74	\$518.74	\$534.47	\$534.47	\$524.18	\$524.18	\$532.23	\$532.23	\$522.00	\$522.00	\$476.72	\$476.72
43	\$541.69	\$531.27	\$531.27	\$547.37	\$547.37	\$536.84	\$536.84	\$545.08	\$545.08	\$534.60	\$534.60	\$488.24	\$488.24
44	\$557.65	\$546.93	\$546.93	\$563.51	\$563.51	\$552.67	\$552.67	\$561.15	\$561.15	\$550.36	\$550.36	\$502.63	\$502.63
45	\$576.42	\$565.33	\$565.33	\$582.47	\$582.47	\$571.26	\$571.26	\$580.03	\$580.03	\$568.88	\$568.88	\$519.54	\$519.54
46	\$598.77	\$587.25	\$587.25	\$605.06	\$605.06	\$593.42	\$593.42	\$602.52	\$602.52	\$590.94	\$590.94	\$539.69	\$539.69
47	\$623.92	\$611.91	\$611.91	\$630.47	\$630.47	\$618.34	\$618.34	\$627.83	\$627.83	\$615.76	\$615.76	\$562.35	\$562.35
48	\$652.66	\$640.10	\$640.10	\$659.51	\$659.51	\$646.82	\$646.82	\$656.75	\$656.75	\$644.12	\$644.12	\$588.26	\$588.26
49	\$681.00	\$667.90	\$667.90	\$688.15	\$688.15	\$674.91	\$674.91	\$685.27	\$685.27	\$672.10	\$672.10	\$613.80	\$613.80
50	\$712.94	\$699.22	\$699.22	\$720.42	\$720.42	\$706.56	\$706.56	\$717.40	\$717.40	\$703.61	\$703.61	\$642.58	\$642.58
51	\$744.47	\$730.15	\$730.15	\$752.29	\$752.29	\$737.81	\$737.81	\$749.13	\$749.13	\$734.74	\$734.74	\$671.01	\$671.01
52	\$779.20	\$764.21	\$764.21	\$787.38	\$787.38	\$772.23	\$772.23	\$784.08	\$784.08	\$769.01	\$769.01	\$702.31	\$702.31
53	\$814.33	\$798.66	\$798.66	\$822.87	\$822.87	\$807.04	\$807.04	\$819.43	\$819.43	\$803.68	\$803.68	\$733.97	\$733.97
54	\$852.25	\$835.85	\$835.85	\$861.19	\$861.19	\$844.63	\$844.63	\$857.59	\$857.59	\$841.10	\$841.10	\$768.15	\$768.15
55	\$890.17	\$873.05	\$873.05	\$899.52	\$899.52	\$882.21	\$882.21	\$895.75	\$895.75	\$878.53	\$878.53	\$802.33	\$802.33
56	\$931.29	\$913.37	\$913.37	\$941.06	\$941.06	\$922.96	\$922.96	\$937.12	\$937.12	\$919.11	\$919.11	\$839.39	\$839.39
57	\$972.80	\$954.09	\$954.09	\$983.01	\$983.01	\$964.10	\$964.10	\$978.89	\$978.89	\$960.08	\$960.08	\$876.81	\$876.81
58	\$1,017.11	\$997.54	\$997.54	\$1,027.79	\$1,027.79	\$1,008.01	\$1,008.01	\$1,023.48	\$1,023.48	\$1,003.81	\$1,003.81	\$916.74	\$916.74
59	\$1,039.07	\$1,019.07	\$1,019.07	\$1,049.97	\$1,049.97	\$1,029.77	\$1,029.77	\$1,045.57	\$1,045.57	\$1,025.48	\$1,025.48	\$936.53	\$936.53
60	\$1,083.37	\$1,062.53	\$1,062.53	\$1,094.75	\$1,094.75	\$1,073.69	\$1,073.69	\$1,090.16	\$1,090.16	\$1,069.21	\$1,069.21	\$976.47	\$976.47
61	\$1,121.70	\$1,100.12	\$1,100.12	\$1,133.47	\$1,133.47	\$1,111.66	\$1,111.66	\$1,128.72	\$1,128.72	\$1,107.03	\$1,107.03	\$1,011.01	\$1,011.01
62	\$1,146.84	\$1,124.78	\$1,124.78	\$1,158.88	\$1,158.88	\$1,136.59	\$1,136.59	\$1,154.03	\$1,154.03	\$1,131.85	\$1,131.85	\$1,033.68	\$1,033.68
63	\$1,178.38	\$1,155.71	\$1,155.71	\$1,190.75	\$1,190.75	\$1,167.84	\$1,167.84	\$1,185.76	\$1,185.76	\$1,162.97	\$1,162.97	\$1,062.10	\$1,062.10
64+	\$1,197.54	\$1,174.50	\$1,174.50	\$1,210.11	\$1,210.11	\$1,186.83	\$1,186.83	\$1,205.04	\$1,205.04	\$1,181.88	\$1,181.88	\$1,079.37	\$1,079.37

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020005		79962PA0020005		79962PA0080001		79962PA0080001		79962PA0090001		79962PA
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2600		Balance PPO \$2600		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2800		Health Savings PPO Embedded
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 6,7
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Gold		Gold		Silver		Silver
Deductible =>	\$2,000		\$2,600		\$2,600		\$1,500		\$1,500		\$2,800		\$2,800
Coinurance =>	70%		70%		70%		100%		100%		100%		100%
Copays =>	55		45		45		1		1		1		1
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$3,000		\$3,000		\$6,650		\$6,650
Pediatric Dental (Yes/No) =>	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
0 - 14	\$269.95	\$269.95	\$271.56	\$271.56	\$266.33	\$266.33	\$326.10	\$326.10	\$319.83	\$319.83	\$294.30	\$294.30	\$288.63
15	\$293.94	\$293.94	\$295.70	\$295.70	\$290.01	\$290.01	\$355.09	\$355.09	\$348.26	\$348.26	\$320.46	\$320.46	\$314.29
16	\$303.12	\$303.12	\$304.93	\$304.93	\$299.06	\$299.06	\$366.17	\$366.17	\$359.13	\$359.13	\$330.46	\$330.46	\$324.10
17	\$312.29	\$312.29	\$314.16	\$314.16	\$308.11	\$308.11	\$377.26	\$377.26	\$370.00	\$370.00	\$340.46	\$340.46	\$333.91
18	\$322.17	\$322.17	\$324.10	\$324.10	\$317.86	\$317.86	\$389.19	\$389.19	\$381.71	\$381.71	\$351.23	\$351.23	\$344.47
19	\$332.05	\$332.05	\$334.04	\$334.04	\$327.61	\$327.61	\$401.13	\$401.13	\$393.41	\$393.41	\$362.00	\$362.00	\$355.04
20	\$342.28	\$342.28	\$344.33	\$344.33	\$337.71	\$337.71	\$413.49	\$413.49	\$405.54	\$405.54	\$373.16	\$373.16	\$365.98
21	\$352.87	\$352.87	\$354.98	\$354.98	\$348.15	\$348.15	\$426.28	\$426.28	\$418.08	\$418.08	\$384.70	\$384.70	\$377.30
22	\$352.87	\$352.87	\$354.98	\$354.98	\$348.15	\$348.15	\$426.28	\$426.28	\$418.08	\$418.08	\$384.70	\$384.70	\$377.30
23	\$352.87	\$352.87	\$354.98	\$354.98	\$348.15	\$348.15	\$426.28	\$426.28	\$418.08	\$418.08	\$384.70	\$384.70	\$377.30
24	\$352.87	\$352.87	\$354.98	\$354.98	\$348.15	\$348.15	\$426.28	\$426.28	\$418.08	\$418.08	\$384.70	\$384.70	\$377.30
25	\$354.28	\$354.28	\$356.40	\$356.40	\$349.54	\$349.54	\$427.99	\$427.99	\$419.75	\$419.75	\$386.24	\$386.24	\$378.81
26	\$361.34	\$361.34	\$363.50	\$363.50	\$356.51	\$356.51	\$436.51	\$436.51	\$428.11	\$428.11	\$393.93	\$393.93	\$386.36
27	\$369.81	\$369.81	\$372.02	\$372.02	\$364.86	\$364.86	\$446.74	\$446.74	\$438.15	\$438.15	\$403.17	\$403.17	\$395.41
28	\$383.57	\$383.57	\$385.86	\$385.86	\$378.44	\$378.44	\$463.37	\$463.37	\$454.45	\$454.45	\$418.17	\$418.17	\$410.13
29	\$394.86	\$394.86	\$397.22	\$397.22	\$389.58	\$389.58	\$477.01	\$477.01	\$467.83	\$467.83	\$430.48	\$430.48	\$422.20
30	\$400.51	\$400.51	\$402.90	\$402.90	\$395.15	\$395.15	\$483.83	\$483.83	\$474.52	\$474.52	\$436.63	\$436.63	\$428.24
31	\$408.98	\$408.98	\$411.42	\$411.42	\$403.51	\$403.51	\$494.06	\$494.06	\$484.55	\$484.55	\$445.87	\$445.87	\$437.29
32	\$417.45	\$417.45	\$419.94	\$419.94	\$411.86	\$411.86	\$504.29	\$504.29	\$494.59	\$494.59	\$455.10	\$455.10	\$446.35
33	\$422.74	\$422.74	\$425.27	\$425.27	\$417.08	\$417.08	\$510.68	\$510.68	\$500.86	\$500.86	\$460.87	\$460.87	\$452.01
34	\$428.38	\$428.38	\$430.95	\$430.95	\$422.65	\$422.65	\$517.50	\$517.50	\$507.55	\$507.55	\$467.03	\$467.03	\$458.04
35	\$431.21	\$431.21	\$433.79	\$433.79	\$425.44	\$425.44	\$520.91	\$520.91	\$510.89	\$510.89	\$470.10	\$470.10	\$461.06
36	\$434.03	\$434.03	\$436.63	\$436.63	\$428.22	\$428.22	\$524.32	\$524.32	\$514.24	\$514.24	\$473.18	\$473.18	\$464.08
37	\$436.85	\$436.85	\$439.47	\$439.47	\$431.01	\$431.01	\$527.73	\$527.73	\$517.58	\$517.58	\$476.26	\$476.26	\$467.10
38	\$439.68	\$439.68	\$442.31	\$442.31	\$433.79	\$433.79	\$531.14	\$531.14	\$520.93	\$520.93	\$479.34	\$479.34	\$470.12
39	\$445.32	\$445.32	\$447.98	\$447.98	\$439.37	\$439.37	\$537.97	\$537.97	\$527.62	\$527.62	\$485.49	\$485.49	\$476.15
40	\$450.97	\$450.97	\$453.66	\$453.66	\$444.94	\$444.94	\$544.79	\$544.79	\$534.31	\$534.31	\$491.65	\$491.65	\$482.19
41	\$459.44	\$459.44	\$462.18	\$462.18	\$453.29	\$453.29	\$555.02	\$555.02	\$544.34	\$544.34	\$500.88	\$500.88	\$491.24
42	\$467.55	\$467.55	\$470.35	\$470.35	\$461.30	\$461.30	\$564.82	\$564.82	\$553.96	\$553.96	\$509.73	\$509.73	\$499.92
43	\$478.84	\$478.84	\$481.71	\$481.71	\$472.44	\$472.44	\$578.46	\$578.46	\$567.33	\$567.33	\$522.04	\$522.04	\$512.00
44	\$492.96	\$492.96	\$495.91	\$495.91	\$486.37	\$486.37	\$595.51	\$595.51	\$584.06	\$584.06	\$537.43	\$537.43	\$527.09
45	\$509.54	\$509.54	\$512.59	\$512.59	\$502.73	\$502.73	\$615.55	\$615.55	\$603.71	\$603.71	\$555.51	\$555.51	\$544.82
46	\$529.31	\$529.31	\$532.47	\$532.47	\$522.23	\$522.23	\$639.42	\$639.42	\$627.12	\$627.12	\$577.05	\$577.05	\$565.95
47	\$551.54	\$551.54	\$554.83	\$554.83	\$544.16	\$544.16	\$666.28	\$666.28	\$653.46	\$653.46	\$601.29	\$601.29	\$589.72
48	\$576.94	\$576.94	\$580.39	\$580.39	\$569.23	\$569.23	\$696.97	\$696.97	\$683.56	\$683.56	\$628.98	\$628.98	\$616.89
49	\$602.00	\$602.00	\$605.60	\$605.60	\$593.94	\$593.94	\$727.23	\$727.23	\$713.24	\$713.24	\$656.30	\$656.30	\$643.67
50	\$630.23	\$630.23	\$633.99	\$633.99	\$621.80	\$621.80	\$761.34	\$761.34	\$746.69	\$746.69	\$687.07	\$687.07	\$673.86
51	\$658.10	\$658.10	\$662.04	\$662.04	\$649.30	\$649.30	\$795.01	\$795.01	\$779.72	\$779.72	\$717.47	\$717.47	\$703.66
52	\$688.80	\$688.80	\$692.92	\$692.92	\$679.59	\$679.59	\$832.10	\$832.10	\$816.09	\$816.09	\$750.93	\$750.93	\$736.49
53	\$719.85	\$719.85	\$724.16	\$724.16	\$710.23	\$710.23	\$869.61	\$869.61	\$852.88	\$852.88	\$784.79	\$784.79	\$769.69
54	\$753.38	\$753.38	\$757.88	\$757.88	\$743.30	\$743.30	\$910.11	\$910.11	\$892.60	\$892.60	\$821.33	\$821.33	\$805.54
55	\$786.90	\$786.90	\$791.61	\$791.61	\$776.37	\$776.37	\$950.60	\$950.60	\$932.32	\$932.32	\$857.88	\$857.88	\$841.38
56	\$823.25	\$823.25	\$828.17	\$828.17	\$812.23	\$812.23	\$994.51	\$994.51	\$975.38	\$975.38	\$897.51	\$897.51	\$880.24
57	\$859.94	\$859.94	\$865.09	\$865.09	\$848.44	\$848.44	\$1,038.84	\$1,038.84	\$1,018.86	\$1,018.86	\$937.51	\$937.51	\$919.48
58	\$899.11	\$899.11	\$904.49	\$904.49	\$887.09	\$887.09	\$1,086.16	\$1,086.16	\$1,065.27	\$1,065.27	\$980.22	\$980.22	\$961.36
59	\$918.52	\$918.52	\$924.01	\$924.01	\$906.23	\$906.23	\$1,109.61	\$1,109.61	\$1,088.26	\$1,088.26	\$1,001.37	\$1,001.37	\$982.11
60	\$957.69	\$957.69	\$963.42	\$963.42	\$944.88	\$944.88	\$1,156.92	\$1,156.92	\$1,134.67	\$1,134.67	\$1,044.08	\$1,044.08	\$1,023.99
61	\$991.56	\$991.56	\$997.49	\$997.49	\$978.30	\$978.30	\$1,197.85	\$1,197.85	\$1,174.80	\$1,174.80	\$1,081.01	\$1,081.01	\$1,060.21
62	\$1,013.80	\$1,013.80	\$1,019.86	\$1,019.86	\$1,000.23	\$1,000.23	\$1,224.70	\$1,224.70	\$1,201.14	\$1,201.14	\$1,105.24	\$1,105.24	\$1,083.98
63	\$1,041.67	\$1,041.67	\$1,047.90	\$1,047.90	\$1,027.74	\$1,027.74	\$1,258.38	\$1,258.38	\$1,234.17	\$1,234.17	\$1,135.63	\$1,135.63	\$1,113.79
64+	\$1,058.61	\$1,058.61	\$1,064.94	\$1,064.94	\$1,044.45	\$1,044.45	\$1,278.84	\$1,278.84	\$1,254.24	\$1,254.24	\$1,154.10	\$1,154.10	\$1,131.90

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0090001	79962PA0090005		79962PA0090005		79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	ings PPO ed \$2800	Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	IDHP-6	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Silver	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$0	\$3,550		\$3,550		\$4,250		\$4,250		\$4,750		\$4,750	
Coinurance =>	0%	100%		100%		100%		100%		60%		60%	
Copays =>	1	1		1		1		1		0.6		0.6	
OOP Maximum =>	\$50	\$6,900		\$6,900		\$4,250		\$4,250		\$6,350		\$6,350	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$288.63	\$288.29	\$288.29	\$282.74	\$282.74	\$283.68	\$283.68	\$278.23	\$278.23	\$255.25	\$255.25	\$250.34	\$250.34
15	\$314.29	\$313.92	\$313.92	\$307.88	\$307.88	\$308.90	\$308.90	\$302.96	\$302.96	\$277.94	\$277.94	\$272.59	\$272.59
16	\$324.10	\$323.71	\$323.71	\$317.49	\$317.49	\$318.54	\$318.54	\$312.42	\$312.42	\$286.61	\$286.61	\$281.10	\$281.10
17	\$338.91	\$333.51	\$333.51	\$327.10	\$327.10	\$328.18	\$328.18	\$321.87	\$321.87	\$295.29	\$295.29	\$289.61	\$289.61
18	\$344.47	\$344.06	\$344.06	\$337.44	\$337.44	\$338.57	\$338.57	\$332.06	\$332.06	\$304.63	\$304.63	\$298.77	\$298.77
19	\$358.04	\$354.62	\$354.62	\$347.79	\$347.79	\$348.95	\$348.95	\$342.24	\$342.24	\$313.97	\$313.97	\$307.93	\$307.93
20	\$365.98	\$365.54	\$365.54	\$358.51	\$358.51	\$359.71	\$359.71	\$352.79	\$352.79	\$323.65	\$323.65	\$317.42	\$317.42
21	\$377.30	\$376.85	\$376.85	\$369.60	\$369.60	\$370.83	\$370.83	\$363.70	\$363.70	\$333.66	\$333.66	\$327.24	\$327.24
22	\$377.30	\$376.85	\$376.85	\$369.60	\$369.60	\$370.83	\$370.83	\$363.70	\$363.70	\$333.66	\$333.66	\$327.24	\$327.24
23	\$377.30	\$376.85	\$376.85	\$369.60	\$369.60	\$370.83	\$370.83	\$363.70	\$363.70	\$333.66	\$333.66	\$327.24	\$327.24
24	\$377.30	\$376.85	\$376.85	\$369.60	\$369.60	\$370.83	\$370.83	\$363.70	\$363.70	\$333.66	\$333.66	\$327.24	\$327.24
25	\$378.81	\$378.36	\$378.36	\$371.08	\$371.08	\$372.31	\$372.31	\$365.15	\$365.15	\$334.99	\$334.99	\$328.55	\$328.55
26	\$386.36	\$385.89	\$385.89	\$378.47	\$378.47	\$379.73	\$379.73	\$372.43	\$372.43	\$341.67	\$341.67	\$335.09	\$335.09
27	\$395.41	\$394.94	\$394.94	\$387.34	\$387.34	\$388.63	\$388.63	\$381.16	\$381.16	\$349.68	\$349.68	\$342.95	\$342.95
28	\$410.13	\$409.64	\$409.64	\$401.76	\$401.76	\$403.09	\$403.09	\$395.34	\$395.34	\$362.69	\$362.69	\$355.71	\$355.71
29	\$422.20	\$421.70	\$421.70	\$413.58	\$413.58	\$414.96	\$414.96	\$406.98	\$406.98	\$373.37	\$373.37	\$366.18	\$366.18
30	\$428.24	\$427.72	\$427.72	\$419.50	\$419.50	\$420.89	\$420.89	\$412.80	\$412.80	\$378.70	\$378.70	\$371.42	\$371.42
31	\$437.29	\$436.77	\$436.77	\$428.37	\$428.37	\$429.79	\$429.79	\$421.53	\$421.53	\$386.71	\$386.71	\$379.27	\$379.27
32	\$446.35	\$445.81	\$445.81	\$437.24	\$437.24	\$438.69	\$438.69	\$430.26	\$430.26	\$394.72	\$394.72	\$387.12	\$387.12
33	\$452.01	\$451.47	\$451.47	\$442.78	\$442.78	\$444.25	\$444.25	\$435.71	\$435.71	\$399.72	\$399.72	\$392.03	\$392.03
34	\$458.04	\$457.50	\$457.50	\$448.69	\$448.69	\$450.19	\$450.19	\$441.53	\$441.53	\$405.06	\$405.06	\$397.27	\$397.27
35	\$461.06	\$460.51	\$460.51	\$451.65	\$451.65	\$453.15	\$453.15	\$444.44	\$444.44	\$407.73	\$407.73	\$399.89	\$399.89
36	\$464.08	\$463.53	\$463.53	\$454.61	\$454.61	\$456.12	\$456.12	\$447.35	\$447.35	\$410.40	\$410.40	\$402.51	\$402.51
37	\$467.10	\$466.54	\$466.54	\$457.56	\$457.56	\$459.09	\$459.09	\$450.26	\$450.26	\$413.07	\$413.07	\$405.12	\$405.12
38	\$470.12	\$469.56	\$469.56	\$460.52	\$460.52	\$462.05	\$462.05	\$453.17	\$453.17	\$415.74	\$415.74	\$407.74	\$407.74
39	\$476.15	\$475.58	\$475.58	\$466.44	\$466.44	\$467.99	\$467.99	\$468.99	\$468.99	\$421.08	\$421.08	\$412.98	\$412.98
40	\$482.19	\$481.61	\$481.61	\$472.35	\$472.35	\$473.92	\$473.92	\$464.81	\$464.81	\$426.42	\$426.42	\$418.21	\$418.21
41	\$491.24	\$490.66	\$490.66	\$481.22	\$481.22	\$482.82	\$482.82	\$473.54	\$473.54	\$434.43	\$434.43	\$426.07	\$426.07
42	\$499.92	\$499.33	\$499.33	\$489.72	\$489.72	\$491.35	\$491.35	\$481.90	\$481.90	\$442.10	\$442.10	\$433.59	\$433.59
43	\$512.00	\$511.39	\$511.39	\$501.55	\$501.55	\$503.22	\$503.22	\$493.54	\$493.54	\$452.78	\$452.78	\$444.06	\$444.06
44	\$527.09	\$526.46	\$526.46	\$516.33	\$516.33	\$518.05	\$518.05	\$508.09	\$508.09	\$466.12	\$466.12	\$457.15	\$457.15
45	\$544.82	\$544.17	\$544.17	\$533.70	\$533.70	\$535.48	\$535.48	\$525.18	\$525.18	\$481.81	\$481.81	\$472.53	\$472.53
46	\$565.95	\$565.28	\$565.28	\$554.40	\$554.40	\$556.25	\$556.25	\$545.55	\$545.55	\$500.49	\$500.49	\$490.86	\$490.86
47	\$589.72	\$589.02	\$589.02	\$577.68	\$577.68	\$579.61	\$579.61	\$568.46	\$568.46	\$521.51	\$521.51	\$511.48	\$511.48
48	\$616.89	\$616.15	\$616.15	\$604.30	\$604.30	\$606.31	\$606.31	\$594.65	\$594.65	\$545.53	\$545.53	\$535.04	\$535.04
49	\$643.67	\$642.91	\$642.91	\$630.54	\$630.54	\$632.64	\$632.64	\$620.47	\$620.47	\$569.22	\$569.22	\$558.27	\$558.27
50	\$673.86	\$673.05	\$673.05	\$660.11	\$660.11	\$662.30	\$662.30	\$649.57	\$649.57	\$595.92	\$595.92	\$584.45	\$584.45
51	\$703.66	\$702.83	\$702.83	\$689.30	\$689.30	\$691.60	\$691.60	\$678.30	\$678.30	\$622.28	\$622.28	\$610.30	\$610.30
52	\$736.49	\$735.61	\$735.61	\$721.46	\$721.46	\$723.86	\$723.86	\$709.94	\$709.94	\$651.30	\$651.30	\$638.77	\$638.77
53	\$769.69	\$768.77	\$768.77	\$753.98	\$753.98	\$756.49	\$756.49	\$741.95	\$741.95	\$680.67	\$680.67	\$667.57	\$667.57
54	\$805.54	\$804.57	\$804.57	\$789.10	\$789.10	\$791.72	\$791.72	\$776.50	\$776.50	\$712.36	\$712.36	\$698.66	\$698.66
55	\$841.38	\$840.38	\$840.38	\$824.21	\$824.21	\$826.95	\$826.95	\$811.05	\$811.05	\$744.06	\$744.06	\$729.75	\$729.75
56	\$880.24	\$879.19	\$879.19	\$862.28	\$862.28	\$865.15	\$865.15	\$848.51	\$848.51	\$778.43	\$778.43	\$763.45	\$763.45
57	\$919.48	\$918.38	\$918.38	\$900.72	\$900.72	\$903.71	\$903.71	\$886.34	\$886.34	\$813.13	\$813.13	\$797.48	\$797.48
58	\$961.36	\$960.21	\$960.21	\$941.74	\$941.74	\$944.87	\$944.87	\$926.71	\$926.71	\$850.17	\$850.17	\$833.81	\$833.81
59	\$982.11	\$980.94	\$980.94	\$962.07	\$962.07	\$965.27	\$965.27	\$946.71	\$946.71	\$868.52	\$868.52	\$851.81	\$851.81
60	\$1,023.99	\$1,022.77	\$1,022.77	\$1,003.09	\$1,003.09	\$1,006.43	\$1,006.43	\$987.08	\$987.08	\$905.55	\$905.55	\$888.13	\$888.13
61	\$1,060.21	\$1,058.95	\$1,058.95	\$1,038.58	\$1,038.58	\$1,042.03	\$1,042.03	\$1,022.00	\$1,022.00	\$937.58	\$937.58	\$919.54	\$919.54
62	\$1,083.98	\$1,082.69	\$1,082.69	\$1,061.86	\$1,061.86	\$1,065.39	\$1,065.39	\$1,044.91	\$1,044.91	\$958.61	\$958.61	\$940.16	\$940.16
63	\$1,113.79	\$1,112.46	\$1,112.46	\$1,091.06	\$1,091.06	\$1,094.69	\$1,094.69	\$1,073.64	\$1,073.64	\$984.96	\$984.96	\$966.01	\$966.01
64+	\$1,131.90	\$1,130.55	\$1,130.55	\$1,108.80	\$1,108.80	\$1,112.49	\$1,112.49	\$1,091.10	\$1,091.10	\$1,000.98	\$1,000.98	\$981.72	\$981.72

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010		79962PA0090007		79962PA0090007		79962PA
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$6100 Qualified A		High Deductible PPO Embedded \$6100 Qualified A		Health Savings PPO Embedded \$6850		Health Savings PPO Embedded \$6850		Lehigh Valley 50
Form # =>	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/LV
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gr
Deductible =>	\$5,500		\$5,500		\$6,100		\$6,100		\$6,850		\$6,850		\$500/
Coinurance =>	80%		80%		100%		100%		100%		100%		100%
Copays =>	0.8		0.8		1		1		1		1		\$30/
OOP Maximum =>	\$6,250		\$6,250		\$6,100		\$6,100		\$6,850		\$6,850		\$8,550/
Pediatric Dental (Yes/No) =>	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
0 - 14	\$255.30	\$255.30	\$250.40	\$250.40	\$255.73	\$255.73	\$250.81	\$250.81	\$247.01	\$247.01	\$242.26	\$242.26	\$314.64
15	\$278.00	\$278.00	\$272.66	\$272.66	\$278.46	\$278.46	\$273.11	\$273.11	\$268.97	\$268.97	\$263.79	\$263.79	\$342.60
16	\$286.67	\$286.67	\$281.17	\$281.17	\$287.16	\$287.16	\$281.63	\$281.63	\$277.36	\$277.36	\$272.03	\$272.03	\$353.30
17	\$295.35	\$295.35	\$289.68	\$289.68	\$295.85	\$295.85	\$290.16	\$290.16	\$285.76	\$285.76	\$280.26	\$280.26	\$363.99
18	\$304.70	\$304.70	\$298.84	\$298.84	\$305.21	\$305.21	\$299.34	\$299.34	\$294.80	\$294.80	\$289.13	\$289.13	\$375.51
19	\$314.04	\$314.04	\$308.01	\$308.01	\$314.57	\$314.57	\$308.52	\$308.52	\$303.84	\$303.84	\$298.00	\$298.00	\$387.02
20	\$323.72	\$323.72	\$317.50	\$317.50	\$324.26	\$324.26	\$318.02	\$318.02	\$313.20	\$313.20	\$307.18	\$307.18	\$398.95
21	\$333.73	\$333.73	\$327.32	\$327.32	\$334.29	\$334.29	\$327.86	\$327.86	\$322.89	\$322.89	\$316.68	\$316.68	\$411.29
22	\$333.73	\$333.73	\$327.32	\$327.32	\$334.29	\$334.29	\$327.86	\$327.86	\$322.89	\$322.89	\$316.68	\$316.68	\$411.29
23	\$333.73	\$333.73	\$327.32	\$327.32	\$334.29	\$334.29	\$327.86	\$327.86	\$322.89	\$322.89	\$316.68	\$316.68	\$411.29
24	\$333.73	\$333.73	\$327.32	\$327.32	\$334.29	\$334.29	\$327.86	\$327.86	\$322.89	\$322.89	\$316.68	\$316.68	\$411.29
25	\$335.06	\$335.06	\$328.63	\$328.63	\$335.63	\$335.63	\$329.17	\$329.17	\$324.18	\$324.18	\$317.95	\$317.95	\$412.94
26	\$341.74	\$341.74	\$335.18	\$335.18	\$342.31	\$342.31	\$335.73	\$335.73	\$330.64	\$330.64	\$324.28	\$324.28	\$421.16
27	\$349.75	\$349.75	\$343.03	\$343.03	\$350.34	\$350.34	\$343.60	\$343.60	\$338.39	\$338.39	\$331.88	\$331.88	\$431.03
28	\$362.76	\$362.76	\$355.80	\$355.80	\$363.37	\$363.37	\$356.38	\$356.38	\$350.98	\$350.98	\$344.23	\$344.23	\$447.07
29	\$373.44	\$373.44	\$366.27	\$366.27	\$374.07	\$374.07	\$366.88	\$366.88	\$361.31	\$361.31	\$354.36	\$354.36	\$460.23
30	\$378.78	\$378.78	\$371.51	\$371.51	\$379.42	\$379.42	\$372.12	\$372.12	\$366.48	\$366.48	\$359.43	\$359.43	\$466.81
31	\$386.79	\$386.79	\$379.36	\$379.36	\$387.44	\$387.44	\$379.99	\$379.99	\$374.23	\$374.23	\$367.03	\$367.03	\$476.69
32	\$394.80	\$394.80	\$387.22	\$387.22	\$395.47	\$395.47	\$387.86	\$387.86	\$381.98	\$381.98	\$374.63	\$374.63	\$486.56
33	\$399.81	\$399.81	\$392.13	\$392.13	\$400.48	\$400.48	\$392.78	\$392.78	\$386.82	\$386.82	\$379.38	\$379.38	\$492.73
34	\$405.15	\$405.15	\$397.37	\$397.37	\$405.83	\$405.83	\$398.02	\$398.02	\$391.99	\$391.99	\$384.45	\$384.45	\$499.31
35	\$407.82	\$407.82	\$399.99	\$399.99	\$408.50	\$408.50	\$400.64	\$400.64	\$394.57	\$394.57	\$386.98	\$386.98	\$502.60
36	\$410.49	\$410.49	\$402.60	\$402.60	\$411.18	\$411.18	\$403.27	\$403.27	\$397.15	\$397.15	\$389.52	\$389.52	\$505.89
37	\$413.16	\$413.16	\$405.22	\$405.22	\$413.85	\$413.85	\$405.89	\$405.89	\$399.74	\$399.74	\$392.05	\$392.05	\$509.18
38	\$415.83	\$415.83	\$407.84	\$407.84	\$416.53	\$416.53	\$408.51	\$408.51	\$402.32	\$402.32	\$394.58	\$394.58	\$512.47
39	\$421.17	\$421.17	\$413.08	\$413.08	\$421.87	\$421.87	\$413.76	\$413.76	\$407.49	\$407.49	\$399.65	\$399.65	\$519.05
40	\$426.51	\$426.51	\$418.31	\$418.31	\$427.22	\$427.22	\$419.01	\$419.01	\$412.65	\$412.65	\$404.72	\$404.72	\$525.63
41	\$434.52	\$434.52	\$426.17	\$426.17	\$435.25	\$435.25	\$426.87	\$426.87	\$420.40	\$420.40	\$412.32	\$412.32	\$535.50
42	\$442.19	\$442.19	\$433.70	\$433.70	\$442.93	\$442.93	\$434.41	\$434.41	\$427.83	\$427.83	\$419.60	\$419.60	\$544.96
43	\$452.87	\$452.87	\$444.17	\$444.17	\$453.63	\$453.63	\$444.91	\$444.91	\$438.16	\$438.16	\$429.73	\$429.73	\$558.12
44	\$466.22	\$466.22	\$457.27	\$457.27	\$467.00	\$467.00	\$458.02	\$458.02	\$451.08	\$451.08	\$442.40	\$442.40	\$574.57
45	\$481.91	\$481.91	\$472.65	\$472.65	\$482.71	\$482.71	\$473.43	\$473.43	\$466.25	\$466.25	\$457.29	\$457.29	\$593.90
46	\$500.60	\$500.60	\$490.98	\$490.98	\$501.44	\$501.44	\$491.79	\$491.79	\$484.34	\$484.34	\$475.02	\$475.02	\$616.94
47	\$521.62	\$521.62	\$511.60	\$511.60	\$522.50	\$522.50	\$512.45	\$512.45	\$504.68	\$504.68	\$494.97	\$494.97	\$642.85
48	\$545.65	\$545.65	\$535.17	\$535.17	\$546.56	\$546.56	\$536.05	\$536.05	\$527.93	\$527.93	\$517.77	\$517.77	\$672.46
49	\$569.34	\$569.34	\$558.41	\$558.41	\$570.30	\$570.30	\$559.33	\$559.33	\$550.85	\$550.85	\$540.26	\$540.26	\$701.66
50	\$596.04	\$596.04	\$584.59	\$584.59	\$597.04	\$597.04	\$585.56	\$585.56	\$576.68	\$576.68	\$565.59	\$565.59	\$734.56
51	\$622.41	\$622.41	\$610.45	\$610.45	\$623.45	\$623.45	\$611.46	\$611.46	\$602.19	\$602.19	\$590.61	\$590.61	\$767.06
52	\$651.44	\$651.44	\$638.93	\$638.93	\$652.53	\$652.53	\$639.98	\$639.98	\$630.28	\$630.28	\$618.16	\$618.16	\$802.84
53	\$680.81	\$680.81	\$667.73	\$667.73	\$681.95	\$681.95	\$668.83	\$668.83	\$658.70	\$658.70	\$646.03	\$646.03	\$839.03
54	\$712.51	\$712.51	\$698.83	\$698.83	\$713.71	\$713.71	\$699.98	\$699.98	\$689.37	\$689.37	\$676.11	\$676.11	\$878.10
55	\$744.22	\$744.22	\$729.92	\$729.92	\$745.47	\$745.47	\$731.13	\$731.13	\$720.04	\$720.04	\$706.20	\$706.20	\$917.18
56	\$778.59	\$778.59	\$763.64	\$763.64	\$779.90	\$779.90	\$764.90	\$764.90	\$753.30	\$753.30	\$738.81	\$738.81	\$959.54
57	\$813.30	\$813.30	\$797.68	\$797.68	\$814.66	\$814.66	\$798.99	\$798.99	\$786.88	\$786.88	\$771.75	\$771.75	\$1,002.31
58	\$850.34	\$850.34	\$834.01	\$834.01	\$851.77	\$851.77	\$835.39	\$835.39	\$822.72	\$822.72	\$806.90	\$806.90	\$1,047.97
59	\$868.70	\$868.70	\$852.01	\$852.01	\$870.16	\$870.16	\$853.42	\$853.42	\$840.48	\$840.48	\$824.32	\$824.32	\$1,070.59
60	\$905.74	\$905.74	\$888.35	\$888.35	\$907.26	\$907.26	\$889.81	\$889.81	\$876.32	\$876.32	\$859.47	\$859.47	\$1,116.24
61	\$937.78	\$937.78	\$919.77	\$919.77	\$939.35	\$939.35	\$921.29	\$921.29	\$907.32	\$907.32	\$889.87	\$889.87	\$1,155.72
62	\$958.81	\$958.81	\$940.39	\$940.39	\$960.42	\$960.42	\$941.94	\$941.94	\$927.66	\$927.66	\$909.82	\$909.82	\$1,181.64
63	\$985.17	\$985.17	\$966.25	\$966.25	\$986.82	\$986.82	\$967.84	\$967.84	\$953.17	\$953.17	\$934.84	\$934.84	\$1,214.13
64+	\$1,001.19	\$1,001.19	\$981.96	\$981.96	\$1,002.87	\$1,002.87	\$983.58	\$983.58	\$968.67	\$968.67	\$950.04	\$950.04	\$1,233.87

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0140001	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002	
Plan Marketing Name =>	Flex Blue PPO DG	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500	
Form # =>	//PPO-4	HBG/LV/PPO-4		HBG/LV/HDHP-4		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2	
Rating Area =>	Area 6	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9	
Network =>	N	N		N		X		X		X		X	
Metal =>	Gold	Gold		Silver		Gold		Gold		Gold		Gold	
Deductible =>	\$1,500	\$1,250/\$3,750		\$3,000/\$3,000		\$0/\$3,000		\$0/\$3,000		\$500/\$1,500		\$500/\$1,500	
Coinurance =>	/70%	100%/70%		90%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$65	\$25/\$60		90%/70%		\$25/70%		\$25/70%		\$30/\$65		\$30/\$65	
OOP Maximum =>	\$8,550	\$8,550/\$8,550		\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$314.64	\$303.31	\$303.31	\$261.12	\$261.12	\$319.17	\$319.17	\$313.04	\$313.04	\$316.18	\$316.18	\$310.10	\$310.10
15	\$342.60	\$330.27	\$330.27	\$284.33	\$284.33	\$347.54	\$347.54	\$340.86	\$340.86	\$344.29	\$344.29	\$337.66	\$337.66
16	\$353.30	\$340.58	\$340.58	\$293.20	\$293.20	\$358.39	\$358.39	\$351.50	\$351.50	\$355.03	\$355.03	\$348.20	\$348.20
17	\$363.99	\$350.88	\$350.88	\$302.08	\$302.08	\$369.24	\$369.24	\$362.14	\$362.14	\$365.78	\$365.78	\$358.74	\$358.74
18	\$375.51	\$361.99	\$361.99	\$311.63	\$311.63	\$380.92	\$380.92	\$373.60	\$373.60	\$377.35	\$377.35	\$370.09	\$370.09
19	\$387.02	\$373.09	\$373.09	\$321.19	\$321.19	\$392.60	\$392.60	\$385.06	\$385.06	\$388.92	\$388.92	\$381.44	\$381.44
20	\$398.95	\$384.59	\$384.59	\$331.09	\$331.09	\$404.70	\$404.70	\$396.92	\$396.92	\$400.91	\$400.91	\$393.20	\$393.20
21	\$411.29	\$396.48	\$396.48	\$341.33	\$341.33	\$417.22	\$417.22	\$409.20	\$409.20	\$413.31	\$413.31	\$405.36	\$405.36
22	\$411.29	\$396.48	\$396.48	\$341.33	\$341.33	\$417.22	\$417.22	\$409.20	\$409.20	\$413.31	\$413.31	\$405.36	\$405.36
23	\$411.29	\$396.48	\$396.48	\$341.33	\$341.33	\$417.22	\$417.22	\$409.20	\$409.20	\$413.31	\$413.31	\$405.36	\$405.36
24	\$411.29	\$396.48	\$396.48	\$341.33	\$341.33	\$417.22	\$417.22	\$409.20	\$409.20	\$413.31	\$413.31	\$405.36	\$405.36
25	\$412.94	\$398.07	\$398.07	\$342.70	\$342.70	\$418.89	\$418.89	\$410.84	\$410.84	\$414.96	\$414.96	\$406.98	\$406.98
26	\$421.16	\$406.00	\$406.00	\$349.52	\$349.52	\$427.23	\$427.23	\$419.02	\$419.02	\$423.23	\$423.23	\$415.09	\$415.09
27	\$431.03	\$415.51	\$415.51	\$357.71	\$357.71	\$437.25	\$437.25	\$428.84	\$428.84	\$433.15	\$433.15	\$424.82	\$424.82
28	\$447.07	\$430.97	\$430.97	\$371.03	\$371.03	\$453.52	\$453.52	\$444.80	\$444.80	\$449.27	\$449.27	\$440.63	\$440.63
29	\$460.23	\$443.66	\$443.66	\$381.95	\$381.95	\$466.87	\$466.87	\$457.89	\$457.89	\$462.49	\$462.49	\$453.60	\$453.60
30	\$466.81	\$450.00	\$450.00	\$387.41	\$387.41	\$473.54	\$473.54	\$464.44	\$464.44	\$469.11	\$469.11	\$460.08	\$460.08
31	\$476.69	\$459.52	\$459.52	\$395.60	\$395.60	\$483.56	\$483.56	\$474.26	\$474.26	\$479.03	\$479.03	\$469.81	\$469.81
32	\$486.56	\$469.04	\$469.04	\$403.79	\$403.79	\$493.57	\$493.57	\$484.08	\$484.08	\$488.95	\$488.95	\$479.54	\$479.54
33	\$492.73	\$474.98	\$474.98	\$408.91	\$408.91	\$499.83	\$499.83	\$490.22	\$490.22	\$495.15	\$495.15	\$485.62	\$485.62
34	\$499.31	\$481.33	\$481.33	\$414.37	\$414.37	\$506.51	\$506.51	\$496.77	\$496.77	\$501.76	\$501.76	\$492.11	\$492.11
35	\$502.60	\$484.50	\$484.50	\$417.11	\$417.11	\$509.84	\$509.84	\$500.04	\$500.04	\$505.06	\$505.06	\$495.35	\$495.35
36	\$505.89	\$487.67	\$487.67	\$419.84	\$419.84	\$513.18	\$513.18	\$503.32	\$503.32	\$508.37	\$508.37	\$498.59	\$498.59
37	\$509.18	\$490.84	\$490.84	\$422.57	\$422.57	\$516.52	\$516.52	\$506.59	\$506.59	\$511.68	\$511.68	\$501.84	\$501.84
38	\$512.47	\$494.01	\$494.01	\$425.30	\$425.30	\$519.86	\$519.86	\$509.86	\$509.86	\$514.98	\$514.98	\$505.08	\$505.08
39	\$519.05	\$500.36	\$500.36	\$430.76	\$430.76	\$526.53	\$526.53	\$516.41	\$516.41	\$521.60	\$521.60	\$511.56	\$511.56
40	\$525.63	\$506.70	\$506.70	\$436.22	\$436.22	\$533.21	\$533.21	\$522.96	\$522.96	\$528.21	\$528.21	\$518.05	\$518.05
41	\$535.50	\$516.22	\$516.22	\$444.41	\$444.41	\$543.22	\$543.22	\$532.78	\$532.78	\$538.13	\$538.13	\$527.78	\$527.78
42	\$544.96	\$525.34	\$525.34	\$452.26	\$452.26	\$552.82	\$552.82	\$542.19	\$542.19	\$547.64	\$547.64	\$537.10	\$537.10
43	\$558.12	\$538.02	\$538.02	\$463.18	\$463.18	\$566.17	\$566.17	\$555.28	\$555.28	\$560.86	\$560.86	\$550.07	\$550.07
44	\$574.57	\$553.88	\$553.88	\$476.84	\$476.84	\$582.86	\$582.86	\$571.65	\$571.65	\$577.39	\$577.39	\$566.29	\$566.29
45	\$593.90	\$572.52	\$572.52	\$492.88	\$492.88	\$602.47	\$602.47	\$590.88	\$590.88	\$596.82	\$596.82	\$585.34	\$585.34
46	\$616.94	\$594.72	\$594.72	\$512.00	\$512.00	\$625.83	\$625.83	\$613.80	\$613.80	\$619.97	\$619.97	\$608.04	\$608.04
47	\$642.85	\$619.70	\$619.70	\$533.50	\$533.50	\$652.11	\$652.11	\$639.58	\$639.58	\$646.00	\$646.00	\$633.58	\$633.58
48	\$672.46	\$648.24	\$648.24	\$558.07	\$558.07	\$682.15	\$682.15	\$669.04	\$669.04	\$675.76	\$675.76	\$662.76	\$662.76
49	\$701.66	\$676.39	\$676.39	\$582.31	\$582.31	\$711.78	\$711.78	\$698.10	\$698.10	\$705.11	\$705.11	\$691.54	\$691.54
50	\$734.56	\$708.11	\$708.11	\$609.62	\$609.62	\$745.15	\$745.15	\$730.83	\$730.83	\$738.17	\$738.17	\$723.97	\$723.97
51	\$767.06	\$739.44	\$739.44	\$636.58	\$636.58	\$778.12	\$778.12	\$763.16	\$763.16	\$770.82	\$770.82	\$756.00	\$756.00
52	\$802.84	\$773.93	\$773.93	\$666.28	\$666.28	\$814.41	\$814.41	\$798.76	\$798.76	\$806.78	\$806.78	\$791.26	\$791.26
53	\$839.03	\$808.82	\$808.82	\$696.31	\$696.31	\$851.13	\$851.13	\$834.77	\$834.77	\$843.15	\$843.15	\$826.93	\$826.93
54	\$878.10	\$846.48	\$846.48	\$728.74	\$728.74	\$890.76	\$890.76	\$873.64	\$873.64	\$882.42	\$882.42	\$865.44	\$865.44
55	\$917.18	\$884.15	\$884.15	\$761.17	\$761.17	\$930.40	\$930.40	\$912.52	\$912.52	\$921.68	\$921.68	\$903.95	\$903.95
56	\$959.54	\$924.99	\$924.99	\$796.32	\$796.32	\$973.37	\$973.37	\$954.66	\$954.66	\$964.25	\$964.25	\$945.70	\$945.70
57	\$1,002.31	\$966.22	\$966.22	\$831.82	\$831.82	\$1,016.77	\$1,016.77	\$997.22	\$997.22	\$1,007.24	\$1,007.24	\$987.86	\$987.86
58	\$1,047.97	\$1,010.23	\$1,010.23	\$869.71	\$869.71	\$1,063.08	\$1,063.08	\$1,042.64	\$1,042.64	\$1,053.11	\$1,053.11	\$1,032.86	\$1,032.86
59	\$1,070.59	\$1,032.04	\$1,032.04	\$888.48	\$888.48	\$1,086.02	\$1,086.02	\$1,065.15	\$1,065.15	\$1,075.85	\$1,075.85	\$1,055.15	\$1,055.15
60	\$1,116.24	\$1,076.05	\$1,076.05	\$926.37	\$926.37	\$1,132.34	\$1,132.34	\$1,110.57	\$1,110.57	\$1,121.72	\$1,121.72	\$1,100.15	\$1,100.15
61	\$1,155.72	\$1,114.11	\$1,114.11	\$959.14	\$959.14	\$1,172.39	\$1,172.39	\$1,149.85	\$1,149.85	\$1,161.40	\$1,161.40	\$1,139.06	\$1,139.06
62	\$1,181.64	\$1,139.09	\$1,139.09	\$980.64	\$980.64	\$1,198.67	\$1,198.67	\$1,175.63	\$1,175.63	\$1,187.44	\$1,187.44	\$1,164.60	\$1,164.60
63	\$1,214.13	\$1,170.41	\$1,170.41	\$1,007.61	\$1,007.61	\$1,231.63	\$1,231.63	\$1,207.96	\$1,207.96	\$1,220.09	\$1,220.09	\$1,196.62	\$1,196.62
64+	\$1,233.87	\$1,189.44	\$1,189.44	\$1,023.99	\$1,023.99	\$1,251.66	\$1,251.66	\$1,227.60	\$1,227.60	\$1,239.93	\$1,239.93	\$1,216.08	\$1,216.08

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA0170005
Plan Marketing Name =>	Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 2800
Form # =>	HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 9
Network =>	X		X		X		X		X		X		X
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Silver
Deductible =>	\$1,250/\$3,750		\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000		\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/\$6,000
Coinurance =>	100%/70%		100%/70%		100%/70%		100%/70%		70%/60%		70%/60%		90%/60%
Copays =>	\$25/\$60		\$25/\$60		\$10/\$40		\$10/\$40		\$40/60%		\$40/60%		90%
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/\$6,650
Pediatric Dental (Yes/No) =>	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
0 - 14	\$303.75	\$303.75	\$297.91	\$297.91	\$290.59	\$290.59	\$284.99	\$284.99	\$256.57	\$256.57	\$251.64	\$251.64	\$261.74
15	\$330.75	\$330.75	\$324.39	\$324.39	\$316.42	\$316.42	\$310.33	\$310.33	\$279.38	\$279.38	\$274.01	\$274.01	\$285.00
16	\$341.07	\$341.07	\$334.51	\$334.51	\$326.29	\$326.29	\$320.01	\$320.01	\$288.10	\$288.10	\$282.56	\$282.56	\$293.90
17	\$351.40	\$351.40	\$344.64	\$344.64	\$336.17	\$336.17	\$329.70	\$329.70	\$296.82	\$296.82	\$291.11	\$291.11	\$302.79
18	\$362.52	\$362.52	\$355.54	\$355.54	\$346.80	\$346.80	\$340.13	\$340.13	\$306.21	\$306.21	\$300.32	\$300.32	\$312.37
19	\$373.63	\$373.63	\$366.44	\$366.44	\$357.44	\$357.44	\$350.56	\$350.56	\$315.60	\$315.60	\$309.53	\$309.53	\$321.95
20	\$385.15	\$385.15	\$377.74	\$377.74	\$368.45	\$368.45	\$361.36	\$361.36	\$325.33	\$325.33	\$319.07	\$319.07	\$331.88
21	\$397.06	\$397.06	\$389.42	\$389.42	\$379.85	\$379.85	\$372.54	\$372.54	\$335.39	\$335.39	\$328.94	\$328.94	\$342.14
22	\$397.06	\$397.06	\$389.42	\$389.42	\$379.85	\$379.85	\$372.54	\$372.54	\$335.39	\$335.39	\$328.94	\$328.94	\$342.14
23	\$397.06	\$397.06	\$389.42	\$389.42	\$379.85	\$379.85	\$372.54	\$372.54	\$335.39	\$335.39	\$328.94	\$328.94	\$342.14
24	\$397.06	\$397.06	\$389.42	\$389.42	\$379.85	\$379.85	\$372.54	\$372.54	\$335.39	\$335.39	\$328.94	\$328.94	\$342.14
25	\$398.65	\$398.65	\$390.98	\$390.98	\$381.37	\$381.37	\$374.03	\$374.03	\$336.73	\$336.73	\$330.26	\$330.26	\$343.51
26	\$406.59	\$406.59	\$398.77	\$398.77	\$388.97	\$388.97	\$381.48	\$381.48	\$343.44	\$343.44	\$336.83	\$336.83	\$350.35
27	\$416.12	\$416.12	\$408.11	\$408.11	\$398.08	\$398.08	\$390.42	\$390.42	\$351.49	\$351.49	\$344.73	\$344.73	\$358.56
28	\$431.60	\$431.60	\$423.30	\$423.30	\$412.90	\$412.90	\$404.95	\$404.95	\$364.57	\$364.57	\$357.56	\$357.56	\$371.91
29	\$444.31	\$444.31	\$435.76	\$435.76	\$425.05	\$425.05	\$416.87	\$416.87	\$375.30	\$375.30	\$368.08	\$368.08	\$382.85
30	\$450.66	\$450.66	\$441.99	\$441.99	\$431.13	\$431.13	\$422.83	\$422.83	\$380.67	\$380.67	\$373.35	\$373.35	\$388.33
31	\$460.19	\$460.19	\$451.34	\$451.34	\$440.25	\$440.25	\$431.77	\$431.77	\$388.72	\$388.72	\$381.24	\$381.24	\$396.54
32	\$469.72	\$469.72	\$460.68	\$460.68	\$449.36	\$449.36	\$440.71	\$440.71	\$396.77	\$396.77	\$389.14	\$389.14	\$404.75
33	\$475.68	\$475.68	\$466.53	\$466.53	\$455.06	\$455.06	\$446.30	\$446.30	\$401.80	\$401.80	\$394.07	\$394.07	\$409.88
34	\$482.03	\$482.03	\$472.76	\$472.76	\$461.14	\$461.14	\$452.26	\$452.26	\$407.16	\$407.16	\$399.33	\$399.33	\$415.36
35	\$485.21	\$485.21	\$475.87	\$475.87	\$464.18	\$464.18	\$455.24	\$455.24	\$409.85	\$409.85	\$401.96	\$401.96	\$418.10
36	\$488.38	\$488.38	\$478.99	\$478.99	\$467.22	\$467.22	\$458.22	\$458.22	\$412.53	\$412.53	\$404.60	\$404.60	\$420.83
37	\$491.56	\$491.56	\$482.10	\$482.10	\$470.25	\$470.25	\$461.20	\$461.20	\$415.21	\$415.21	\$407.23	\$407.23	\$423.57
38	\$494.74	\$494.74	\$485.22	\$485.22	\$473.29	\$473.29	\$464.18	\$464.18	\$417.90	\$417.90	\$409.86	\$409.86	\$426.31
39	\$501.09	\$501.09	\$491.45	\$491.45	\$479.37	\$479.37	\$470.15	\$470.15	\$423.26	\$423.26	\$415.12	\$415.12	\$431.78
40	\$507.44	\$507.44	\$497.68	\$497.68	\$485.45	\$485.45	\$476.11	\$476.11	\$428.63	\$428.63	\$420.39	\$420.39	\$437.25
41	\$516.97	\$516.97	\$507.02	\$507.02	\$494.56	\$494.56	\$485.05	\$485.05	\$436.68	\$436.68	\$428.28	\$428.28	\$445.47
42	\$526.10	\$526.10	\$515.98	\$515.98	\$503.30	\$503.30	\$493.62	\$493.62	\$444.39	\$444.39	\$435.85	\$435.85	\$453.34
43	\$538.81	\$538.81	\$528.44	\$528.44	\$515.46	\$515.46	\$505.54	\$505.54	\$455.12	\$455.12	\$446.37	\$446.37	\$464.28
44	\$554.69	\$554.69	\$544.02	\$544.02	\$530.65	\$530.65	\$520.44	\$520.44	\$468.54	\$468.54	\$459.53	\$459.53	\$477.97
45	\$573.35	\$573.35	\$562.32	\$562.32	\$548.50	\$548.50	\$537.95	\$537.95	\$484.30	\$484.30	\$474.99	\$474.99	\$494.05
46	\$595.59	\$595.59	\$584.13	\$584.13	\$569.78	\$569.78	\$558.81	\$558.81	\$503.09	\$503.09	\$493.41	\$493.41	\$513.21
47	\$620.60	\$620.60	\$608.66	\$608.66	\$593.71	\$593.71	\$582.28	\$582.28	\$524.21	\$524.21	\$514.13	\$514.13	\$534.76
48	\$649.19	\$649.19	\$636.70	\$636.70	\$621.05	\$621.05	\$609.10	\$609.10	\$548.36	\$548.36	\$537.82	\$537.82	\$559.40
49	\$677.38	\$677.38	\$664.35	\$664.35	\$648.02	\$648.02	\$635.55	\$635.55	\$572.18	\$572.18	\$561.17	\$561.17	\$583.69
50	\$709.15	\$709.15	\$695.50	\$695.50	\$678.41	\$678.41	\$665.36	\$665.36	\$599.01	\$599.01	\$587.49	\$587.49	\$611.06
51	\$740.52	\$740.52	\$726.27	\$726.27	\$708.42	\$708.42	\$694.79	\$694.79	\$625.50	\$625.50	\$613.47	\$613.47	\$638.09
52	\$775.06	\$775.06	\$760.15	\$760.15	\$741.47	\$741.47	\$727.20	\$727.20	\$654.68	\$654.68	\$642.09	\$642.09	\$667.86
53	\$810.00	\$810.00	\$794.42	\$794.42	\$774.89	\$774.89	\$759.98	\$759.98	\$684.20	\$684.20	\$671.04	\$671.04	\$697.97
54	\$847.72	\$847.72	\$831.41	\$831.41	\$810.98	\$810.98	\$795.37	\$795.37	\$716.06	\$716.06	\$702.29	\$702.29	\$730.47
55	\$885.44	\$885.44	\$868.41	\$868.41	\$847.07	\$847.07	\$830.76	\$830.76	\$747.92	\$747.92	\$733.54	\$733.54	\$762.97
56	\$926.34	\$926.34	\$908.52	\$908.52	\$886.19	\$886.19	\$869.14	\$869.14	\$782.46	\$782.46	\$767.42	\$767.42	\$798.21
57	\$967.64	\$967.64	\$949.02	\$949.02	\$925.69	\$925.69	\$907.88	\$907.88	\$817.35	\$817.35	\$801.63	\$801.63	\$833.80
58	\$1,011.71	\$1,011.71	\$992.24	\$992.24	\$967.86	\$967.86	\$949.23	\$949.23	\$854.57	\$854.57	\$838.14	\$838.14	\$871.77
59	\$1,033.55	\$1,033.55	\$1,013.66	\$1,013.66	\$988.75	\$988.75	\$969.72	\$969.72	\$873.02	\$873.02	\$856.23	\$856.23	\$890.59
60	\$1,077.62	\$1,077.62	\$1,056.89	\$1,056.89	\$1,030.91	\$1,030.91	\$1,011.07	\$1,011.07	\$910.25	\$910.25	\$892.74	\$892.74	\$928.57
61	\$1,115.74	\$1,115.74	\$1,094.27	\$1,094.27	\$1,067.38	\$1,067.38	\$1,046.84	\$1,046.84	\$942.45	\$942.45	\$924.32	\$924.32	\$961.41
62	\$1,140.75	\$1,140.75	\$1,118.80	\$1,118.80	\$1,091.31	\$1,091.31	\$1,070.31	\$1,070.31	\$963.58	\$963.58	\$945.04	\$945.04	\$982.97
63	\$1,172.12	\$1,172.12	\$1,149.57	\$1,149.57	\$1,121.32	\$1,121.32	\$1,099.74	\$1,099.74	\$990.07	\$990.07	\$971.03	\$971.03	\$1,010.00
64+	\$1,191.18	\$1,191.18	\$1,168.26	\$1,168.26	\$1,139.55	\$1,139.55	\$1,117.62	\$1,117.62	\$1,006.17	\$1,006.17	\$986.82	\$986.82	\$1,026.42

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	0180001	79962PA0180001		79962PA0170006		79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	PPO 3000Q	Choice Blue PPO 3000Q		Choice Blue PPO 4250		Choice Blue PPO 4250		Choice Blue PPO 6650Q		Choice Blue PPO 6650Q	
Form # =>	HDHP-2	HBG/CB/HDHP-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/HDHP-2		HBG/CB/HDHP-2	
Rating Area =>	Area 7	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	K	X		X		X		X		X	
Metal =>	ver	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	\$3,000	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Coinsurance =>	70%	90%/70%		100%/60%		100%/60%		100%/70%		100%/70%	
Copays =>	70%	90%/70%		\$60/60%		\$60/60%		100%/70%		100%/70%	
OOP Maximum =>	\$6,650	\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$6,900/\$6,900		\$6,900/\$6,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$261.74	\$256.70	\$256.70	\$260.77	\$260.77	\$255.75	\$255.75	\$235.61	\$235.61	\$231.08	\$231.08
15	\$285.00	\$279.52	\$279.52	\$283.94	\$283.94	\$278.48	\$278.48	\$256.56	\$256.56	\$251.62	\$251.62
16	\$293.90	\$288.25	\$288.25	\$292.81	\$292.81	\$287.17	\$287.17	\$264.56	\$264.56	\$259.48	\$259.48
17	\$302.79	\$296.97	\$296.97	\$301.67	\$301.67	\$295.86	\$295.86	\$272.57	\$272.57	\$267.33	\$267.33
18	\$312.37	\$306.37	\$306.37	\$311.21	\$311.21	\$305.23	\$305.23	\$281.19	\$281.19	\$275.79	\$275.79
19	\$321.95	\$315.76	\$315.76	\$320.76	\$320.76	\$314.59	\$314.59	\$289.82	\$289.82	\$284.25	\$284.25
20	\$331.88	\$325.49	\$325.49	\$330.64	\$330.64	\$324.28	\$324.28	\$298.75	\$298.75	\$293.01	\$293.01
21	\$342.14	\$335.56	\$335.56	\$340.87	\$340.87	\$334.31	\$334.31	\$307.99	\$307.99	\$302.07	\$302.07
22	\$342.14	\$335.56	\$335.56	\$340.87	\$340.87	\$334.31	\$334.31	\$307.99	\$307.99	\$302.07	\$302.07
23	\$342.14	\$335.56	\$335.56	\$340.87	\$340.87	\$334.31	\$334.31	\$307.99	\$307.99	\$302.07	\$302.07
24	\$342.14	\$335.56	\$335.56	\$340.87	\$340.87	\$334.31	\$334.31	\$307.99	\$307.99	\$302.07	\$302.07
25	\$343.51	\$336.90	\$336.90	\$342.23	\$342.23	\$335.65	\$335.65	\$309.22	\$309.22	\$303.28	\$303.28
26	\$350.35	\$343.61	\$343.61	\$349.05	\$349.05	\$342.33	\$342.33	\$315.38	\$315.38	\$309.32	\$309.32
27	\$358.56	\$351.67	\$351.67	\$357.23	\$357.23	\$350.36	\$350.36	\$322.77	\$322.77	\$316.57	\$316.57
28	\$371.91	\$364.75	\$364.75	\$370.53	\$370.53	\$363.39	\$363.39	\$334.79	\$334.79	\$328.35	\$328.35
29	\$382.85	\$375.49	\$375.49	\$381.43	\$381.43	\$374.09	\$374.09	\$344.64	\$344.64	\$338.02	\$338.02
30	\$388.33	\$380.86	\$380.86	\$386.89	\$386.89	\$379.44	\$379.44	\$349.57	\$349.57	\$342.85	\$342.85
31	\$396.54	\$388.91	\$388.91	\$395.07	\$395.07	\$387.47	\$387.47	\$356.96	\$356.96	\$350.10	\$350.10
32	\$404.75	\$396.97	\$396.97	\$403.25	\$403.25	\$395.49	\$395.49	\$364.35	\$364.35	\$357.35	\$357.35
33	\$409.88	\$402.00	\$402.00	\$408.36	\$408.36	\$400.50	\$400.50	\$368.97	\$368.97	\$361.88	\$361.88
34	\$415.36	\$407.37	\$407.37	\$413.82	\$413.82	\$405.85	\$405.85	\$373.90	\$373.90	\$366.71	\$366.71
35	\$418.10	\$410.05	\$410.05	\$416.54	\$416.54	\$408.53	\$408.53	\$376.36	\$376.36	\$369.13	\$369.13
36	\$420.83	\$412.74	\$412.74	\$419.27	\$419.27	\$411.20	\$411.20	\$378.83	\$378.83	\$371.55	\$371.55
37	\$423.57	\$415.42	\$415.42	\$422.00	\$422.00	\$413.88	\$413.88	\$381.29	\$381.29	\$373.96	\$373.96
38	\$426.31	\$418.11	\$418.11	\$424.72	\$424.72	\$416.55	\$416.55	\$383.76	\$383.76	\$376.38	\$376.38
39	\$431.78	\$423.48	\$423.48	\$430.18	\$430.18	\$421.90	\$421.90	\$388.68	\$388.68	\$381.21	\$381.21
40	\$437.25	\$428.85	\$428.85	\$435.63	\$435.63	\$427.25	\$427.25	\$393.61	\$393.61	\$386.05	\$386.05
41	\$445.47	\$436.90	\$436.90	\$443.81	\$443.81	\$435.27	\$435.27	\$401.00	\$401.00	\$393.30	\$393.30
42	\$453.34	\$444.62	\$444.62	\$451.65	\$451.65	\$442.96	\$442.96	\$408.09	\$408.09	\$400.24	\$400.24
43	\$464.28	\$455.35	\$455.35	\$462.56	\$462.56	\$453.66	\$453.66	\$417.94	\$417.94	\$409.91	\$409.91
44	\$477.97	\$468.78	\$468.78	\$476.20	\$476.20	\$467.03	\$467.03	\$430.26	\$430.26	\$421.99	\$421.99
45	\$494.05	\$484.55	\$484.55	\$492.22	\$492.22	\$482.74	\$482.74	\$444.74	\$444.74	\$436.19	\$436.19
46	\$513.21	\$503.34	\$503.34	\$511.31	\$511.31	\$501.47	\$501.47	\$461.99	\$461.99	\$453.11	\$453.11
47	\$534.76	\$524.48	\$524.48	\$532.78	\$532.78	\$522.53	\$522.53	\$481.39	\$481.39	\$472.14	\$472.14
48	\$559.40	\$548.64	\$548.64	\$557.32	\$557.32	\$546.60	\$546.60	\$503.56	\$503.56	\$493.88	\$493.88
49	\$583.69	\$572.47	\$572.47	\$581.52	\$581.52	\$570.33	\$570.33	\$525.43	\$525.43	\$515.33	\$515.33
50	\$611.06	\$599.31	\$599.31	\$608.79	\$608.79	\$597.08	\$597.08	\$550.07	\$550.07	\$539.50	\$539.50
51	\$638.09	\$625.82	\$625.82	\$635.72	\$635.72	\$623.49	\$623.49	\$574.40	\$574.40	\$563.36	\$563.36
52	\$667.86	\$655.01	\$655.01	\$665.38	\$665.38	\$652.57	\$652.57	\$601.20	\$601.20	\$589.64	\$589.64
53	\$697.97	\$684.54	\$684.54	\$695.37	\$695.37	\$681.99	\$681.99	\$628.30	\$628.30	\$616.22	\$616.22
54	\$730.47	\$716.42	\$716.42	\$727.76	\$727.76	\$713.75	\$713.75	\$657.56	\$657.56	\$644.92	\$644.92
55	\$762.97	\$748.30	\$748.30	\$760.14	\$760.14	\$745.51	\$745.51	\$686.82	\$686.82	\$673.62	\$673.62
56	\$798.21	\$782.86	\$782.86	\$795.25	\$795.25	\$779.95	\$779.95	\$718.54	\$718.54	\$704.73	\$704.73
57	\$833.80	\$817.76	\$817.76	\$830.70	\$830.70	\$814.71	\$814.71	\$750.57	\$750.57	\$736.14	\$736.14
58	\$871.77	\$855.01	\$855.01	\$868.54	\$868.54	\$851.82	\$851.82	\$784.76	\$784.76	\$769.67	\$769.67
59	\$890.59	\$873.46	\$873.46	\$887.28	\$887.28	\$870.21	\$870.21	\$801.70	\$801.70	\$786.29	\$786.29
60	\$928.57	\$910.71	\$910.71	\$925.12	\$925.12	\$907.32	\$907.32	\$835.88	\$835.88	\$819.82	\$819.82
61	\$961.41	\$942.92	\$942.92	\$957.84	\$957.84	\$939.41	\$939.41	\$865.45	\$865.45	\$848.82	\$848.82
62	\$982.97	\$964.06	\$964.06	\$979.32	\$979.32	\$960.47	\$960.47	\$884.86	\$884.86	\$867.85	\$867.85
63	\$1,010.00	\$990.57	\$990.57	\$1,006.25	\$1,006.25	\$986.88	\$986.88	\$909.19	\$909.19	\$891.71	\$891.71
64+	\$1,026.42	\$1,006.68	\$1,006.68	\$1,022.61	\$1,022.61	\$1,002.93	\$1,002.93	\$923.97	\$923.97	\$906.21	\$906.21

Company Name: **Highmark Benefits Group (HBG)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **April 1, 2021**

Ending date of Rates: **June 30, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$0		\$250		\$250		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		20		20		20		35	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$400.20	\$400.20	\$392.51	\$392.51	\$389.66	\$389.66	\$382.16	\$382.16	\$369.31	\$369.31
15	\$435.78	\$435.78	\$427.40	\$427.40	\$424.30	\$424.30	\$416.13	\$416.13	\$402.14	\$402.14
16	\$449.38	\$449.38	\$440.74	\$440.74	\$437.54	\$437.54	\$429.12	\$429.12	\$414.69	\$414.69
17	\$462.98	\$462.98	\$454.08	\$454.08	\$450.78	\$450.78	\$442.11	\$442.11	\$427.24	\$427.24
18	\$477.63	\$477.63	\$468.44	\$468.44	\$465.05	\$465.05	\$456.10	\$456.10	\$440.76	\$440.76
19	\$492.27	\$492.27	\$482.81	\$482.81	\$479.31	\$479.31	\$470.09	\$470.09	\$454.28	\$454.28
20	\$507.45	\$507.45	\$497.69	\$497.69	\$494.08	\$494.08	\$484.57	\$484.57	\$468.28	\$468.28
21	\$523.14	\$523.14	\$513.08	\$513.08	\$509.36	\$509.36	\$499.56	\$499.56	\$482.76	\$482.76
22	\$523.14	\$523.14	\$513.08	\$513.08	\$509.36	\$509.36	\$499.56	\$499.56	\$482.76	\$482.76
23	\$523.14	\$523.14	\$513.08	\$513.08	\$509.36	\$509.36	\$499.56	\$499.56	\$482.76	\$482.76
24	\$523.14	\$523.14	\$513.08	\$513.08	\$509.36	\$509.36	\$499.56	\$499.56	\$482.76	\$482.76
25	\$525.23	\$525.23	\$515.13	\$515.13	\$511.40	\$511.40	\$501.56	\$501.56	\$484.69	\$484.69
26	\$535.70	\$535.70	\$525.39	\$525.39	\$521.58	\$521.58	\$511.55	\$511.55	\$494.35	\$494.35
27	\$548.25	\$548.25	\$537.71	\$537.71	\$533.81	\$533.81	\$523.54	\$523.54	\$505.93	\$505.93
28	\$568.65	\$568.65	\$557.72	\$557.72	\$553.67	\$553.67	\$543.02	\$543.02	\$524.76	\$524.76
29	\$585.39	\$585.39	\$574.14	\$574.14	\$569.97	\$569.97	\$559.01	\$559.01	\$540.21	\$540.21
30	\$593.76	\$593.76	\$582.35	\$582.35	\$578.12	\$578.12	\$567.00	\$567.00	\$547.93	\$547.93
31	\$606.32	\$606.32	\$594.66	\$594.66	\$590.35	\$590.35	\$578.99	\$578.99	\$559.52	\$559.52
32	\$618.87	\$618.87	\$606.97	\$606.97	\$602.57	\$602.57	\$590.98	\$590.98	\$571.11	\$571.11
33	\$626.72	\$626.72	\$614.67	\$614.67	\$610.21	\$610.21	\$598.47	\$598.47	\$578.35	\$578.35
34	\$635.09	\$635.09	\$622.88	\$622.88	\$618.36	\$618.36	\$606.47	\$606.47	\$586.07	\$586.07
35	\$639.28	\$639.28	\$626.98	\$626.98	\$622.44	\$622.44	\$610.46	\$610.46	\$589.93	\$589.93
36	\$643.46	\$643.46	\$631.09	\$631.09	\$626.51	\$626.51	\$614.46	\$614.46	\$593.79	\$593.79
37	\$647.65	\$647.65	\$635.19	\$635.19	\$630.59	\$630.59	\$618.46	\$618.46	\$597.66	\$597.66
38	\$651.83	\$651.83	\$639.30	\$639.30	\$634.66	\$634.66	\$622.45	\$622.45	\$601.52	\$601.52
39	\$660.20	\$660.20	\$647.51	\$647.51	\$642.81	\$642.81	\$630.44	\$630.44	\$609.24	\$609.24
40	\$668.57	\$668.57	\$655.72	\$655.72	\$650.96	\$650.96	\$638.44	\$638.44	\$616.97	\$616.97
41	\$681.13	\$681.13	\$668.03	\$668.03	\$663.19	\$663.19	\$650.43	\$650.43	\$628.55	\$628.55
42	\$693.16	\$693.16	\$679.83	\$679.83	\$674.90	\$674.90	\$661.92	\$661.92	\$639.66	\$639.66
43	\$709.90	\$709.90	\$696.25	\$696.25	\$691.20	\$691.20	\$677.90	\$677.90	\$655.11	\$655.11
44	\$730.83	\$730.83	\$716.77	\$716.77	\$711.58	\$711.58	\$697.89	\$697.89	\$674.42	\$674.42
45	\$755.41	\$755.41	\$740.89	\$740.89	\$735.52	\$735.52	\$721.36	\$721.36	\$697.11	\$697.11
46	\$784.71	\$784.71	\$769.62	\$769.62	\$764.04	\$764.04	\$749.34	\$749.34	\$724.14	\$724.14
47	\$817.67	\$817.67	\$801.94	\$801.94	\$796.13	\$796.13	\$780.81	\$780.81	\$754.55	\$754.55
48	\$855.33	\$855.33	\$838.89	\$838.89	\$832.80	\$832.80	\$816.78	\$816.78	\$789.31	\$789.31
49	\$892.48	\$892.48	\$875.31	\$875.31	\$868.97	\$868.97	\$852.25	\$852.25	\$823.59	\$823.59
50	\$934.33	\$934.33	\$916.36	\$916.36	\$909.72	\$909.72	\$892.21	\$892.21	\$862.21	\$862.21
51	\$975.66	\$975.66	\$956.89	\$956.89	\$949.96	\$949.96	\$931.68	\$931.68	\$900.35	\$900.35
52	\$1,021.17	\$1,021.17	\$1,001.53	\$1,001.53	\$994.27	\$994.27	\$975.14	\$975.14	\$942.35	\$942.35
53	\$1,067.21	\$1,067.21	\$1,046.68	\$1,046.68	\$1,039.09	\$1,039.09	\$1,019.10	\$1,019.10	\$984.83	\$984.83
54	\$1,116.90	\$1,116.90	\$1,095.43	\$1,095.43	\$1,087.48	\$1,087.48	\$1,066.56	\$1,066.56	\$1,030.69	\$1,030.69
55	\$1,166.60	\$1,166.60	\$1,144.17	\$1,144.17	\$1,135.87	\$1,135.87	\$1,114.02	\$1,114.02	\$1,076.55	\$1,076.55
56	\$1,220.49	\$1,220.49	\$1,197.02	\$1,197.02	\$1,188.34	\$1,188.34	\$1,165.47	\$1,165.47	\$1,126.28	\$1,126.28
57	\$1,274.89	\$1,274.89	\$1,250.38	\$1,250.38	\$1,241.31	\$1,241.31	\$1,217.43	\$1,217.43	\$1,176.49	\$1,176.49
58	\$1,332.96	\$1,332.96	\$1,307.33	\$1,307.33	\$1,297.85	\$1,297.85	\$1,272.88	\$1,272.88	\$1,230.07	\$1,230.07
59	\$1,361.73	\$1,361.73	\$1,335.55	\$1,335.55	\$1,325.86	\$1,325.86	\$1,300.35	\$1,300.35	\$1,256.62	\$1,256.62
60	\$1,419.80	\$1,419.80	\$1,392.50	\$1,392.50	\$1,382.40	\$1,382.40	\$1,355.81	\$1,355.81	\$1,310.21	\$1,310.21
61	\$1,470.02	\$1,470.02	\$1,441.75	\$1,441.75	\$1,431.30	\$1,431.30	\$1,403.76	\$1,403.76	\$1,356.56	\$1,356.56
62	\$1,502.98	\$1,502.98	\$1,474.08	\$1,474.08	\$1,463.39	\$1,463.39	\$1,435.24	\$1,435.24	\$1,386.97	\$1,386.97
63	\$1,544.31	\$1,544.31	\$1,514.61	\$1,514.61	\$1,503.63	\$1,503.63	\$1,474.70	\$1,474.70	\$1,425.11	\$1,425.11
64+	\$1,569.42	\$1,569.42	\$1,539.24	\$1,539.24	\$1,528.08	\$1,528.08	\$1,498.68	\$1,498.68	\$1,448.28	\$1,448.28

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$250		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		35		35		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$362.21	\$362.21	\$363.64	\$363.64	\$356.64	\$356.64	\$356.80	\$356.80	\$349.93	\$349.93
15	\$394.41	\$394.41	\$395.96	\$395.96	\$388.34	\$388.34	\$388.51	\$388.51	\$381.04	\$381.04
16	\$406.72	\$406.72	\$408.32	\$408.32	\$400.47	\$400.47	\$400.64	\$400.64	\$392.93	\$392.93
17	\$419.03	\$419.03	\$420.68	\$420.68	\$412.59	\$412.59	\$412.76	\$412.76	\$404.83	\$404.83
18	\$432.29	\$432.29	\$433.99	\$433.99	\$425.64	\$425.64	\$425.82	\$425.82	\$417.63	\$417.63
19	\$445.54	\$445.54	\$447.29	\$447.29	\$438.69	\$438.69	\$438.88	\$438.88	\$430.44	\$430.44
20	\$459.28	\$459.28	\$461.08	\$461.08	\$452.21	\$452.21	\$452.41	\$452.41	\$443.71	\$443.71
21	\$473.48	\$473.48	\$475.34	\$475.34	\$466.20	\$466.20	\$466.40	\$466.40	\$457.43	\$457.43
22	\$473.48	\$473.48	\$475.34	\$475.34	\$466.20	\$466.20	\$466.40	\$466.40	\$457.43	\$457.43
23	\$473.48	\$473.48	\$475.34	\$475.34	\$466.20	\$466.20	\$466.40	\$466.40	\$457.43	\$457.43
24	\$473.48	\$473.48	\$475.34	\$475.34	\$466.20	\$466.20	\$466.40	\$466.40	\$457.43	\$457.43
25	\$475.37	\$475.37	\$477.24	\$477.24	\$468.06	\$468.06	\$468.27	\$468.27	\$459.26	\$459.26
26	\$484.84	\$484.84	\$486.75	\$486.75	\$477.39	\$477.39	\$477.59	\$477.59	\$468.41	\$468.41
27	\$496.21	\$496.21	\$498.16	\$498.16	\$488.58	\$488.58	\$488.79	\$488.79	\$479.39	\$479.39
28	\$514.67	\$514.67	\$516.69	\$516.69	\$506.76	\$506.76	\$506.98	\$506.98	\$497.23	\$497.23
29	\$529.82	\$529.82	\$531.91	\$531.91	\$521.68	\$521.68	\$521.90	\$521.90	\$511.86	\$511.86
30	\$537.40	\$537.40	\$539.51	\$539.51	\$529.14	\$529.14	\$529.36	\$529.36	\$519.18	\$519.18
31	\$548.76	\$548.76	\$550.92	\$550.92	\$540.33	\$540.33	\$540.56	\$540.56	\$530.16	\$530.16
32	\$560.13	\$560.13	\$562.33	\$562.33	\$551.51	\$551.51	\$551.75	\$551.75	\$541.14	\$541.14
33	\$567.23	\$567.23	\$569.46	\$569.46	\$558.51	\$558.51	\$558.75	\$558.75	\$548.00	\$548.00
34	\$574.80	\$574.80	\$577.06	\$577.06	\$565.97	\$565.97	\$566.21	\$566.21	\$555.32	\$555.32
35	\$578.59	\$578.59	\$580.87	\$580.87	\$569.70	\$569.70	\$569.94	\$569.94	\$558.98	\$558.98
36	\$582.38	\$582.38	\$584.67	\$584.67	\$573.43	\$573.43	\$573.67	\$573.67	\$562.64	\$562.64
37	\$586.17	\$586.17	\$588.47	\$588.47	\$577.16	\$577.16	\$577.40	\$577.40	\$566.30	\$566.30
38	\$589.96	\$589.96	\$592.27	\$592.27	\$580.89	\$580.89	\$581.13	\$581.13	\$569.96	\$569.96
39	\$597.53	\$597.53	\$599.88	\$599.88	\$588.34	\$588.34	\$588.60	\$588.60	\$577.28	\$577.28
40	\$605.11	\$605.11	\$607.48	\$607.48	\$595.80	\$595.80	\$596.06	\$596.06	\$584.60	\$584.60
41	\$616.47	\$616.47	\$618.89	\$618.89	\$606.99	\$606.99	\$607.25	\$607.25	\$595.57	\$595.57
42	\$627.36	\$627.36	\$629.83	\$629.83	\$617.72	\$617.72	\$617.98	\$617.98	\$606.09	\$606.09
43	\$642.51	\$642.51	\$645.04	\$645.04	\$632.63	\$632.63	\$632.90	\$632.90	\$620.73	\$620.73
44	\$661.45	\$661.45	\$664.05	\$664.05	\$651.28	\$651.28	\$651.56	\$651.56	\$639.03	\$639.03
45	\$683.71	\$683.71	\$686.39	\$686.39	\$673.19	\$673.19	\$673.48	\$673.48	\$660.53	\$660.53
46	\$710.22	\$710.22	\$713.01	\$713.01	\$699.30	\$699.30	\$699.60	\$699.60	\$686.15	\$686.15
47	\$740.05	\$740.05	\$742.96	\$742.96	\$728.67	\$728.67	\$728.98	\$728.98	\$714.96	\$714.96
48	\$774.14	\$774.14	\$777.18	\$777.18	\$762.24	\$762.24	\$762.56	\$762.56	\$747.90	\$747.90
49	\$807.76	\$807.76	\$810.93	\$810.93	\$795.34	\$795.34	\$795.68	\$795.68	\$780.38	\$780.38
50	\$845.64	\$845.64	\$848.96	\$848.96	\$832.63	\$832.63	\$832.99	\$832.99	\$816.97	\$816.97
51	\$883.04	\$883.04	\$886.51	\$886.51	\$869.46	\$869.46	\$869.84	\$869.84	\$853.11	\$853.11
52	\$924.23	\$924.23	\$927.86	\$927.86	\$910.02	\$910.02	\$910.41	\$910.41	\$892.90	\$892.90
53	\$965.90	\$965.90	\$969.69	\$969.69	\$951.05	\$951.05	\$951.46	\$951.46	\$933.16	\$933.16
54	\$1,010.88	\$1,010.88	\$1,014.85	\$1,014.85	\$995.34	\$995.34	\$995.76	\$995.76	\$976.61	\$976.61
55	\$1,055.86	\$1,055.86	\$1,060.01	\$1,060.01	\$1,039.63	\$1,039.63	\$1,040.07	\$1,040.07	\$1,020.07	\$1,020.07
56	\$1,104.63	\$1,104.63	\$1,108.97	\$1,108.97	\$1,087.64	\$1,087.64	\$1,088.11	\$1,088.11	\$1,067.18	\$1,067.18
57	\$1,153.87	\$1,153.87	\$1,158.40	\$1,158.40	\$1,136.13	\$1,136.13	\$1,136.62	\$1,136.62	\$1,114.76	\$1,114.76
58	\$1,206.43	\$1,206.43	\$1,211.17	\$1,211.17	\$1,187.88	\$1,187.88	\$1,188.39	\$1,188.39	\$1,165.53	\$1,165.53
59	\$1,232.47	\$1,232.47	\$1,237.31	\$1,237.31	\$1,213.52	\$1,213.52	\$1,214.04	\$1,214.04	\$1,190.69	\$1,190.69
60	\$1,285.02	\$1,285.02	\$1,290.07	\$1,290.07	\$1,265.27	\$1,265.27	\$1,265.81	\$1,265.81	\$1,241.47	\$1,241.47
61	\$1,330.48	\$1,330.48	\$1,335.71	\$1,335.71	\$1,310.02	\$1,310.02	\$1,310.58	\$1,310.58	\$1,285.38	\$1,285.38
62	\$1,360.31	\$1,360.31	\$1,365.65	\$1,365.65	\$1,339.39	\$1,339.39	\$1,339.97	\$1,339.97	\$1,314.20	\$1,314.20
63	\$1,397.71	\$1,397.71	\$1,403.20	\$1,403.20	\$1,376.22	\$1,376.22	\$1,376.81	\$1,376.81	\$1,350.33	\$1,350.33
64+	\$1,420.44	\$1,420.44	\$1,426.02	\$1,426.02	\$1,398.60	\$1,398.60	\$1,399.20	\$1,399.20	\$1,372.29	\$1,372.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$750 A		Premier Balance PPO \$750 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$750		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.67	\$353.67	\$346.87	\$346.87	\$347.73	\$347.73	\$341.04	\$341.04	\$342.50	\$342.50
15	\$385.11	\$385.11	\$377.71	\$377.71	\$378.64	\$378.64	\$371.36	\$371.36	\$372.94	\$372.94
16	\$397.13	\$397.13	\$389.50	\$389.50	\$390.46	\$390.46	\$382.95	\$382.95	\$384.58	\$384.58
17	\$409.15	\$409.15	\$401.29	\$401.29	\$402.28	\$402.28	\$394.54	\$394.54	\$396.22	\$396.22
18	\$422.10	\$422.10	\$413.98	\$413.98	\$415.00	\$415.00	\$407.02	\$407.02	\$408.76	\$408.76
19	\$435.04	\$435.04	\$426.68	\$426.68	\$427.73	\$427.73	\$419.51	\$419.51	\$421.30	\$421.30
20	\$448.45	\$448.45	\$439.83	\$439.83	\$440.91	\$440.91	\$432.44	\$432.44	\$434.28	\$434.28
21	\$462.32	\$462.32	\$453.43	\$453.43	\$454.55	\$454.55	\$445.81	\$445.81	\$447.71	\$447.71
22	\$462.32	\$462.32	\$453.43	\$453.43	\$454.55	\$454.55	\$445.81	\$445.81	\$447.71	\$447.71
23	\$462.32	\$462.32	\$453.43	\$453.43	\$454.55	\$454.55	\$445.81	\$445.81	\$447.71	\$447.71
24	\$462.32	\$462.32	\$453.43	\$453.43	\$454.55	\$454.55	\$445.81	\$445.81	\$447.71	\$447.71
25	\$464.17	\$464.17	\$455.24	\$455.24	\$456.37	\$456.37	\$447.59	\$447.59	\$449.50	\$449.50
26	\$473.42	\$473.42	\$464.31	\$464.31	\$465.46	\$465.46	\$456.51	\$456.51	\$458.46	\$458.46
27	\$484.51	\$484.51	\$475.19	\$475.19	\$476.37	\$476.37	\$467.21	\$467.21	\$469.20	\$469.20
28	\$502.54	\$502.54	\$492.88	\$492.88	\$494.10	\$494.10	\$484.60	\$484.60	\$486.66	\$486.66
29	\$517.34	\$517.34	\$507.39	\$507.39	\$508.64	\$508.64	\$498.86	\$498.86	\$500.99	\$500.99
30	\$524.73	\$524.73	\$514.64	\$514.64	\$515.91	\$515.91	\$505.99	\$505.99	\$508.15	\$508.15
31	\$535.83	\$535.83	\$525.53	\$525.53	\$526.82	\$526.82	\$516.69	\$516.69	\$518.90	\$518.90
32	\$546.92	\$546.92	\$536.41	\$536.41	\$537.73	\$537.73	\$527.39	\$527.39	\$529.64	\$529.64
33	\$553.86	\$553.86	\$543.21	\$543.21	\$544.55	\$544.55	\$534.08	\$534.08	\$536.36	\$536.36
34	\$561.26	\$561.26	\$550.46	\$550.46	\$551.82	\$551.82	\$541.21	\$541.21	\$543.52	\$543.52
35	\$564.96	\$564.96	\$554.09	\$554.09	\$555.46	\$555.46	\$544.78	\$544.78	\$547.10	\$547.10
36	\$568.65	\$568.65	\$557.72	\$557.72	\$559.10	\$559.10	\$548.35	\$548.35	\$550.68	\$550.68
37	\$572.35	\$572.35	\$561.35	\$561.35	\$562.73	\$562.73	\$551.91	\$551.91	\$554.26	\$554.26
38	\$576.05	\$576.05	\$564.97	\$564.97	\$566.37	\$566.37	\$555.48	\$555.48	\$557.85	\$557.85
39	\$583.45	\$583.45	\$572.23	\$572.23	\$573.64	\$573.64	\$562.61	\$562.61	\$565.01	\$565.01
40	\$590.84	\$590.84	\$579.48	\$579.48	\$580.91	\$580.91	\$569.75	\$569.75	\$572.17	\$572.17
41	\$601.94	\$601.94	\$590.37	\$590.37	\$591.82	\$591.82	\$580.44	\$580.44	\$582.92	\$582.92
42	\$612.57	\$612.57	\$600.79	\$600.79	\$602.28	\$602.28	\$590.70	\$590.70	\$593.22	\$593.22
43	\$627.37	\$627.37	\$615.30	\$615.30	\$616.82	\$616.82	\$604.96	\$604.96	\$607.54	\$607.54
44	\$645.86	\$645.86	\$633.44	\$633.44	\$635.01	\$635.01	\$622.80	\$622.80	\$625.45	\$625.45
45	\$667.59	\$667.59	\$654.75	\$654.75	\$656.37	\$656.37	\$643.75	\$643.75	\$646.49	\$646.49
46	\$693.48	\$693.48	\$680.15	\$680.15	\$681.83	\$681.83	\$668.72	\$668.72	\$671.57	\$671.57
47	\$722.61	\$722.61	\$708.71	\$708.71	\$710.46	\$710.46	\$696.80	\$696.80	\$699.77	\$699.77
48	\$755.89	\$755.89	\$741.36	\$741.36	\$743.19	\$743.19	\$728.90	\$728.90	\$732.01	\$732.01
49	\$788.72	\$788.72	\$773.55	\$773.55	\$775.46	\$775.46	\$760.55	\$760.55	\$763.79	\$763.79
50	\$825.70	\$825.70	\$809.83	\$809.83	\$811.83	\$811.83	\$796.22	\$796.22	\$799.61	\$799.61
51	\$862.23	\$862.23	\$845.65	\$845.65	\$847.74	\$847.74	\$831.44	\$831.44	\$834.98	\$834.98
52	\$902.45	\$902.45	\$885.10	\$885.10	\$887.28	\$887.28	\$870.22	\$870.22	\$873.93	\$873.93
53	\$943.13	\$943.13	\$925.00	\$925.00	\$927.28	\$927.28	\$909.45	\$909.45	\$913.33	\$913.33
54	\$987.05	\$987.05	\$968.07	\$968.07	\$970.46	\$970.46	\$951.80	\$951.80	\$955.86	\$955.86
55	\$1,030.97	\$1,030.97	\$1,011.15	\$1,011.15	\$1,013.65	\$1,013.65	\$994.16	\$994.16	\$998.39	\$998.39
56	\$1,078.59	\$1,078.59	\$1,057.85	\$1,057.85	\$1,060.47	\$1,060.47	\$1,040.07	\$1,040.07	\$1,044.51	\$1,044.51
57	\$1,126.67	\$1,126.67	\$1,105.01	\$1,105.01	\$1,107.74	\$1,107.74	\$1,086.44	\$1,086.44	\$1,091.07	\$1,091.07
58	\$1,177.99	\$1,177.99	\$1,155.34	\$1,155.34	\$1,158.19	\$1,158.19	\$1,135.92	\$1,135.92	\$1,140.77	\$1,140.77
59	\$1,203.42	\$1,203.42	\$1,180.28	\$1,180.28	\$1,183.19	\$1,183.19	\$1,160.44	\$1,160.44	\$1,165.39	\$1,165.39
60	\$1,254.74	\$1,254.74	\$1,230.61	\$1,230.61	\$1,233.65	\$1,233.65	\$1,209.93	\$1,209.93	\$1,215.08	\$1,215.08
61	\$1,299.12	\$1,299.12	\$1,274.14	\$1,274.14	\$1,277.29	\$1,277.29	\$1,252.73	\$1,252.73	\$1,258.07	\$1,258.07
62	\$1,328.25	\$1,328.25	\$1,302.70	\$1,302.70	\$1,305.92	\$1,305.92	\$1,280.81	\$1,280.81	\$1,286.27	\$1,286.27
63	\$1,364.77	\$1,364.77	\$1,338.53	\$1,338.53	\$1,341.83	\$1,341.83	\$1,316.03	\$1,316.03	\$1,321.64	\$1,321.64
64+	\$1,386.96	\$1,386.96	\$1,360.29	\$1,360.29	\$1,363.65	\$1,363.65	\$1,337.43	\$1,337.43	\$1,343.13	\$1,343.13

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010016		79962PA0010016		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	30		45		45		30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.91	\$335.91	\$331.57	\$331.57	\$325.19	\$325.19	\$337.66	\$337.66
15	\$365.77	\$365.77	\$361.04	\$361.04	\$354.09	\$354.09	\$367.68	\$367.68
16	\$377.19	\$377.19	\$372.31	\$372.31	\$365.14	\$365.14	\$379.15	\$379.15
17	\$388.60	\$388.60	\$383.58	\$383.58	\$376.20	\$376.20	\$390.63	\$390.63
18	\$400.90	\$400.90	\$395.71	\$395.71	\$388.10	\$388.10	\$402.99	\$402.99
19	\$413.19	\$413.19	\$407.85	\$407.85	\$400.00	\$400.00	\$415.35	\$415.35
20	\$425.93	\$425.93	\$420.42	\$420.42	\$412.33	\$412.33	\$428.15	\$428.15
21	\$439.10	\$439.10	\$433.42	\$433.42	\$425.08	\$425.08	\$441.39	\$441.39
22	\$439.10	\$439.10	\$433.42	\$433.42	\$425.08	\$425.08	\$441.39	\$441.39
23	\$439.10	\$439.10	\$433.42	\$433.42	\$425.08	\$425.08	\$441.39	\$441.39
24	\$439.10	\$439.10	\$433.42	\$433.42	\$425.08	\$425.08	\$441.39	\$441.39
25	\$440.86	\$440.86	\$435.15	\$435.15	\$426.78	\$426.78	\$443.16	\$443.16
26	\$449.64	\$449.64	\$443.82	\$443.82	\$435.28	\$435.28	\$451.98	\$451.98
27	\$460.18	\$460.18	\$454.22	\$454.22	\$445.48	\$445.48	\$462.58	\$462.58
28	\$477.30	\$477.30	\$471.13	\$471.13	\$462.06	\$462.06	\$479.79	\$479.79
29	\$491.35	\$491.35	\$485.00	\$485.00	\$475.66	\$475.66	\$493.92	\$493.92
30	\$498.38	\$498.38	\$491.93	\$491.93	\$482.47	\$482.47	\$500.98	\$500.98
31	\$508.92	\$508.92	\$502.33	\$502.33	\$492.67	\$492.67	\$511.57	\$511.57
32	\$519.46	\$519.46	\$512.74	\$512.74	\$502.87	\$502.87	\$522.16	\$522.16
33	\$526.04	\$526.04	\$519.24	\$519.24	\$509.25	\$509.25	\$528.79	\$528.79
34	\$533.07	\$533.07	\$526.17	\$526.17	\$516.05	\$516.05	\$535.85	\$535.85
35	\$536.58	\$536.58	\$529.64	\$529.64	\$519.45	\$519.45	\$539.38	\$539.38
36	\$540.09	\$540.09	\$533.11	\$533.11	\$522.85	\$522.85	\$542.91	\$542.91
37	\$543.61	\$543.61	\$536.57	\$536.57	\$526.25	\$526.25	\$546.44	\$546.44
38	\$547.12	\$547.12	\$540.04	\$540.04	\$529.65	\$529.65	\$549.97	\$549.97
39	\$554.14	\$554.14	\$546.98	\$546.98	\$536.45	\$536.45	\$557.03	\$557.03
40	\$561.17	\$561.17	\$553.91	\$553.91	\$543.25	\$543.25	\$564.10	\$564.10
41	\$571.71	\$571.71	\$564.31	\$564.31	\$553.45	\$553.45	\$574.69	\$574.69
42	\$581.81	\$581.81	\$574.28	\$574.28	\$563.23	\$563.23	\$584.84	\$584.84
43	\$595.86	\$595.86	\$588.15	\$588.15	\$576.83	\$576.83	\$598.97	\$598.97
44	\$613.42	\$613.42	\$605.49	\$605.49	\$593.84	\$593.84	\$616.62	\$616.62
45	\$634.06	\$634.06	\$625.86	\$625.86	\$613.82	\$613.82	\$637.37	\$637.37
46	\$658.65	\$658.65	\$650.13	\$650.13	\$637.62	\$637.62	\$662.09	\$662.09
47	\$686.31	\$686.31	\$677.44	\$677.44	\$664.40	\$664.40	\$689.89	\$689.89
48	\$717.93	\$717.93	\$708.64	\$708.64	\$695.01	\$695.01	\$721.67	\$721.67
49	\$749.10	\$749.10	\$739.41	\$739.41	\$725.19	\$725.19	\$753.01	\$753.01
50	\$784.23	\$784.23	\$774.09	\$774.09	\$759.19	\$759.19	\$788.32	\$788.32
51	\$818.92	\$818.92	\$808.33	\$808.33	\$792.77	\$792.77	\$823.19	\$823.19
52	\$857.12	\$857.12	\$846.04	\$846.04	\$829.76	\$829.76	\$861.59	\$861.59
53	\$895.76	\$895.76	\$884.18	\$884.18	\$867.16	\$867.16	\$900.44	\$900.44
54	\$937.48	\$937.48	\$925.35	\$925.35	\$907.55	\$907.55	\$942.37	\$942.37
55	\$979.19	\$979.19	\$966.53	\$966.53	\$947.93	\$947.93	\$984.30	\$984.30
56	\$1,024.42	\$1,024.42	\$1,011.17	\$1,011.17	\$991.71	\$991.71	\$1,029.76	\$1,029.76
57	\$1,070.09	\$1,070.09	\$1,056.24	\$1,056.24	\$1,035.92	\$1,035.92	\$1,075.67	\$1,075.67
58	\$1,118.83	\$1,118.83	\$1,104.35	\$1,104.35	\$1,083.10	\$1,083.10	\$1,124.66	\$1,124.66
59	\$1,142.98	\$1,142.98	\$1,128.19	\$1,128.19	\$1,106.48	\$1,106.48	\$1,148.94	\$1,148.94
60	\$1,191.72	\$1,191.72	\$1,176.30	\$1,176.30	\$1,153.67	\$1,153.67	\$1,197.93	\$1,197.93
61	\$1,233.87	\$1,233.87	\$1,217.91	\$1,217.91	\$1,194.47	\$1,194.47	\$1,240.31	\$1,240.31
62	\$1,261.53	\$1,261.53	\$1,245.22	\$1,245.22	\$1,221.25	\$1,221.25	\$1,268.11	\$1,268.11
63	\$1,296.22	\$1,296.22	\$1,279.46	\$1,279.46	\$1,254.84	\$1,254.84	\$1,302.98	\$1,302.98
64+	\$1,317.30	\$1,317.30	\$1,300.26	\$1,300.26	\$1,275.24	\$1,275.24	\$1,324.17	\$1,324.17

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010011		79962PA0010011		79962PA0010017		79962PA
Plan Marketing Name =>	Premier Balance PPO \$1500 A		Premier Balance PPO \$1550		Premier Balance PPO \$1550		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2500 A		Premier Balance
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area
Network =>	F		F		F		F		F		F		I
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gr
Deductible =>	\$1,500		\$1,550		\$1,550		\$2,000		\$2,000		\$2,500		\$2,5
Coinurance =>	100%		100%		100%		100%		100%		100%		100
Copays =>	30		15		15		30		30		45		4
OOP Maximum =>	\$7,900		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,9
Pediatric Dental (Yes/No) =>	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
0 - 14	\$331.17	\$331.17	\$322.53	\$322.53	\$316.33	\$316.33	\$329.26	\$329.26	\$322.94	\$322.94	\$320.67	\$320.67	\$314.50
15	\$360.61	\$360.61	\$351.20	\$351.20	\$344.45	\$344.45	\$358.53	\$358.53	\$351.64	\$351.64	\$349.17	\$349.17	\$342.45
16	\$371.86	\$371.86	\$362.16	\$362.16	\$355.20	\$355.20	\$369.72	\$369.72	\$362.62	\$362.62	\$360.07	\$360.07	\$353.14
17	\$383.12	\$383.12	\$373.12	\$373.12	\$365.95	\$365.95	\$380.91	\$380.91	\$373.59	\$373.59	\$370.97	\$370.97	\$363.83
18	\$395.24	\$395.24	\$384.93	\$384.93	\$377.53	\$377.53	\$392.96	\$392.96	\$385.41	\$385.41	\$382.70	\$382.70	\$375.34
19	\$407.36	\$407.36	\$396.74	\$396.74	\$389.10	\$389.10	\$405.02	\$405.02	\$397.23	\$397.23	\$394.44	\$394.44	\$386.85
20	\$419.91	\$419.91	\$408.96	\$408.96	\$401.10	\$401.10	\$417.50	\$417.50	\$409.48	\$409.48	\$406.59	\$406.59	\$398.78
21	\$432.90	\$432.90	\$421.61	\$421.61	\$413.50	\$413.50	\$430.41	\$430.41	\$422.14	\$422.14	\$419.17	\$419.17	\$411.11
22	\$432.90	\$432.90	\$421.61	\$421.61	\$413.50	\$413.50	\$430.41	\$430.41	\$422.14	\$422.14	\$419.17	\$419.17	\$411.11
23	\$432.90	\$432.90	\$421.61	\$421.61	\$413.50	\$413.50	\$430.41	\$430.41	\$422.14	\$422.14	\$419.17	\$419.17	\$411.11
24	\$432.90	\$432.90	\$421.61	\$421.61	\$413.50	\$413.50	\$430.41	\$430.41	\$422.14	\$422.14	\$419.17	\$419.17	\$411.11
25	\$434.63	\$434.63	\$423.30	\$423.30	\$415.15	\$415.15	\$432.13	\$432.13	\$423.83	\$423.83	\$420.85	\$420.85	\$412.75
26	\$443.29	\$443.29	\$431.73	\$431.73	\$423.42	\$423.42	\$440.74	\$440.74	\$432.27	\$432.27	\$429.23	\$429.23	\$420.98
27	\$453.68	\$453.68	\$441.85	\$441.85	\$433.35	\$433.35	\$451.07	\$451.07	\$442.40	\$442.40	\$439.29	\$439.29	\$430.84
28	\$470.56	\$470.56	\$458.29	\$458.29	\$449.47	\$449.47	\$467.86	\$467.86	\$458.87	\$458.87	\$455.64	\$455.64	\$446.88
29	\$484.42	\$484.42	\$471.78	\$471.78	\$462.71	\$462.71	\$481.63	\$481.63	\$472.37	\$472.37	\$469.05	\$469.05	\$460.03
30	\$491.34	\$491.34	\$478.53	\$478.53	\$469.32	\$469.32	\$488.52	\$488.52	\$479.13	\$479.13	\$475.76	\$475.76	\$466.61
31	\$501.73	\$501.73	\$488.65	\$488.65	\$479.25	\$479.25	\$498.85	\$498.85	\$489.26	\$489.26	\$485.82	\$485.82	\$476.48
32	\$512.12	\$512.12	\$498.76	\$498.76	\$489.17	\$489.17	\$509.18	\$509.18	\$499.39	\$499.39	\$495.88	\$495.88	\$486.34
33	\$518.61	\$518.61	\$505.09	\$505.09	\$495.37	\$495.37	\$515.63	\$515.63	\$505.72	\$505.72	\$502.17	\$502.17	\$492.51
34	\$525.54	\$525.54	\$511.83	\$511.83	\$501.99	\$501.99	\$522.52	\$522.52	\$512.48	\$512.48	\$508.87	\$508.87	\$499.09
35	\$529.00	\$529.00	\$515.21	\$515.21	\$505.30	\$505.30	\$525.96	\$525.96	\$515.86	\$515.86	\$512.23	\$512.23	\$502.38
36	\$532.47	\$532.47	\$518.58	\$518.58	\$508.61	\$508.61	\$529.40	\$529.40	\$519.23	\$519.23	\$515.58	\$515.58	\$505.67
37	\$535.93	\$535.93	\$521.95	\$521.95	\$511.91	\$511.91	\$532.85	\$532.85	\$522.61	\$522.61	\$518.93	\$518.93	\$508.95
38	\$539.39	\$539.39	\$525.33	\$525.33	\$515.22	\$515.22	\$536.29	\$536.29	\$525.99	\$525.99	\$522.29	\$522.29	\$512.24
39	\$546.32	\$546.32	\$532.07	\$532.07	\$521.84	\$521.84	\$543.18	\$543.18	\$532.74	\$532.74	\$528.99	\$528.99	\$518.82
40	\$553.25	\$553.25	\$538.82	\$538.82	\$528.45	\$528.45	\$550.06	\$550.06	\$539.49	\$539.49	\$535.70	\$535.70	\$525.40
41	\$563.64	\$563.64	\$548.94	\$548.94	\$538.38	\$538.38	\$560.39	\$560.39	\$549.63	\$549.63	\$545.76	\$545.76	\$535.27
42	\$573.59	\$573.59	\$558.63	\$558.63	\$547.89	\$547.89	\$570.29	\$570.29	\$559.34	\$559.34	\$555.40	\$555.40	\$544.72
43	\$587.45	\$587.45	\$572.12	\$572.12	\$561.12	\$561.12	\$584.07	\$584.07	\$572.84	\$572.84	\$568.81	\$568.81	\$557.88
44	\$604.76	\$604.76	\$588.99	\$588.99	\$577.66	\$577.66	\$601.28	\$601.28	\$589.73	\$589.73	\$585.58	\$585.58	\$574.32
45	\$625.11	\$625.11	\$608.80	\$608.80	\$597.09	\$597.09	\$621.51	\$621.51	\$609.57	\$609.57	\$605.28	\$605.28	\$593.64
46	\$649.35	\$649.35	\$632.42	\$632.42	\$620.25	\$620.25	\$645.62	\$645.62	\$633.21	\$633.21	\$628.76	\$628.76	\$616.67
47	\$676.62	\$676.62	\$658.98	\$658.98	\$646.30	\$646.30	\$672.73	\$672.73	\$659.80	\$659.80	\$655.16	\$655.16	\$642.56
48	\$707.79	\$707.79	\$689.33	\$689.33	\$676.07	\$676.07	\$703.72	\$703.72	\$690.20	\$690.20	\$685.34	\$685.34	\$672.16
49	\$738.53	\$738.53	\$719.27	\$719.27	\$705.43	\$705.43	\$734.28	\$734.28	\$720.17	\$720.17	\$715.10	\$715.10	\$701.35
50	\$773.16	\$773.16	\$753.00	\$753.00	\$738.51	\$738.51	\$768.71	\$768.71	\$753.94	\$753.94	\$748.64	\$748.64	\$734.24
51	\$807.36	\$807.36	\$786.30	\$786.30	\$771.18	\$771.18	\$802.71	\$802.71	\$787.29	\$787.29	\$781.75	\$781.75	\$766.72
52	\$845.02	\$845.02	\$822.98	\$822.98	\$807.15	\$807.15	\$840.16	\$840.16	\$824.02	\$824.02	\$818.22	\$818.22	\$802.49
53	\$883.12	\$883.12	\$860.08	\$860.08	\$843.54	\$843.54	\$878.04	\$878.04	\$861.17	\$861.17	\$855.11	\$855.11	\$838.66
54	\$924.24	\$924.24	\$900.14	\$900.14	\$882.82	\$882.82	\$918.93	\$918.93	\$901.27	\$901.27	\$894.93	\$894.93	\$877.72
55	\$965.37	\$965.37	\$940.19	\$940.19	\$922.11	\$922.11	\$959.81	\$959.81	\$941.37	\$941.37	\$934.75	\$934.75	\$916.78
56	\$1,009.96	\$1,009.96	\$983.62	\$983.62	\$964.70	\$964.70	\$1,004.15	\$1,004.15	\$984.85	\$984.85	\$977.92	\$977.92	\$959.12
57	\$1,054.98	\$1,054.98	\$1,027.46	\$1,027.46	\$1,007.70	\$1,007.70	\$1,048.91	\$1,048.91	\$1,028.76	\$1,028.76	\$1,021.52	\$1,021.52	\$1,001.88
58	\$1,103.03	\$1,103.03	\$1,074.26	\$1,074.26	\$1,053.60	\$1,053.60	\$1,096.68	\$1,096.68	\$1,075.61	\$1,075.61	\$1,068.05	\$1,068.05	\$1,047.51
59	\$1,126.84	\$1,126.84	\$1,097.45	\$1,097.45	\$1,076.34	\$1,076.34	\$1,120.36	\$1,120.36	\$1,098.83	\$1,098.83	\$1,091.10	\$1,091.10	\$1,070.12
60	\$1,174.89	\$1,174.89	\$1,144.25	\$1,144.25	\$1,122.24	\$1,122.24	\$1,168.13	\$1,168.13	\$1,145.69	\$1,145.69	\$1,137.63	\$1,137.63	\$1,115.75
61	\$1,216.45	\$1,216.45	\$1,184.72	\$1,184.72	\$1,161.94	\$1,161.94	\$1,209.45	\$1,209.45	\$1,186.21	\$1,186.21	\$1,177.87	\$1,177.87	\$1,155.22
62	\$1,243.72	\$1,243.72	\$1,211.29	\$1,211.29	\$1,187.99	\$1,187.99	\$1,236.57	\$1,236.57	\$1,212.81	\$1,212.81	\$1,204.28	\$1,204.28	\$1,181.12
63	\$1,277.92	\$1,277.92	\$1,244.59	\$1,244.59	\$1,220.65	\$1,220.65	\$1,270.57	\$1,270.57	\$1,246.16	\$1,246.16	\$1,237.39	\$1,237.39	\$1,213.60
64+	\$1,298.70	\$1,298.70	\$1,264.83	\$1,264.83	\$1,240.50	\$1,240.50	\$1,291.23	\$1,291.23	\$1,266.42	\$1,266.42	\$1,257.51	\$1,257.51	\$1,233.33

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

HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0010017	79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022		79962PA0010018		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO \$2500 A	Premier Balance PPO \$2500 1x A		Premier Balance PPO \$2500 1x A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0	\$2,500		\$2,500		\$3,000		\$3,000		\$3,500		\$3,500	
Coinurance =>	0%	100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		15		15		45		45	
OOP Maximum =>	\$0	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$314.50	\$316.88	\$316.88	\$310.78	\$310.78	\$323.91	\$323.91	\$317.68	\$317.68	\$309.14	\$309.14	\$303.20	\$303.20
15	\$342.45	\$345.05	\$345.05	\$338.41	\$338.41	\$352.70	\$352.70	\$345.92	\$345.92	\$336.62	\$336.62	\$330.15	\$330.15
16	\$353.14	\$355.81	\$355.81	\$348.97	\$348.97	\$363.71	\$363.71	\$356.72	\$356.72	\$347.13	\$347.13	\$340.46	\$340.46
17	\$363.83	\$366.58	\$366.58	\$359.53	\$359.53	\$374.72	\$374.72	\$367.51	\$367.51	\$357.64	\$357.64	\$350.76	\$350.76
18	\$375.34	\$378.18	\$378.18	\$370.91	\$370.91	\$386.57	\$386.57	\$379.14	\$379.14	\$368.95	\$368.95	\$361.86	\$361.86
19	\$389.85	\$389.78	\$389.78	\$382.28	\$382.28	\$398.43	\$398.43	\$390.77	\$390.77	\$380.27	\$380.27	\$372.96	\$372.96
20	\$398.78	\$401.79	\$401.79	\$394.06	\$394.06	\$410.71	\$410.71	\$402.81	\$402.81	\$391.99	\$391.99	\$384.45	\$384.45
21	\$411.11	\$414.22	\$414.22	\$406.25	\$406.25	\$423.41	\$423.41	\$415.27	\$415.27	\$404.11	\$404.11	\$396.34	\$396.34
22	\$411.11	\$414.22	\$414.22	\$406.25	\$406.25	\$423.41	\$423.41	\$415.27	\$415.27	\$404.11	\$404.11	\$396.34	\$396.34
23	\$411.11	\$414.22	\$414.22	\$406.25	\$406.25	\$423.41	\$423.41	\$415.27	\$415.27	\$404.11	\$404.11	\$396.34	\$396.34
24	\$411.11	\$414.22	\$414.22	\$406.25	\$406.25	\$423.41	\$423.41	\$415.27	\$415.27	\$404.11	\$404.11	\$396.34	\$396.34
25	\$412.75	\$415.88	\$415.88	\$407.88	\$407.88	\$425.10	\$425.10	\$416.93	\$416.93	\$405.73	\$405.73	\$397.93	\$397.93
26	\$420.98	\$424.16	\$424.16	\$416.00	\$416.00	\$433.57	\$433.57	\$425.24	\$425.24	\$413.81	\$413.81	\$405.85	\$405.85
27	\$430.84	\$434.10	\$434.10	\$425.75	\$425.75	\$443.73	\$443.73	\$435.20	\$435.20	\$423.51	\$423.51	\$415.36	\$415.36
28	\$446.88	\$450.26	\$450.26	\$441.59	\$441.59	\$460.25	\$460.25	\$451.40	\$451.40	\$439.27	\$439.27	\$430.82	\$430.82
29	\$460.03	\$463.51	\$463.51	\$454.59	\$454.59	\$473.80	\$473.80	\$464.69	\$464.69	\$452.20	\$452.20	\$443.50	\$443.50
30	\$466.61	\$470.14	\$470.14	\$461.09	\$461.09	\$480.57	\$480.57	\$471.33	\$471.33	\$458.66	\$458.66	\$449.85	\$449.85
31	\$476.48	\$480.08	\$480.08	\$470.84	\$470.84	\$490.73	\$490.73	\$481.30	\$481.30	\$468.36	\$468.36	\$459.36	\$459.36
32	\$486.34	\$490.02	\$490.02	\$480.59	\$480.59	\$500.89	\$500.89	\$491.26	\$491.26	\$478.06	\$478.06	\$468.87	\$468.87
33	\$492.51	\$496.24	\$496.24	\$486.69	\$486.69	\$507.25	\$507.25	\$497.49	\$497.49	\$484.12	\$484.12	\$474.82	\$474.82
34	\$499.09	\$502.86	\$502.86	\$493.19	\$493.19	\$514.02	\$514.02	\$504.14	\$504.14	\$490.59	\$490.59	\$481.16	\$481.16
35	\$502.38	\$506.18	\$506.18	\$496.44	\$496.44	\$517.41	\$517.41	\$507.46	\$507.46	\$493.82	\$493.82	\$484.33	\$484.33
36	\$505.67	\$509.49	\$509.49	\$499.69	\$499.69	\$520.79	\$520.79	\$510.78	\$510.78	\$497.06	\$497.06	\$487.50	\$487.50
37	\$508.95	\$512.80	\$512.80	\$502.94	\$502.94	\$524.18	\$524.18	\$514.10	\$514.10	\$500.29	\$500.29	\$490.67	\$490.67
38	\$512.24	\$516.12	\$516.12	\$506.19	\$506.19	\$527.57	\$527.57	\$517.43	\$517.43	\$503.52	\$503.52	\$493.84	\$493.84
39	\$518.82	\$522.75	\$522.75	\$512.69	\$512.69	\$534.34	\$534.34	\$524.07	\$524.07	\$509.99	\$509.99	\$500.18	\$500.18
40	\$525.40	\$529.37	\$529.37	\$519.19	\$519.19	\$541.12	\$541.12	\$530.72	\$530.72	\$516.45	\$516.45	\$506.52	\$506.52
41	\$535.27	\$539.31	\$539.31	\$528.94	\$528.94	\$551.28	\$551.28	\$540.68	\$540.68	\$526.15	\$526.15	\$516.03	\$516.03
42	\$544.72	\$548.84	\$548.84	\$538.28	\$538.28	\$561.02	\$561.02	\$550.23	\$550.23	\$535.45	\$535.45	\$525.15	\$525.15
43	\$557.88	\$562.10	\$562.10	\$551.28	\$551.28	\$574.57	\$574.57	\$563.52	\$563.52	\$548.38	\$548.38	\$537.83	\$537.83
44	\$574.32	\$578.67	\$578.67	\$567.53	\$567.53	\$591.50	\$591.50	\$580.13	\$580.13	\$564.54	\$564.54	\$553.69	\$553.69
45	\$593.64	\$598.13	\$598.13	\$586.63	\$586.63	\$611.40	\$611.40	\$599.65	\$599.65	\$583.53	\$583.53	\$572.31	\$572.31
46	\$616.67	\$621.33	\$621.33	\$609.38	\$609.38	\$635.12	\$635.12	\$622.91	\$622.91	\$606.17	\$606.17	\$594.51	\$594.51
47	\$642.56	\$647.43	\$647.43	\$634.97	\$634.97	\$661.79	\$661.79	\$649.07	\$649.07	\$631.62	\$631.62	\$619.48	\$619.48
48	\$672.16	\$677.25	\$677.25	\$664.22	\$664.22	\$692.28	\$692.28	\$678.97	\$678.97	\$660.72	\$660.72	\$648.02	\$648.02
49	\$701.35	\$706.66	\$706.66	\$693.06	\$693.06	\$722.34	\$722.34	\$708.45	\$708.45	\$689.41	\$689.41	\$676.16	\$676.16
50	\$734.24	\$739.80	\$739.80	\$725.56	\$725.56	\$756.21	\$756.21	\$741.67	\$741.67	\$721.74	\$721.74	\$707.86	\$707.86
51	\$766.72	\$772.52	\$772.52	\$757.66	\$757.66	\$789.66	\$789.66	\$774.48	\$774.48	\$753.67	\$753.67	\$739.17	\$739.17
52	\$802.49	\$808.56	\$808.56	\$793.00	\$793.00	\$826.50	\$826.50	\$810.61	\$810.61	\$788.82	\$788.82	\$773.66	\$773.66
53	\$838.66	\$845.01	\$845.01	\$828.75	\$828.75	\$863.76	\$863.76	\$847.15	\$847.15	\$824.38	\$824.38	\$808.53	\$808.53
54	\$877.72	\$884.36	\$884.36	\$867.34	\$867.34	\$903.98	\$903.98	\$886.60	\$886.60	\$862.77	\$862.77	\$846.19	\$846.19
55	\$916.78	\$923.71	\$923.71	\$905.94	\$905.94	\$944.20	\$944.20	\$926.05	\$926.05	\$901.17	\$901.17	\$883.84	\$883.84
56	\$959.12	\$966.38	\$966.38	\$947.78	\$947.78	\$987.82	\$987.82	\$968.82	\$968.82	\$942.79	\$942.79	\$924.66	\$924.66
57	\$1,001.88	\$1,009.45	\$1,009.45	\$990.03	\$990.03	\$1,031.85	\$1,031.85	\$1,012.01	\$1,012.01	\$984.82	\$984.82	\$965.88	\$965.88
58	\$1,047.51	\$1,055.43	\$1,055.43	\$1,035.13	\$1,035.13	\$1,078.85	\$1,078.85	\$1,058.11	\$1,058.11	\$1,029.67	\$1,029.67	\$1,009.87	\$1,009.87
59	\$1,070.12	\$1,078.21	\$1,078.21	\$1,057.47	\$1,057.47	\$1,102.14	\$1,102.14	\$1,080.95	\$1,080.95	\$1,051.90	\$1,051.90	\$1,031.67	\$1,031.67
60	\$1,115.75	\$1,124.19	\$1,124.19	\$1,102.56	\$1,102.56	\$1,149.13	\$1,149.13	\$1,127.04	\$1,127.04	\$1,096.75	\$1,096.75	\$1,075.67	\$1,075.67
61	\$1,155.22	\$1,163.96	\$1,163.96	\$1,141.56	\$1,141.56	\$1,189.78	\$1,189.78	\$1,166.91	\$1,166.91	\$1,135.55	\$1,135.55	\$1,113.72	\$1,113.72
62	\$1,181.12	\$1,190.05	\$1,190.05	\$1,167.16	\$1,167.16	\$1,216.46	\$1,216.46	\$1,193.07	\$1,193.07	\$1,161.01	\$1,161.01	\$1,138.68	\$1,138.68
63	\$1,213.60	\$1,222.78	\$1,222.78	\$1,199.25	\$1,199.25	\$1,249.91	\$1,249.91	\$1,225.88	\$1,225.88	\$1,192.93	\$1,192.93	\$1,170.00	\$1,170.00
64+	\$1,233.33	\$1,242.66	\$1,242.66	\$1,218.75	\$1,218.75	\$1,270.23	\$1,270.23	\$1,245.81	\$1,245.81	\$1,212.33	\$1,212.33	\$1,189.02	\$1,189.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010023		79962PA0010023		79962PA
Plan Marketing Name =>	Premier Balance PPO \$4000		Premier Balance PPO \$4000		Premier Balance PPO \$5000		Premier Balance PPO \$5000		Premier Balance PPO \$7000		Premier Balance PPO \$7000		Balance PP
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area
Network =>	F		F		F		F		F		F		I
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gc
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$7,000		\$7,000		\$1,0
Coinurance =>	100%		100%		100%		100%		100%		100%		80
Copays =>	35		35		40		40		45		45		6
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$6,5
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yi
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$296.17	\$296.17	\$290.48	\$290.48	\$281.65	\$281.65	\$276.23	\$276.23	\$249.05	\$249.05	\$244.26	\$244.26	\$311.74
15	\$322.50	\$322.50	\$316.30	\$316.30	\$306.69	\$306.69	\$300.79	\$300.79	\$271.18	\$271.18	\$265.97	\$265.97	\$339.45
16	\$332.56	\$332.56	\$326.17	\$326.17	\$316.26	\$316.26	\$310.18	\$310.18	\$279.65	\$279.65	\$274.27	\$274.27	\$350.04
17	\$342.63	\$342.63	\$336.04	\$336.04	\$325.83	\$325.83	\$319.56	\$319.56	\$288.11	\$288.11	\$282.57	\$282.57	\$360.64
18	\$353.47	\$353.47	\$346.68	\$346.68	\$336.14	\$336.14	\$329.68	\$329.68	\$297.23	\$297.23	\$291.51	\$291.51	\$372.05
19	\$364.31	\$364.31	\$357.31	\$357.31	\$346.45	\$346.45	\$339.79	\$339.79	\$306.34	\$306.34	\$300.45	\$300.45	\$383.46
20	\$375.54	\$375.54	\$368.32	\$368.32	\$357.12	\$357.12	\$350.26	\$350.26	\$315.78	\$315.78	\$309.71	\$309.71	\$395.28
21	\$387.15	\$387.15	\$379.71	\$379.71	\$368.17	\$368.17	\$361.09	\$361.09	\$325.55	\$325.55	\$319.29	\$319.29	\$407.50
22	\$387.15	\$387.15	\$379.71	\$379.71	\$368.17	\$368.17	\$361.09	\$361.09	\$325.55	\$325.55	\$319.29	\$319.29	\$407.50
23	\$387.15	\$387.15	\$379.71	\$379.71	\$368.17	\$368.17	\$361.09	\$361.09	\$325.55	\$325.55	\$319.29	\$319.29	\$407.50
24	\$387.15	\$387.15	\$379.71	\$379.71	\$368.17	\$368.17	\$361.09	\$361.09	\$325.55	\$325.55	\$319.29	\$319.29	\$407.50
25	\$388.70	\$388.70	\$381.23	\$381.23	\$369.64	\$369.64	\$362.53	\$362.53	\$326.85	\$326.85	\$320.57	\$320.57	\$409.13
26	\$396.44	\$396.44	\$388.82	\$388.82	\$377.01	\$377.01	\$369.76	\$369.76	\$333.36	\$333.36	\$326.95	\$326.95	\$417.28
27	\$405.73	\$405.73	\$397.94	\$397.94	\$385.84	\$385.84	\$378.42	\$378.42	\$341.18	\$341.18	\$334.62	\$334.62	\$427.06
28	\$420.83	\$420.83	\$412.74	\$412.74	\$400.20	\$400.20	\$392.50	\$392.50	\$353.87	\$353.87	\$347.07	\$347.07	\$442.95
29	\$433.22	\$433.22	\$424.90	\$424.90	\$411.98	\$411.98	\$404.06	\$404.06	\$364.29	\$364.29	\$357.29	\$357.29	\$455.99
30	\$439.42	\$439.42	\$430.97	\$430.97	\$417.87	\$417.87	\$409.84	\$409.84	\$369.50	\$369.50	\$362.39	\$362.39	\$462.51
31	\$448.71	\$448.71	\$440.08	\$440.08	\$426.71	\$426.71	\$418.50	\$418.50	\$377.31	\$377.31	\$370.06	\$370.06	\$472.29
32	\$458.00	\$458.00	\$449.20	\$449.20	\$435.55	\$435.55	\$427.17	\$427.17	\$385.13	\$385.13	\$377.72	\$377.72	\$482.07
33	\$463.81	\$463.81	\$454.89	\$454.89	\$441.07	\$441.07	\$432.59	\$432.59	\$390.01	\$390.01	\$382.51	\$382.51	\$488.19
34	\$470.00	\$470.00	\$460.97	\$460.97	\$446.96	\$446.96	\$438.36	\$438.36	\$395.22	\$395.22	\$387.62	\$387.62	\$494.71
35	\$473.10	\$473.10	\$464.01	\$464.01	\$449.90	\$449.90	\$441.25	\$441.25	\$397.82	\$397.82	\$390.17	\$390.17	\$497.97
36	\$476.19	\$476.19	\$467.04	\$467.04	\$452.85	\$452.85	\$444.14	\$444.14	\$400.43	\$400.43	\$392.73	\$392.73	\$501.23
37	\$479.29	\$479.29	\$470.08	\$470.08	\$455.79	\$455.79	\$447.03	\$447.03	\$403.03	\$403.03	\$395.28	\$395.28	\$504.49
38	\$482.39	\$482.39	\$473.12	\$473.12	\$458.74	\$458.74	\$449.92	\$449.92	\$405.64	\$405.64	\$397.84	\$397.84	\$507.75
39	\$488.58	\$488.58	\$479.19	\$479.19	\$464.63	\$464.63	\$455.70	\$455.70	\$410.84	\$410.84	\$402.94	\$402.94	\$514.27
40	\$494.78	\$494.78	\$485.27	\$485.27	\$470.52	\$470.52	\$461.47	\$461.47	\$416.05	\$416.05	\$408.05	\$408.05	\$520.79
41	\$504.07	\$504.07	\$494.38	\$494.38	\$479.36	\$479.36	\$470.14	\$470.14	\$423.87	\$423.87	\$415.72	\$415.72	\$530.57
42	\$512.97	\$512.97	\$503.12	\$503.12	\$487.83	\$487.83	\$478.44	\$478.44	\$431.35	\$431.35	\$423.06	\$423.06	\$539.94
43	\$525.36	\$525.36	\$515.27	\$515.27	\$499.61	\$499.61	\$490.00	\$490.00	\$441.77	\$441.77	\$433.28	\$433.28	\$552.98
44	\$540.85	\$540.85	\$530.45	\$530.45	\$514.33	\$514.33	\$504.44	\$504.44	\$454.79	\$454.79	\$446.05	\$446.05	\$569.28
45	\$559.04	\$559.04	\$548.30	\$548.30	\$531.64	\$531.64	\$521.41	\$521.41	\$470.09	\$470.09	\$461.05	\$461.05	\$588.43
46	\$580.73	\$580.73	\$569.57	\$569.57	\$552.26	\$552.26	\$541.64	\$541.64	\$488.33	\$488.33	\$478.94	\$478.94	\$611.25
47	\$605.12	\$605.12	\$593.49	\$593.49	\$575.45	\$575.45	\$564.38	\$564.38	\$508.83	\$508.83	\$499.05	\$499.05	\$636.92
48	\$632.99	\$632.99	\$620.83	\$620.83	\$601.96	\$601.96	\$590.38	\$590.38	\$532.27	\$532.27	\$522.04	\$522.04	\$666.26
49	\$660.48	\$660.48	\$647.79	\$647.79	\$628.10	\$628.10	\$616.02	\$616.02	\$555.39	\$555.39	\$544.71	\$544.71	\$695.20
50	\$691.45	\$691.45	\$678.16	\$678.16	\$657.55	\$657.55	\$644.91	\$644.91	\$581.43	\$581.43	\$570.25	\$570.25	\$727.80
51	\$722.03	\$722.03	\$708.16	\$708.16	\$686.64	\$686.64	\$673.43	\$673.43	\$607.15	\$607.15	\$595.48	\$595.48	\$759.99
52	\$755.72	\$755.72	\$741.19	\$741.19	\$718.67	\$718.67	\$704.85	\$704.85	\$635.47	\$635.47	\$623.25	\$623.25	\$795.44
53	\$789.79	\$789.79	\$774.61	\$774.61	\$751.07	\$751.07	\$736.62	\$736.62	\$664.12	\$664.12	\$651.35	\$651.35	\$831.30
54	\$826.57	\$826.57	\$810.68	\$810.68	\$786.04	\$786.04	\$770.93	\$770.93	\$695.05	\$695.05	\$681.68	\$681.68	\$870.01
55	\$863.34	\$863.34	\$846.75	\$846.75	\$821.02	\$821.02	\$805.23	\$805.23	\$725.98	\$725.98	\$712.02	\$712.02	\$908.73
56	\$903.22	\$903.22	\$885.86	\$885.86	\$858.94	\$858.94	\$842.42	\$842.42	\$759.51	\$759.51	\$744.90	\$744.90	\$950.70
57	\$943.48	\$943.48	\$925.35	\$925.35	\$897.23	\$897.23	\$879.98	\$879.98	\$793.37	\$793.37	\$778.11	\$778.11	\$993.08
58	\$986.46	\$986.46	\$967.50	\$967.50	\$938.10	\$938.10	\$920.06	\$920.06	\$829.50	\$829.50	\$813.55	\$813.55	\$1,038.31
59	\$1,007.75	\$1,007.75	\$988.39	\$988.39	\$958.35	\$958.35	\$939.92	\$939.92	\$847.41	\$847.41	\$831.11	\$831.11	\$1,060.72
60	\$1,050.73	\$1,050.73	\$1,030.53	\$1,030.53	\$999.21	\$999.21	\$980.00	\$980.00	\$883.54	\$883.54	\$866.55	\$866.55	\$1,105.96
61	\$1,087.89	\$1,087.89	\$1,066.99	\$1,066.99	\$1,034.56	\$1,034.56	\$1,014.66	\$1,014.66	\$914.80	\$914.80	\$897.20	\$897.20	\$1,145.08
62	\$1,112.28	\$1,112.28	\$1,090.91	\$1,090.91	\$1,057.75	\$1,057.75	\$1,037.41	\$1,037.41	\$935.31	\$935.31	\$917.32	\$917.32	\$1,170.75
63	\$1,142.87	\$1,142.87	\$1,120.90	\$1,120.90	\$1,086.84	\$1,086.84	\$1,065.94	\$1,065.94	\$961.02	\$961.02	\$942.54	\$942.54	\$1,202.94
64+	\$1,161.45	\$1,161.45	\$1,139.13	\$1,139.13	\$1,104.51	\$1,104.51	\$1,083.27	\$1,083.27	\$976.65	\$976.65	\$957.87	\$957.87	\$1,222.50

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

HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0020016	79962PA0020016		79962PA0020017		79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	PO \$1000 A	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Balance PPO \$2000	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	6,7	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$0	\$1,000		\$1,750		\$1,750		\$2,000		\$2,000		\$2,000	
Coinurance =>	0%	80%		90%		90%		90%		90%		70%	
Copays =>	0	60		45		45		45		45		55	
OOP Maximum =>	\$0	\$6,900		\$7,900		\$7,900		\$7,900		\$7,900		\$8,550	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$311.74	\$305.74	\$305.74	\$315.01	\$315.01	\$308.95	\$308.95	\$313.69	\$313.69	\$307.66	\$307.66	\$280.98	\$280.98
15	\$339.45	\$332.92	\$332.92	\$343.01	\$343.01	\$336.42	\$336.42	\$341.57	\$341.57	\$335.01	\$335.01	\$305.95	\$305.95
16	\$350.04	\$343.31	\$343.31	\$353.72	\$353.72	\$346.92	\$346.92	\$352.23	\$352.23	\$345.46	\$345.46	\$315.50	\$315.50
17	\$360.64	\$353.70	\$353.70	\$364.43	\$364.43	\$357.42	\$357.42	\$362.89	\$362.89	\$355.92	\$355.92	\$325.05	\$325.05
18	\$372.05	\$364.89	\$364.89	\$375.96	\$375.96	\$368.72	\$368.72	\$374.38	\$374.38	\$367.18	\$367.18	\$335.34	\$335.34
19	\$384.46	\$376.08	\$376.08	\$387.48	\$387.48	\$380.03	\$380.03	\$385.86	\$385.86	\$378.44	\$378.44	\$345.62	\$345.62
20	\$395.28	\$387.67	\$387.67	\$399.43	\$399.43	\$391.74	\$391.74	\$397.75	\$397.75	\$390.10	\$390.10	\$356.27	\$356.27
21	\$407.50	\$399.66	\$399.66	\$411.78	\$411.78	\$403.86	\$403.86	\$410.05	\$410.05	\$402.17	\$402.17	\$367.29	\$367.29
22	\$407.50	\$399.66	\$399.66	\$411.78	\$411.78	\$403.86	\$403.86	\$410.05	\$410.05	\$402.17	\$402.17	\$367.29	\$367.29
23	\$407.50	\$399.66	\$399.66	\$411.78	\$411.78	\$403.86	\$403.86	\$410.05	\$410.05	\$402.17	\$402.17	\$367.29	\$367.29
24	\$407.50	\$399.66	\$399.66	\$411.78	\$411.78	\$403.86	\$403.86	\$410.05	\$410.05	\$402.17	\$402.17	\$367.29	\$367.29
25	\$409.13	\$401.26	\$401.26	\$413.43	\$413.43	\$405.48	\$405.48	\$411.69	\$411.69	\$403.78	\$403.78	\$368.76	\$368.76
26	\$417.28	\$409.25	\$409.25	\$421.66	\$421.66	\$413.55	\$413.55	\$419.89	\$419.89	\$411.82	\$411.82	\$376.10	\$376.10
27	\$427.06	\$418.84	\$418.84	\$431.55	\$431.55	\$423.25	\$423.25	\$429.73	\$429.73	\$421.47	\$421.47	\$384.92	\$384.92
28	\$442.95	\$434.43	\$434.43	\$447.60	\$447.60	\$439.00	\$439.00	\$445.72	\$445.72	\$437.16	\$437.16	\$399.24	\$399.24
29	\$455.99	\$447.22	\$447.22	\$460.78	\$460.78	\$451.92	\$451.92	\$458.85	\$458.85	\$450.03	\$450.03	\$411.00	\$411.00
30	\$462.51	\$453.61	\$453.61	\$467.37	\$467.37	\$458.38	\$458.38	\$465.41	\$465.41	\$456.46	\$456.46	\$416.87	\$416.87
31	\$472.29	\$463.21	\$463.21	\$477.25	\$477.25	\$468.07	\$468.07	\$475.25	\$475.25	\$466.12	\$466.12	\$425.69	\$425.69
32	\$482.07	\$472.80	\$472.80	\$487.14	\$487.14	\$477.77	\$477.77	\$485.09	\$485.09	\$475.77	\$475.77	\$434.50	\$434.50
33	\$488.19	\$478.79	\$478.79	\$493.31	\$493.31	\$483.82	\$483.82	\$491.24	\$491.24	\$481.80	\$481.80	\$440.01	\$440.01
34	\$494.71	\$485.19	\$485.19	\$499.90	\$499.90	\$490.29	\$490.29	\$497.80	\$497.80	\$488.23	\$488.23	\$445.89	\$445.89
35	\$497.97	\$488.38	\$488.38	\$503.20	\$503.20	\$493.52	\$493.52	\$501.08	\$501.08	\$491.45	\$491.45	\$448.83	\$448.83
36	\$501.23	\$491.58	\$491.58	\$506.49	\$506.49	\$496.75	\$496.75	\$504.36	\$504.36	\$494.67	\$494.67	\$451.77	\$451.77
37	\$504.49	\$494.78	\$494.78	\$509.78	\$509.78	\$499.98	\$499.98	\$507.64	\$507.64	\$497.89	\$497.89	\$454.71	\$454.71
38	\$507.75	\$497.98	\$497.98	\$513.08	\$513.08	\$503.21	\$503.21	\$510.92	\$510.92	\$501.10	\$501.10	\$457.64	\$457.64
39	\$514.27	\$504.37	\$504.37	\$519.67	\$519.67	\$509.67	\$509.67	\$517.48	\$517.48	\$507.54	\$507.54	\$463.52	\$463.52
40	\$520.79	\$510.77	\$510.77	\$526.25	\$526.25	\$516.13	\$516.13	\$524.04	\$524.04	\$513.97	\$513.97	\$469.40	\$469.40
41	\$530.57	\$520.36	\$520.36	\$536.14	\$536.14	\$525.83	\$525.83	\$533.89	\$533.89	\$523.63	\$523.63	\$478.21	\$478.21
42	\$539.94	\$529.55	\$529.55	\$545.61	\$545.61	\$535.11	\$535.11	\$543.32	\$543.32	\$532.88	\$532.88	\$486.66	\$486.66
43	\$552.98	\$542.34	\$542.34	\$558.79	\$558.79	\$548.04	\$548.04	\$556.44	\$556.44	\$545.74	\$545.74	\$498.41	\$498.41
44	\$569.28	\$558.33	\$558.33	\$575.26	\$575.26	\$564.19	\$564.19	\$572.84	\$572.84	\$561.83	\$561.83	\$513.10	\$513.10
45	\$588.43	\$577.11	\$577.11	\$594.61	\$594.61	\$583.17	\$583.17	\$592.11	\$592.11	\$580.73	\$580.73	\$530.37	\$530.37
46	\$611.25	\$599.49	\$599.49	\$617.67	\$617.67	\$605.79	\$605.79	\$615.08	\$615.08	\$603.26	\$603.26	\$550.94	\$550.94
47	\$636.92	\$624.67	\$624.67	\$643.61	\$643.61	\$631.23	\$631.23	\$640.91	\$640.91	\$628.59	\$628.59	\$574.07	\$574.07
48	\$666.26	\$653.44	\$653.44	\$673.26	\$673.26	\$660.31	\$660.31	\$670.43	\$670.43	\$657.55	\$657.55	\$600.52	\$600.52
49	\$695.20	\$681.82	\$681.82	\$702.50	\$702.50	\$688.99	\$688.99	\$699.55	\$699.55	\$686.10	\$686.10	\$626.60	\$626.60
50	\$727.80	\$713.79	\$713.79	\$735.44	\$735.44	\$721.29	\$721.29	\$732.35	\$732.35	\$718.28	\$718.28	\$655.98	\$655.98
51	\$759.99	\$745.37	\$745.37	\$767.97	\$767.97	\$753.20	\$753.20	\$764.74	\$764.74	\$750.05	\$750.05	\$685.00	\$685.00
52	\$795.44	\$780.14	\$780.14	\$803.79	\$803.79	\$788.33	\$788.33	\$800.42	\$800.42	\$785.04	\$785.04	\$716.95	\$716.95
53	\$831.30	\$815.31	\$815.31	\$840.03	\$840.03	\$823.87	\$823.87	\$836.50	\$836.50	\$820.43	\$820.43	\$749.27	\$749.27
54	\$870.01	\$853.27	\$853.27	\$879.15	\$879.15	\$862.24	\$862.24	\$875.46	\$875.46	\$858.63	\$858.63	\$784.16	\$784.16
55	\$908.73	\$891.24	\$891.24	\$918.27	\$918.27	\$900.61	\$900.61	\$914.41	\$914.41	\$896.84	\$896.84	\$819.06	\$819.06
56	\$950.70	\$932.41	\$932.41	\$960.68	\$960.68	\$942.21	\$942.21	\$956.65	\$956.65	\$938.26	\$938.26	\$856.89	\$856.89
57	\$993.08	\$973.97	\$973.97	\$1,003.51	\$1,003.51	\$984.21	\$984.21	\$999.29	\$999.29	\$980.09	\$980.09	\$895.09	\$895.09
58	\$1,038.31	\$1,018.33	\$1,018.33	\$1,049.22	\$1,049.22	\$1,029.04	\$1,029.04	\$1,044.81	\$1,044.81	\$1,024.73	\$1,024.73	\$935.85	\$935.85
59	\$1,060.72	\$1,040.31	\$1,040.31	\$1,071.86	\$1,071.86	\$1,051.25	\$1,051.25	\$1,067.36	\$1,067.36	\$1,046.85	\$1,046.85	\$956.06	\$956.06
60	\$1,105.96	\$1,084.68	\$1,084.68	\$1,117.57	\$1,117.57	\$1,096.08	\$1,096.08	\$1,112.88	\$1,112.88	\$1,091.49	\$1,091.49	\$996.83	\$996.83
61	\$1,145.08	\$1,123.04	\$1,123.04	\$1,157.10	\$1,157.10	\$1,134.85	\$1,134.85	\$1,152.24	\$1,152.24	\$1,130.10	\$1,130.10	\$1,032.08	\$1,032.08
62	\$1,170.75	\$1,148.22	\$1,148.22	\$1,183.04	\$1,183.04	\$1,160.29	\$1,160.29	\$1,178.07	\$1,178.07	\$1,155.43	\$1,155.43	\$1,055.22	\$1,055.22
63	\$1,202.94	\$1,179.80	\$1,179.80	\$1,215.57	\$1,215.57	\$1,192.19	\$1,192.19	\$1,210.47	\$1,210.47	\$1,187.21	\$1,187.21	\$1,084.24	\$1,084.24
64+	\$1,222.50	\$1,198.98	\$1,198.98	\$1,235.34	\$1,235.34	\$1,211.58	\$1,211.58	\$1,230.15	\$1,230.15	\$1,206.51	\$1,206.51	\$1,101.87	\$1,101.87

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020005		79962PA0020005		79962PA0080001		79962PA0080001		79962PA0090001		79962PA
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2600		Balance PPO \$2600		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2800		Health Savings PPO Embedded
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 6,7
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Gold		Gold		Silver		Silver
Deductible =>	\$2,000		\$2,600		\$2,600		\$1,500		\$1,500		\$2,800		\$2,800
Coinurance =>	70%		70%		70%		100%		100%		100%		100%
Copays =>	55		45		45		1		1		1		1
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$3,000		\$3,000		\$6,650		\$6,650
Pediatric Dental (Yes/No) =>	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
0 - 14	\$275.57	\$275.57	\$277.21	\$277.21	\$271.89	\$271.89	\$332.90	\$332.90	\$326.49	\$326.49	\$300.43	\$300.43	\$294.65
15	\$300.06	\$300.06	\$301.85	\$301.85	\$296.06	\$296.06	\$362.49	\$362.49	\$355.52	\$355.52	\$327.14	\$327.14	\$320.84
16	\$309.43	\$309.43	\$311.28	\$311.28	\$305.30	\$305.30	\$373.80	\$373.80	\$366.61	\$366.61	\$337.35	\$337.35	\$330.85
17	\$318.79	\$318.79	\$320.70	\$320.70	\$314.54	\$314.54	\$385.12	\$385.12	\$377.71	\$377.71	\$347.56	\$347.56	\$340.87
18	\$328.88	\$328.88	\$330.84	\$330.84	\$324.49	\$324.49	\$397.30	\$397.30	\$389.66	\$389.66	\$358.55	\$358.55	\$351.65
19	\$338.97	\$338.97	\$340.99	\$340.99	\$334.44	\$334.44	\$409.49	\$409.49	\$401.61	\$401.61	\$369.55	\$369.55	\$362.44
20	\$349.41	\$349.41	\$351.50	\$351.50	\$344.75	\$344.75	\$422.11	\$422.11	\$413.99	\$413.99	\$380.94	\$380.94	\$373.61
21	\$360.22	\$360.22	\$362.37	\$362.37	\$355.41	\$355.41	\$435.16	\$435.16	\$426.79	\$426.79	\$392.72	\$392.72	\$385.16
22	\$360.22	\$360.22	\$362.37	\$362.37	\$355.41	\$355.41	\$435.16	\$435.16	\$426.79	\$426.79	\$392.72	\$392.72	\$385.16
23	\$360.22	\$360.22	\$362.37	\$362.37	\$355.41	\$355.41	\$435.16	\$435.16	\$426.79	\$426.79	\$392.72	\$392.72	\$385.16
24	\$360.22	\$360.22	\$362.37	\$362.37	\$355.41	\$355.41	\$435.16	\$435.16	\$426.79	\$426.79	\$392.72	\$392.72	\$385.16
25	\$361.66	\$361.66	\$363.82	\$363.82	\$356.83	\$356.83	\$436.90	\$436.90	\$428.50	\$428.50	\$394.29	\$394.29	\$386.70
26	\$368.87	\$368.87	\$371.07	\$371.07	\$363.94	\$363.94	\$445.60	\$445.60	\$437.03	\$437.03	\$402.15	\$402.15	\$394.40
27	\$377.51	\$377.51	\$379.76	\$379.76	\$372.47	\$372.47	\$456.05	\$456.05	\$447.28	\$447.28	\$411.57	\$411.57	\$403.65
28	\$391.56	\$391.56	\$393.90	\$393.90	\$386.33	\$386.33	\$473.02	\$473.02	\$463.92	\$463.92	\$426.89	\$426.89	\$418.67
29	\$403.09	\$403.09	\$405.49	\$405.49	\$397.70	\$397.70	\$486.94	\$486.94	\$477.58	\$477.58	\$439.45	\$439.45	\$430.99
30	\$408.85	\$408.85	\$411.29	\$411.29	\$403.39	\$403.39	\$493.91	\$493.91	\$484.41	\$484.41	\$445.74	\$445.74	\$437.16
31	\$417.49	\$417.49	\$419.99	\$419.99	\$411.92	\$411.92	\$504.35	\$504.35	\$494.65	\$494.65	\$455.16	\$455.16	\$446.40
32	\$426.14	\$426.14	\$428.68	\$428.68	\$420.45	\$420.45	\$514.79	\$514.79	\$504.89	\$504.89	\$464.59	\$464.59	\$455.64
33	\$431.54	\$431.54	\$434.12	\$434.12	\$425.78	\$425.78	\$521.32	\$521.32	\$511.29	\$511.29	\$470.48	\$470.48	\$461.42
34	\$437.31	\$437.31	\$439.92	\$439.92	\$431.47	\$431.47	\$528.28	\$528.28	\$518.12	\$518.12	\$476.76	\$476.76	\$467.58
35	\$440.19	\$440.19	\$442.82	\$442.82	\$434.31	\$434.31	\$531.77	\$531.77	\$521.54	\$521.54	\$479.90	\$479.90	\$470.67
36	\$443.07	\$443.07	\$445.72	\$445.72	\$437.15	\$437.15	\$535.25	\$535.25	\$524.95	\$524.95	\$483.05	\$483.05	\$473.75
37	\$445.95	\$445.95	\$448.61	\$448.61	\$440.00	\$440.00	\$538.73	\$538.73	\$528.37	\$528.37	\$486.19	\$486.19	\$476.83
38	\$448.83	\$448.83	\$451.51	\$451.51	\$442.84	\$442.84	\$542.21	\$542.21	\$531.78	\$531.78	\$489.33	\$489.33	\$479.91
39	\$454.60	\$454.60	\$457.31	\$457.31	\$448.53	\$448.53	\$549.17	\$549.17	\$538.61	\$538.61	\$495.61	\$495.61	\$486.07
40	\$460.36	\$460.36	\$463.11	\$463.11	\$454.21	\$454.21	\$556.13	\$556.13	\$545.44	\$545.44	\$501.90	\$501.90	\$492.23
41	\$469.01	\$469.01	\$471.81	\$471.81	\$462.74	\$462.74	\$566.58	\$566.58	\$555.68	\$555.68	\$511.32	\$511.32	\$501.48
42	\$477.29	\$477.29	\$480.14	\$480.14	\$470.92	\$470.92	\$576.59	\$576.59	\$565.50	\$565.50	\$520.35	\$520.35	\$510.34
43	\$488.82	\$488.82	\$491.74	\$491.74	\$482.29	\$482.29	\$590.51	\$590.51	\$579.15	\$579.15	\$532.92	\$532.92	\$522.66
44	\$503.23	\$503.23	\$506.23	\$506.23	\$496.51	\$496.51	\$607.92	\$607.92	\$596.23	\$596.23	\$548.63	\$548.63	\$538.07
45	\$520.16	\$520.16	\$523.26	\$523.26	\$513.21	\$513.21	\$628.37	\$628.37	\$616.28	\$616.28	\$567.09	\$567.09	\$556.17
46	\$540.33	\$540.33	\$543.56	\$543.56	\$533.12	\$533.12	\$652.74	\$652.74	\$640.19	\$640.19	\$589.08	\$589.08	\$577.74
47	\$563.02	\$563.02	\$566.38	\$566.38	\$555.51	\$555.51	\$680.16	\$680.16	\$667.07	\$667.07	\$613.82	\$613.82	\$602.01
48	\$588.96	\$588.96	\$592.47	\$592.47	\$581.10	\$581.10	\$711.49	\$711.49	\$697.80	\$697.80	\$642.10	\$642.10	\$629.74
49	\$614.54	\$614.54	\$618.20	\$618.20	\$606.33	\$606.33	\$742.38	\$742.38	\$728.10	\$728.10	\$669.98	\$669.98	\$657.08
50	\$643.35	\$643.35	\$647.19	\$647.19	\$634.76	\$634.76	\$777.20	\$777.20	\$762.25	\$762.25	\$701.40	\$701.40	\$687.90
51	\$671.81	\$671.81	\$675.82	\$675.82	\$662.84	\$662.84	\$811.57	\$811.57	\$795.96	\$795.96	\$732.42	\$732.42	\$718.32
52	\$703.15	\$703.15	\$707.35	\$707.35	\$693.76	\$693.76	\$849.43	\$849.43	\$833.09	\$833.09	\$766.59	\$766.59	\$751.83
53	\$734.85	\$734.85	\$739.23	\$739.23	\$725.04	\$725.04	\$887.73	\$887.73	\$870.65	\$870.65	\$801.15	\$801.15	\$785.73
54	\$769.07	\$769.07	\$773.66	\$773.66	\$758.80	\$758.80	\$929.07	\$929.07	\$911.20	\$911.20	\$838.46	\$838.46	\$822.32
55	\$803.29	\$803.29	\$808.09	\$808.09	\$792.56	\$792.56	\$970.41	\$970.41	\$951.74	\$951.74	\$875.77	\$875.77	\$858.91
56	\$840.39	\$840.39	\$845.41	\$845.41	\$829.17	\$829.17	\$1,015.23	\$1,015.23	\$995.70	\$995.70	\$916.22	\$916.22	\$898.58
57	\$877.86	\$877.86	\$883.10	\$883.10	\$866.13	\$866.13	\$1,060.48	\$1,060.48	\$1,040.09	\$1,040.09	\$957.06	\$957.06	\$938.63
58	\$917.84	\$917.84	\$923.32	\$923.32	\$905.58	\$905.58	\$1,108.79	\$1,108.79	\$1,087.46	\$1,087.46	\$1,000.65	\$1,000.65	\$981.39
59	\$937.65	\$937.65	\$943.25	\$943.25	\$925.13	\$925.13	\$1,132.72	\$1,132.72	\$1,110.93	\$1,110.93	\$1,022.25	\$1,022.25	\$1,002.57
60	\$977.64	\$977.64	\$983.47	\$983.47	\$964.58	\$964.58	\$1,181.02	\$1,181.02	\$1,158.31	\$1,158.31	\$1,065.84	\$1,065.84	\$1,045.32
61	\$1,012.22	\$1,012.22	\$1,018.26	\$1,018.26	\$998.70	\$998.70	\$1,222.80	\$1,222.80	\$1,199.28	\$1,199.28	\$1,103.54	\$1,103.54	\$1,082.30
62	\$1,034.91	\$1,034.91	\$1,041.09	\$1,041.09	\$1,021.09	\$1,021.09	\$1,250.21	\$1,250.21	\$1,226.17	\$1,226.17	\$1,128.28	\$1,128.28	\$1,106.56
63	\$1,063.37	\$1,063.37	\$1,069.72	\$1,069.72	\$1,049.17	\$1,049.17	\$1,284.59	\$1,284.59	\$1,259.88	\$1,259.88	\$1,159.31	\$1,159.31	\$1,136.99
64+	\$1,080.66	\$1,080.66	\$1,087.11	\$1,087.11	\$1,066.23	\$1,066.23	\$1,305.48	\$1,305.48	\$1,280.37	\$1,280.37	\$1,178.16	\$1,178.16	\$1,155.48

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0090001	79962PA0090005		79962PA0090005		79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	ings PPO ed \$2800	Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	IDHP-6	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	ver	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$00	\$3,550		\$3,550		\$4,250		\$4,250		\$4,750		\$4,750	
Coinurance =>	0%	100%		100%		100%		100%		60%		60%	
Copays =>	1	1		1		1		1		0.6		0.6	
OOP Maximum =>	\$50	\$6,900		\$6,900		\$4,250		\$4,250		\$6,350		\$6,350	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$294.65	\$294.30	\$294.30	\$288.63	\$288.63	\$289.59	\$289.59	\$284.02	\$284.02	\$260.57	\$260.57	\$255.56	\$255.56
15	\$320.84	\$320.46	\$320.46	\$314.29	\$314.29	\$315.33	\$315.33	\$309.27	\$309.27	\$283.73	\$283.73	\$278.27	\$278.27
16	\$330.85	\$330.46	\$330.46	\$324.10	\$324.10	\$325.17	\$325.17	\$318.92	\$318.92	\$292.58	\$292.58	\$286.96	\$286.96
17	\$340.87	\$340.46	\$340.46	\$333.91	\$333.91	\$335.02	\$335.02	\$328.57	\$328.57	\$301.44	\$301.44	\$295.64	\$295.64
18	\$351.65	\$351.23	\$351.23	\$344.47	\$344.47	\$345.62	\$345.62	\$338.97	\$338.97	\$310.98	\$310.98	\$305.00	\$305.00
19	\$362.44	\$362.00	\$362.00	\$355.04	\$355.04	\$356.22	\$356.22	\$349.37	\$349.37	\$320.51	\$320.51	\$314.35	\$314.35
20	\$373.61	\$373.16	\$373.16	\$365.98	\$365.98	\$367.19	\$367.19	\$360.13	\$360.13	\$330.39	\$330.39	\$324.04	\$324.04
21	\$385.16	\$384.70	\$384.70	\$377.30	\$377.30	\$378.55	\$378.55	\$371.27	\$371.27	\$340.61	\$340.61	\$334.06	\$334.06
22	\$385.16	\$384.70	\$384.70	\$377.30	\$377.30	\$378.55	\$378.55	\$371.27	\$371.27	\$340.61	\$340.61	\$334.06	\$334.06
23	\$385.16	\$384.70	\$384.70	\$377.30	\$377.30	\$378.55	\$378.55	\$371.27	\$371.27	\$340.61	\$340.61	\$334.06	\$334.06
24	\$385.16	\$384.70	\$384.70	\$377.30	\$377.30	\$378.55	\$378.55	\$371.27	\$371.27	\$340.61	\$340.61	\$334.06	\$334.06
25	\$386.70	\$386.24	\$386.24	\$378.81	\$378.81	\$380.06	\$380.06	\$372.76	\$372.76	\$341.97	\$341.97	\$335.40	\$335.40
26	\$394.40	\$393.93	\$393.93	\$386.36	\$386.36	\$387.64	\$387.64	\$380.18	\$380.18	\$348.78	\$348.78	\$342.08	\$342.08
27	\$403.65	\$403.17	\$403.17	\$395.41	\$395.41	\$396.72	\$396.72	\$389.09	\$389.09	\$356.96	\$356.96	\$350.09	\$350.09
28	\$418.67	\$418.17	\$418.17	\$410.13	\$410.13	\$411.48	\$411.48	\$403.57	\$403.57	\$370.24	\$370.24	\$363.12	\$363.12
29	\$430.99	\$430.48	\$430.48	\$422.20	\$422.20	\$423.60	\$423.60	\$415.45	\$415.45	\$381.14	\$381.14	\$373.81	\$373.81
30	\$437.16	\$436.63	\$436.63	\$428.24	\$428.24	\$429.65	\$429.65	\$421.39	\$421.39	\$386.59	\$386.59	\$379.16	\$379.16
31	\$446.40	\$445.87	\$445.87	\$437.29	\$437.29	\$438.74	\$438.74	\$430.30	\$430.30	\$394.77	\$394.77	\$387.18	\$387.18
32	\$455.64	\$455.10	\$455.10	\$446.35	\$446.35	\$447.82	\$447.82	\$439.21	\$439.21	\$402.94	\$402.94	\$395.19	\$395.19
33	\$461.42	\$460.87	\$460.87	\$452.01	\$452.01	\$453.50	\$453.50	\$444.78	\$444.78	\$408.05	\$408.05	\$400.20	\$400.20
34	\$467.58	\$467.03	\$467.03	\$458.04	\$458.04	\$459.56	\$459.56	\$450.72	\$450.72	\$413.50	\$413.50	\$405.55	\$405.55
35	\$470.67	\$470.10	\$470.10	\$461.06	\$461.06	\$462.59	\$462.59	\$453.69	\$453.69	\$416.23	\$416.23	\$408.22	\$408.22
36	\$473.75	\$473.18	\$473.18	\$464.08	\$464.08	\$465.62	\$465.62	\$456.66	\$456.66	\$418.95	\$418.95	\$410.89	\$410.89
37	\$476.83	\$476.26	\$476.26	\$467.10	\$467.10	\$468.64	\$468.64	\$459.63	\$459.63	\$421.68	\$421.68	\$413.57	\$413.57
38	\$479.91	\$479.34	\$479.34	\$470.12	\$470.12	\$471.67	\$471.67	\$462.60	\$462.60	\$424.40	\$424.40	\$416.24	\$416.24
39	\$486.07	\$485.49	\$485.49	\$476.15	\$476.15	\$477.73	\$477.73	\$468.54	\$468.54	\$429.85	\$429.85	\$421.58	\$421.58
40	\$492.23	\$491.65	\$491.65	\$482.19	\$482.19	\$483.79	\$483.79	\$474.48	\$474.48	\$435.30	\$435.30	\$426.93	\$426.93
41	\$501.48	\$500.88	\$500.88	\$491.24	\$491.24	\$492.87	\$492.87	\$483.39	\$483.39	\$443.47	\$443.47	\$434.95	\$434.95
42	\$510.34	\$509.73	\$509.73	\$499.92	\$499.92	\$501.58	\$501.58	\$491.93	\$491.93	\$451.31	\$451.31	\$442.63	\$442.63
43	\$522.66	\$522.04	\$522.04	\$512.00	\$512.00	\$513.69	\$513.69	\$503.81	\$503.81	\$462.21	\$462.21	\$453.32	\$453.32
44	\$538.07	\$537.43	\$537.43	\$527.09	\$527.09	\$528.83	\$528.83	\$518.66	\$518.66	\$475.83	\$475.83	\$466.68	\$466.68
45	\$556.17	\$555.51	\$555.51	\$544.82	\$544.82	\$546.63	\$546.63	\$536.11	\$536.11	\$491.84	\$491.84	\$482.38	\$482.38
46	\$577.74	\$577.05	\$577.05	\$565.95	\$565.95	\$567.83	\$567.83	\$556.91	\$556.91	\$510.92	\$510.92	\$501.09	\$501.09
47	\$602.01	\$601.29	\$601.29	\$589.72	\$589.72	\$591.67	\$591.67	\$580.30	\$580.30	\$532.37	\$532.37	\$522.14	\$522.14
48	\$629.74	\$628.98	\$628.98	\$616.89	\$616.89	\$618.93	\$618.93	\$607.03	\$607.03	\$556.90	\$556.90	\$546.19	\$546.19
49	\$657.08	\$656.30	\$656.30	\$643.67	\$643.67	\$645.81	\$645.81	\$633.39	\$633.39	\$581.08	\$581.08	\$569.91	\$569.91
50	\$687.90	\$687.07	\$687.07	\$673.86	\$673.86	\$676.09	\$676.09	\$663.09	\$663.09	\$608.33	\$608.33	\$596.63	\$596.63
51	\$718.32	\$717.47	\$717.47	\$703.66	\$703.66	\$706.00	\$706.00	\$692.42	\$692.42	\$635.24	\$635.24	\$623.02	\$623.02
52	\$751.83	\$750.93	\$750.93	\$736.49	\$736.49	\$738.93	\$738.93	\$724.72	\$724.72	\$664.87	\$664.87	\$652.09	\$652.09
53	\$785.73	\$784.79	\$784.79	\$769.69	\$769.69	\$772.24	\$772.24	\$757.39	\$757.39	\$694.84	\$694.84	\$681.48	\$681.48
54	\$822.32	\$821.33	\$821.33	\$805.54	\$805.54	\$808.20	\$808.20	\$792.66	\$792.66	\$727.20	\$727.20	\$713.22	\$713.22
55	\$858.91	\$857.88	\$857.88	\$841.38	\$841.38	\$844.17	\$844.17	\$827.93	\$827.93	\$759.56	\$759.56	\$744.95	\$744.95
56	\$898.58	\$897.51	\$897.51	\$880.24	\$880.24	\$883.16	\$883.16	\$866.17	\$866.17	\$794.64	\$794.64	\$779.36	\$779.36
57	\$938.63	\$937.51	\$937.51	\$919.48	\$919.48	\$922.53	\$922.53	\$904.78	\$904.78	\$830.07	\$830.07	\$814.10	\$814.10
58	\$981.39	\$980.22	\$980.22	\$961.36	\$961.36	\$964.55	\$964.55	\$946.00	\$946.00	\$867.87	\$867.87	\$851.18	\$851.18
59	\$1,002.57	\$1,001.37	\$1,001.37	\$982.11	\$982.11	\$985.37	\$985.37	\$966.42	\$966.42	\$886.61	\$886.61	\$869.56	\$869.56
60	\$1,045.32	\$1,044.08	\$1,044.08	\$1,023.99	\$1,023.99	\$1,027.38	\$1,027.38	\$1,007.63	\$1,007.63	\$924.42	\$924.42	\$906.64	\$906.64
61	\$1,082.30	\$1,081.01	\$1,081.01	\$1,060.21	\$1,060.21	\$1,063.73	\$1,063.73	\$1,043.27	\$1,043.27	\$957.11	\$957.11	\$938.71	\$938.71
62	\$1,106.56	\$1,105.24	\$1,105.24	\$1,083.98	\$1,083.98	\$1,087.57	\$1,087.57	\$1,066.66	\$1,066.66	\$978.57	\$978.57	\$959.75	\$959.75
63	\$1,136.99	\$1,135.63	\$1,135.63	\$1,113.79	\$1,113.79	\$1,117.48	\$1,117.48	\$1,095.99	\$1,095.99	\$1,005.48	\$1,005.48	\$986.15	\$986.15
64+	\$1,155.48	\$1,154.10	\$1,154.10	\$1,131.90	\$1,131.90	\$1,135.65	\$1,135.65	\$1,113.81	\$1,113.81	\$1,021.83	\$1,021.83	\$1,002.18	\$1,002.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010		79962PA0090007		79962PA0090007		79962PA
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$6100 Qualified A		High Deductible PPO Embedded \$6100 Qualified A		Health Savings PPO Embedded \$6850		Health Savings PPO Embedded \$6850		Lehigh Valley 50
Form # =>	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/LV
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gr
Deductible =>	\$5,500		\$5,500		\$6,100		\$6,100		\$6,850		\$6,850		\$500/
Coinurance =>	80%		80%		100%		100%		100%		100%		100%
Copays =>	0.8		0.8		1		1		1		1		\$30/
OOP Maximum =>	\$6,250		\$6,250		\$6,100		\$6,100		\$6,850		\$6,850		\$8,550/
Pediatric Dental (Yes/No) =>	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
0 - 14	\$260.63	\$260.63	\$255.62	\$255.62	\$261.06	\$261.06	\$256.05	\$256.05	\$252.16	\$252.16	\$247.31	\$247.31	\$321.19
15	\$283.79	\$283.79	\$278.34	\$278.34	\$284.27	\$284.27	\$278.81	\$278.81	\$274.57	\$274.57	\$269.29	\$269.29	\$349.74
16	\$292.65	\$292.65	\$287.03	\$287.03	\$293.14	\$293.14	\$287.51	\$287.51	\$283.14	\$283.14	\$277.70	\$277.70	\$360.66
17	\$301.51	\$301.51	\$295.71	\$295.71	\$302.02	\$302.02	\$296.21	\$296.21	\$291.71	\$291.71	\$286.10	\$286.10	\$371.58
18	\$311.05	\$311.05	\$305.07	\$305.07	\$311.57	\$311.57	\$305.58	\$305.58	\$300.94	\$300.94	\$295.15	\$295.15	\$383.33
19	\$320.59	\$320.59	\$314.43	\$314.43	\$321.13	\$321.13	\$314.95	\$314.95	\$310.17	\$310.17	\$304.21	\$304.21	\$395.09
20	\$330.47	\$330.47	\$324.12	\$324.12	\$331.02	\$331.02	\$324.66	\$324.66	\$319.73	\$319.73	\$313.58	\$313.58	\$407.26
21	\$340.69	\$340.69	\$334.14	\$334.14	\$341.26	\$341.26	\$334.70	\$334.70	\$329.62	\$329.62	\$323.28	\$323.28	\$419.86
22	\$340.69	\$340.69	\$334.14	\$334.14	\$341.26	\$341.26	\$334.70	\$334.70	\$329.62	\$329.62	\$323.28	\$323.28	\$419.86
23	\$340.69	\$340.69	\$334.14	\$334.14	\$341.26	\$341.26	\$334.70	\$334.70	\$329.62	\$329.62	\$323.28	\$323.28	\$419.86
24	\$340.69	\$340.69	\$334.14	\$334.14	\$341.26	\$341.26	\$334.70	\$334.70	\$329.62	\$329.62	\$323.28	\$323.28	\$419.86
25	\$342.05	\$342.05	\$335.48	\$335.48	\$342.63	\$342.63	\$336.04	\$336.04	\$330.94	\$330.94	\$324.57	\$324.57	\$421.54
26	\$348.87	\$348.87	\$342.16	\$342.16	\$349.45	\$349.45	\$342.73	\$342.73	\$337.53	\$337.53	\$331.04	\$331.04	\$429.94
27	\$357.04	\$357.04	\$350.18	\$350.18	\$357.64	\$357.64	\$350.77	\$350.77	\$345.44	\$345.44	\$338.80	\$338.80	\$440.01
28	\$370.33	\$370.33	\$363.21	\$363.21	\$370.95	\$370.95	\$363.82	\$363.82	\$358.30	\$358.30	\$351.41	\$351.41	\$456.39
29	\$381.23	\$381.23	\$373.90	\$373.90	\$381.87	\$381.87	\$374.53	\$374.53	\$368.84	\$368.84	\$361.75	\$361.75	\$469.82
30	\$386.68	\$386.68	\$379.25	\$379.25	\$387.33	\$387.33	\$379.88	\$379.88	\$374.12	\$374.12	\$366.92	\$366.92	\$476.54
31	\$394.86	\$394.86	\$387.27	\$387.27	\$395.52	\$395.52	\$387.92	\$387.92	\$382.03	\$382.03	\$374.68	\$374.68	\$486.62
32	\$403.04	\$403.04	\$395.29	\$395.29	\$403.71	\$403.71	\$395.95	\$395.95	\$389.94	\$389.94	\$382.44	\$382.44	\$496.69
33	\$408.15	\$408.15	\$400.30	\$400.30	\$408.83	\$408.83	\$400.97	\$400.97	\$394.88	\$394.88	\$387.29	\$387.29	\$502.99
34	\$413.60	\$413.60	\$405.65	\$405.65	\$414.29	\$414.29	\$406.33	\$406.33	\$400.16	\$400.16	\$392.46	\$392.46	\$509.71
35	\$416.32	\$416.32	\$408.32	\$408.32	\$417.02	\$417.02	\$409.00	\$409.00	\$402.80	\$402.80	\$395.05	\$395.05	\$513.07
36	\$419.05	\$419.05	\$410.99	\$410.99	\$419.75	\$419.75	\$411.68	\$411.68	\$405.43	\$405.43	\$397.63	\$397.63	\$516.43
37	\$421.77	\$421.77	\$413.67	\$413.67	\$422.48	\$422.48	\$414.36	\$414.36	\$408.07	\$408.07	\$400.22	\$400.22	\$519.79
38	\$424.50	\$424.50	\$416.34	\$416.34	\$425.21	\$425.21	\$417.04	\$417.04	\$410.71	\$410.71	\$402.81	\$402.81	\$523.15
39	\$429.95	\$429.95	\$421.68	\$421.68	\$430.67	\$430.67	\$422.39	\$422.39	\$415.98	\$415.98	\$407.98	\$407.98	\$529.86
40	\$435.40	\$435.40	\$427.03	\$427.03	\$436.13	\$436.13	\$427.75	\$427.75	\$421.25	\$421.25	\$413.15	\$413.15	\$536.58
41	\$443.58	\$443.58	\$435.05	\$435.05	\$444.32	\$444.32	\$435.78	\$435.78	\$429.17	\$429.17	\$420.91	\$420.91	\$546.66
42	\$451.41	\$451.41	\$442.74	\$442.74	\$452.17	\$452.17	\$443.48	\$443.48	\$436.75	\$436.75	\$428.35	\$428.35	\$556.31
43	\$462.32	\$462.32	\$453.43	\$453.43	\$463.09	\$463.09	\$454.19	\$454.19	\$447.29	\$447.29	\$438.69	\$438.69	\$569.75
44	\$475.94	\$475.94	\$466.79	\$466.79	\$476.74	\$476.74	\$467.58	\$467.58	\$460.48	\$460.48	\$451.62	\$451.62	\$586.54
45	\$491.96	\$491.96	\$482.50	\$482.50	\$492.78	\$492.78	\$483.31	\$483.31	\$475.97	\$475.97	\$466.82	\$466.82	\$606.28
46	\$511.04	\$511.04	\$501.21	\$501.21	\$511.89	\$511.89	\$502.05	\$502.05	\$494.43	\$494.43	\$484.92	\$484.92	\$629.79
47	\$532.50	\$532.50	\$522.26	\$522.26	\$533.39	\$533.39	\$523.14	\$523.14	\$515.20	\$515.20	\$505.29	\$505.29	\$656.24
48	\$557.03	\$557.03	\$546.32	\$546.32	\$557.96	\$557.96	\$547.23	\$547.23	\$538.93	\$538.93	\$528.56	\$528.56	\$686.47
49	\$581.22	\$581.22	\$570.04	\$570.04	\$582.19	\$582.19	\$571.00	\$571.00	\$562.33	\$562.33	\$551.52	\$551.52	\$716.28
50	\$608.47	\$608.47	\$596.77	\$596.77	\$609.49	\$609.49	\$597.77	\$597.77	\$588.70	\$588.70	\$577.38	\$577.38	\$749.87
51	\$635.39	\$635.39	\$623.17	\$623.17	\$636.45	\$636.45	\$624.22	\$624.22	\$614.74	\$614.74	\$602.92	\$602.92	\$783.04
52	\$665.03	\$665.03	\$652.24	\$652.24	\$666.14	\$666.14	\$653.33	\$653.33	\$643.42	\$643.42	\$631.04	\$631.04	\$819.57
53	\$695.01	\$695.01	\$681.65	\$681.65	\$696.17	\$696.17	\$682.79	\$682.79	\$672.42	\$672.42	\$659.49	\$659.49	\$856.51
54	\$727.37	\$727.37	\$713.39	\$713.39	\$728.59	\$728.59	\$714.58	\$714.58	\$703.74	\$703.74	\$690.20	\$690.20	\$896.40
55	\$759.74	\$759.74	\$745.13	\$745.13	\$761.01	\$761.01	\$746.38	\$746.38	\$735.05	\$735.05	\$720.91	\$720.91	\$936.29
56	\$794.83	\$794.83	\$779.55	\$779.55	\$796.16	\$796.16	\$780.86	\$780.86	\$769.00	\$769.00	\$754.21	\$754.21	\$979.53
57	\$830.26	\$830.26	\$814.30	\$814.30	\$831.65	\$831.65	\$815.66	\$815.66	\$803.28	\$803.28	\$787.83	\$787.83	\$1,023.20
58	\$868.08	\$868.08	\$851.39	\$851.39	\$869.53	\$869.53	\$852.82	\$852.82	\$839.87	\$839.87	\$823.72	\$823.72	\$1,069.80
59	\$886.82	\$886.82	\$869.77	\$869.77	\$888.30	\$888.30	\$871.22	\$871.22	\$858.00	\$858.00	\$841.50	\$841.50	\$1,092.90
60	\$924.63	\$924.63	\$906.86	\$906.86	\$926.18	\$926.18	\$908.38	\$908.38	\$894.59	\$894.59	\$877.38	\$877.38	\$1,139.50
61	\$957.34	\$957.34	\$938.93	\$938.93	\$958.94	\$958.94	\$940.51	\$940.51	\$926.23	\$926.23	\$908.42	\$908.42	\$1,179.81
62	\$978.80	\$978.80	\$959.98	\$959.98	\$980.44	\$980.44	\$961.59	\$961.59	\$947.00	\$947.00	\$928.78	\$928.78	\$1,206.26
63	\$1,005.72	\$1,005.72	\$986.38	\$986.38	\$1,007.40	\$1,007.40	\$988.03	\$988.03	\$973.04	\$973.04	\$954.32	\$954.32	\$1,239.43
64+	\$1,022.07	\$1,022.07	\$1,002.42	\$1,002.42	\$1,023.78	\$1,023.78	\$1,004.10	\$1,004.10	\$988.86	\$988.86	\$969.84	\$969.84	\$1,259.58

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0140001	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002	
Plan Marketing Name =>	Flex Blue PPO DG	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500	
Form # =>	//PPO-4	HBG/LV/PPO-4		HBG/LV/HDHP-4		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2	
Rating Area =>	Area 6	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9	
Network =>	N	N		N		X		X		X		X	
Metal =>	Gold	Gold		Silver		Gold		Gold		Gold		Gold	
Deductible =>	\$1,500	\$1,250/\$3,750		\$3,000/\$3,000		\$0/\$3,000		\$0/\$3,000		\$500/\$1,500		\$500/\$1,500	
Coinurance =>	/70%	100%/70%		90%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$65	\$25/\$60		90%/70%		\$25/70%		\$25/70%		\$30/\$65		\$30/\$65	
OOP Maximum =>	\$8,550	\$8,550/\$8,550		\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$321.19	\$309.63	\$309.63	\$266.56	\$266.56	\$325.83	\$325.83	\$319.56	\$319.56	\$322.78	\$322.78	\$316.56	\$316.56
15	\$349.74	\$337.15	\$337.15	\$290.26	\$290.26	\$354.79	\$354.79	\$347.97	\$347.97	\$351.47	\$351.47	\$344.70	\$344.70
16	\$360.66	\$347.67	\$347.67	\$299.32	\$299.32	\$365.87	\$365.87	\$358.83	\$358.83	\$362.44	\$362.44	\$355.46	\$355.46
17	\$371.58	\$358.19	\$358.19	\$308.38	\$308.38	\$376.94	\$376.94	\$369.69	\$369.69	\$373.41	\$373.41	\$366.22	\$366.22
18	\$383.33	\$369.53	\$369.53	\$318.13	\$318.13	\$388.86	\$388.86	\$381.39	\$381.39	\$385.22	\$385.22	\$377.81	\$377.81
19	\$399.09	\$380.86	\$380.86	\$327.89	\$327.89	\$400.79	\$400.79	\$393.08	\$393.08	\$397.04	\$397.04	\$389.40	\$389.40
20	\$407.26	\$392.60	\$392.60	\$338.00	\$338.00	\$413.14	\$413.14	\$405.20	\$405.20	\$409.27	\$409.27	\$401.40	\$401.40
21	\$419.86	\$404.74	\$404.74	\$348.45	\$348.45	\$425.92	\$425.92	\$417.73	\$417.73	\$421.93	\$421.93	\$413.81	\$413.81
22	\$419.86	\$404.74	\$404.74	\$348.45	\$348.45	\$425.92	\$425.92	\$417.73	\$417.73	\$421.93	\$421.93	\$413.81	\$413.81
23	\$419.86	\$404.74	\$404.74	\$348.45	\$348.45	\$425.92	\$425.92	\$417.73	\$417.73	\$421.93	\$421.93	\$413.81	\$413.81
24	\$419.86	\$404.74	\$404.74	\$348.45	\$348.45	\$425.92	\$425.92	\$417.73	\$417.73	\$421.93	\$421.93	\$413.81	\$413.81
25	\$421.54	\$406.36	\$406.36	\$349.84	\$349.84	\$427.62	\$427.62	\$419.40	\$419.40	\$423.62	\$423.62	\$415.47	\$415.47
26	\$429.94	\$414.45	\$414.45	\$356.81	\$356.81	\$436.14	\$436.14	\$427.76	\$427.76	\$432.06	\$432.06	\$423.74	\$423.74
27	\$440.01	\$424.17	\$424.17	\$365.18	\$365.18	\$446.36	\$446.36	\$437.78	\$437.78	\$442.18	\$442.18	\$433.67	\$433.67
28	\$456.39	\$439.95	\$439.95	\$378.77	\$378.77	\$462.98	\$462.98	\$454.07	\$454.07	\$458.64	\$458.64	\$449.81	\$449.81
29	\$469.82	\$452.90	\$452.90	\$389.92	\$389.92	\$476.60	\$476.60	\$467.44	\$467.44	\$472.14	\$472.14	\$463.05	\$463.05
30	\$476.54	\$459.38	\$459.38	\$395.49	\$395.49	\$483.42	\$483.42	\$474.12	\$474.12	\$478.89	\$478.89	\$469.67	\$469.67
31	\$486.62	\$469.09	\$469.09	\$403.85	\$403.85	\$493.64	\$493.64	\$484.15	\$484.15	\$489.02	\$489.02	\$479.61	\$479.61
32	\$496.69	\$478.81	\$478.81	\$412.22	\$412.22	\$503.86	\$503.86	\$494.17	\$494.17	\$499.14	\$499.14	\$489.54	\$489.54
33	\$502.99	\$484.88	\$484.88	\$417.44	\$417.44	\$510.25	\$510.25	\$500.44	\$500.44	\$505.47	\$505.47	\$495.74	\$495.74
34	\$509.71	\$491.35	\$491.35	\$423.02	\$423.02	\$517.07	\$517.07	\$507.12	\$507.12	\$512.22	\$512.22	\$502.37	\$502.37
35	\$513.07	\$494.59	\$494.59	\$425.81	\$425.81	\$520.47	\$520.47	\$510.47	\$510.47	\$515.60	\$515.60	\$505.68	\$505.68
36	\$516.43	\$497.83	\$497.83	\$428.59	\$428.59	\$523.88	\$523.88	\$513.81	\$513.81	\$518.97	\$518.97	\$508.99	\$508.99
37	\$519.79	\$501.07	\$501.07	\$431.38	\$431.38	\$527.29	\$527.29	\$517.15	\$517.15	\$522.35	\$522.35	\$512.30	\$512.30
38	\$523.15	\$504.31	\$504.31	\$434.17	\$434.17	\$530.70	\$530.70	\$520.49	\$520.49	\$525.72	\$525.72	\$515.61	\$515.61
39	\$529.86	\$510.78	\$510.78	\$439.74	\$439.74	\$537.51	\$537.51	\$527.18	\$527.18	\$532.48	\$532.48	\$522.23	\$522.23
40	\$536.58	\$517.26	\$517.26	\$445.32	\$445.32	\$544.33	\$544.33	\$533.86	\$533.86	\$539.23	\$539.23	\$528.85	\$528.85
41	\$546.66	\$526.97	\$526.97	\$453.68	\$453.68	\$554.55	\$554.55	\$543.88	\$543.88	\$549.35	\$549.35	\$538.78	\$538.78
42	\$556.31	\$536.28	\$536.28	\$461.70	\$461.70	\$564.34	\$564.34	\$553.49	\$553.49	\$559.06	\$559.06	\$548.30	\$548.30
43	\$569.75	\$549.23	\$549.23	\$472.85	\$472.85	\$577.97	\$577.97	\$566.86	\$566.86	\$572.56	\$572.56	\$561.54	\$561.54
44	\$586.54	\$565.42	\$565.42	\$486.78	\$486.78	\$595.01	\$595.01	\$583.57	\$583.57	\$589.44	\$589.44	\$578.09	\$578.09
45	\$606.28	\$584.44	\$584.44	\$503.16	\$503.16	\$615.03	\$615.03	\$603.20	\$603.20	\$609.27	\$609.27	\$597.54	\$597.54
46	\$629.79	\$607.11	\$607.11	\$522.68	\$522.68	\$638.88	\$638.88	\$626.60	\$626.60	\$632.90	\$632.90	\$620.72	\$620.72
47	\$656.24	\$632.61	\$632.61	\$544.63	\$544.63	\$665.71	\$665.71	\$652.91	\$652.91	\$659.48	\$659.48	\$646.79	\$646.79
48	\$686.47	\$661.75	\$661.75	\$569.72	\$569.72	\$696.38	\$696.38	\$682.99	\$682.99	\$689.86	\$689.86	\$676.58	\$676.58
49	\$716.28	\$690.49	\$690.49	\$594.46	\$594.46	\$726.62	\$726.62	\$712.65	\$712.65	\$719.81	\$719.81	\$705.96	\$705.96
50	\$749.87	\$722.87	\$722.87	\$622.33	\$622.33	\$760.69	\$760.69	\$746.07	\$746.07	\$753.57	\$753.57	\$739.06	\$739.06
51	\$783.04	\$754.84	\$754.84	\$649.86	\$649.86	\$794.34	\$794.34	\$779.07	\$779.07	\$786.90	\$786.90	\$771.76	\$771.76
52	\$819.57	\$790.05	\$790.05	\$680.17	\$680.17	\$831.40	\$831.40	\$815.41	\$815.41	\$823.61	\$823.61	\$807.76	\$807.76
53	\$856.51	\$825.67	\$825.67	\$710.84	\$710.84	\$868.88	\$868.88	\$852.17	\$852.17	\$860.74	\$860.74	\$844.17	\$844.17
54	\$896.40	\$864.12	\$864.12	\$743.94	\$743.94	\$909.34	\$909.34	\$891.85	\$891.85	\$900.82	\$900.82	\$883.48	\$883.48
55	\$936.29	\$902.57	\$902.57	\$777.04	\$777.04	\$949.80	\$949.80	\$931.54	\$931.54	\$940.90	\$940.90	\$922.80	\$922.80
56	\$979.53	\$944.26	\$944.26	\$812.93	\$812.93	\$993.67	\$993.67	\$974.56	\$974.56	\$984.36	\$984.36	\$965.42	\$965.42
57	\$1,023.20	\$986.35	\$986.35	\$849.17	\$849.17	\$1,037.97	\$1,037.97	\$1,018.01	\$1,018.01	\$1,028.24	\$1,028.24	\$1,008.45	\$1,008.45
58	\$1,069.80	\$1,031.28	\$1,031.28	\$887.85	\$887.85	\$1,085.24	\$1,085.24	\$1,064.38	\$1,064.38	\$1,075.08	\$1,075.08	\$1,054.39	\$1,054.39
59	\$1,092.90	\$1,053.54	\$1,053.54	\$907.02	\$907.02	\$1,108.67	\$1,108.67	\$1,087.35	\$1,087.35	\$1,098.28	\$1,098.28	\$1,077.15	\$1,077.15
60	\$1,139.50	\$1,098.46	\$1,098.46	\$945.69	\$945.69	\$1,155.95	\$1,155.95	\$1,133.72	\$1,133.72	\$1,145.12	\$1,145.12	\$1,123.08	\$1,123.08
61	\$1,179.81	\$1,137.32	\$1,137.32	\$979.14	\$979.14	\$1,196.84	\$1,196.84	\$1,173.82	\$1,173.82	\$1,185.62	\$1,185.62	\$1,162.81	\$1,162.81
62	\$1,206.26	\$1,162.82	\$1,162.82	\$1,001.10	\$1,001.10	\$1,223.67	\$1,223.67	\$1,200.14	\$1,200.14	\$1,212.20	\$1,212.20	\$1,188.88	\$1,188.88
63	\$1,239.43	\$1,194.79	\$1,194.79	\$1,028.62	\$1,028.62	\$1,257.32	\$1,257.32	\$1,233.14	\$1,233.14	\$1,245.54	\$1,245.54	\$1,221.57	\$1,221.57
64+	\$1,259.58	\$1,214.22	\$1,214.22	\$1,045.35	\$1,045.35	\$1,277.76	\$1,277.76	\$1,253.19	\$1,253.19	\$1,265.79	\$1,265.79	\$1,241.43	\$1,241.43

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA0170005
Plan Marketing Name =>	Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 2800
Form # =>	HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 9
Network =>	X		X		X		X		X		X		X
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Silver
Deductible =>	\$1,250/\$3,750		\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000		\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/\$6,000
Coinurance =>	100%/70%		100%/70%		100%/70%		100%/70%		70%/60%		70%/60%		90%/60%
Copays =>	\$25/\$60		\$25/\$60		\$10/\$40		\$10/\$40		\$40/60%		\$40/60%		90%
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/\$6,650
Pediatric Dental (Yes/No) =>	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
0 - 14	\$310.08	\$310.08	\$304.11	\$304.11	\$296.64	\$296.64	\$290.94	\$290.94	\$261.92	\$261.92	\$256.88	\$256.88	\$267.19
15	\$337.64	\$337.64	\$331.14	\$331.14	\$323.00	\$323.00	\$316.80	\$316.80	\$285.20	\$285.20	\$279.71	\$279.71	\$290.94
16	\$348.18	\$348.18	\$341.48	\$341.48	\$333.09	\$333.09	\$326.69	\$326.69	\$294.10	\$294.10	\$288.44	\$288.44	\$300.02
17	\$358.72	\$358.72	\$351.81	\$351.81	\$343.17	\$343.17	\$336.57	\$336.57	\$303.01	\$303.01	\$297.17	\$297.17	\$309.10
18	\$370.07	\$370.07	\$362.94	\$362.94	\$354.02	\$354.02	\$347.22	\$347.22	\$312.59	\$312.59	\$306.58	\$306.58	\$318.88
19	\$381.42	\$381.42	\$374.08	\$374.08	\$364.88	\$364.88	\$357.87	\$357.87	\$322.18	\$322.18	\$315.98	\$315.98	\$328.66
20	\$393.17	\$393.17	\$385.60	\$385.60	\$376.13	\$376.13	\$368.90	\$368.90	\$332.11	\$332.11	\$325.72	\$325.72	\$338.79
21	\$405.33	\$405.33	\$397.53	\$397.53	\$387.76	\$387.76	\$380.31	\$380.31	\$342.38	\$342.38	\$335.79	\$335.79	\$349.27
22	\$405.33	\$405.33	\$397.53	\$397.53	\$387.76	\$387.76	\$380.31	\$380.31	\$342.38	\$342.38	\$335.79	\$335.79	\$349.27
23	\$405.33	\$405.33	\$397.53	\$397.53	\$387.76	\$387.76	\$380.31	\$380.31	\$342.38	\$342.38	\$335.79	\$335.79	\$349.27
24	\$405.33	\$405.33	\$397.53	\$397.53	\$387.76	\$387.76	\$380.31	\$380.31	\$342.38	\$342.38	\$335.79	\$335.79	\$349.27
25	\$406.95	\$406.95	\$399.12	\$399.12	\$389.31	\$389.31	\$381.83	\$381.83	\$343.75	\$343.75	\$337.13	\$337.13	\$350.67
26	\$415.06	\$415.06	\$407.07	\$407.07	\$397.07	\$397.07	\$389.44	\$389.44	\$350.60	\$350.60	\$343.85	\$343.85	\$357.65
27	\$424.79	\$424.79	\$416.61	\$416.61	\$406.37	\$406.37	\$398.56	\$398.56	\$358.81	\$358.81	\$351.91	\$351.91	\$366.03
28	\$440.59	\$440.59	\$432.12	\$432.12	\$421.50	\$421.50	\$413.40	\$413.40	\$372.17	\$372.17	\$365.00	\$365.00	\$379.66
29	\$453.56	\$453.56	\$444.84	\$444.84	\$433.90	\$433.90	\$425.57	\$425.57	\$383.12	\$383.12	\$375.75	\$375.75	\$390.83
30	\$460.05	\$460.05	\$451.20	\$451.20	\$440.11	\$440.11	\$431.65	\$431.65	\$388.60	\$388.60	\$381.12	\$381.12	\$396.42
31	\$469.78	\$469.78	\$460.74	\$460.74	\$449.41	\$449.41	\$440.78	\$440.78	\$396.82	\$396.82	\$389.18	\$389.18	\$404.80
32	\$479.51	\$479.51	\$470.28	\$470.28	\$458.72	\$458.72	\$449.91	\$449.91	\$405.04	\$405.04	\$397.24	\$397.24	\$413.19
33	\$485.59	\$485.59	\$476.24	\$476.24	\$464.54	\$464.54	\$455.61	\$455.61	\$410.17	\$410.17	\$402.28	\$402.28	\$418.43
34	\$492.07	\$492.07	\$482.60	\$482.60	\$470.74	\$470.74	\$461.70	\$461.70	\$415.65	\$415.65	\$407.65	\$407.65	\$424.01
35	\$495.31	\$495.31	\$485.78	\$485.78	\$473.84	\$473.84	\$464.74	\$464.74	\$418.39	\$418.39	\$410.34	\$410.34	\$426.81
36	\$498.56	\$498.56	\$488.96	\$488.96	\$476.94	\$476.94	\$467.78	\$467.78	\$421.13	\$421.13	\$413.02	\$413.02	\$429.60
37	\$501.80	\$501.80	\$492.14	\$492.14	\$480.05	\$480.05	\$470.82	\$470.82	\$423.87	\$423.87	\$415.71	\$415.71	\$432.40
38	\$505.04	\$505.04	\$495.32	\$495.32	\$483.15	\$483.15	\$473.87	\$473.87	\$426.61	\$426.61	\$418.39	\$418.39	\$435.19
39	\$511.53	\$511.53	\$501.68	\$501.68	\$489.35	\$489.35	\$479.95	\$479.95	\$432.08	\$432.08	\$423.77	\$423.77	\$440.78
40	\$518.01	\$518.01	\$508.04	\$508.04	\$495.56	\$495.56	\$486.04	\$486.04	\$437.56	\$437.56	\$429.14	\$429.14	\$446.37
41	\$527.74	\$527.74	\$517.58	\$517.58	\$504.86	\$504.86	\$495.16	\$495.16	\$445.78	\$445.78	\$437.20	\$437.20	\$454.75
42	\$537.06	\$537.06	\$526.73	\$526.73	\$513.78	\$513.78	\$503.91	\$503.91	\$453.65	\$453.65	\$444.92	\$444.92	\$462.78
43	\$550.03	\$550.03	\$539.45	\$539.45	\$526.19	\$526.19	\$516.08	\$516.08	\$464.61	\$464.61	\$455.67	\$455.67	\$473.96
44	\$566.25	\$566.25	\$555.35	\$555.35	\$541.70	\$541.70	\$531.29	\$531.29	\$478.30	\$478.30	\$469.10	\$469.10	\$487.93
45	\$585.30	\$585.30	\$574.03	\$574.03	\$559.93	\$559.93	\$549.17	\$549.17	\$494.40	\$494.40	\$484.88	\$484.88	\$504.35
46	\$608.00	\$608.00	\$596.30	\$596.30	\$581.64	\$581.64	\$570.47	\$570.47	\$513.57	\$513.57	\$503.69	\$503.69	\$523.91
47	\$633.53	\$633.53	\$621.34	\$621.34	\$606.07	\$606.07	\$594.42	\$594.42	\$535.14	\$535.14	\$524.84	\$524.84	\$545.91
48	\$662.71	\$662.71	\$649.96	\$649.96	\$633.99	\$633.99	\$621.81	\$621.81	\$559.79	\$559.79	\$549.02	\$549.02	\$571.06
49	\$691.49	\$691.49	\$678.19	\$678.19	\$661.52	\$661.52	\$648.81	\$648.81	\$584.10	\$584.10	\$572.86	\$572.86	\$595.85
50	\$723.92	\$723.92	\$709.99	\$709.99	\$692.54	\$692.54	\$679.23	\$679.23	\$611.49	\$611.49	\$599.72	\$599.72	\$623.80
51	\$755.94	\$755.94	\$741.39	\$741.39	\$723.17	\$723.17	\$709.28	\$709.28	\$638.54	\$638.54	\$626.25	\$626.25	\$651.39
52	\$791.20	\$791.20	\$775.98	\$775.98	\$756.91	\$756.91	\$742.37	\$742.37	\$668.33	\$668.33	\$655.46	\$655.46	\$681.78
53	\$826.87	\$826.87	\$810.96	\$810.96	\$791.03	\$791.03	\$775.83	\$775.83	\$698.46	\$698.46	\$685.01	\$685.01	\$712.51
54	\$865.38	\$865.38	\$848.73	\$848.73	\$827.87	\$827.87	\$811.96	\$811.96	\$730.98	\$730.98	\$716.91	\$716.91	\$745.69
55	\$903.89	\$903.89	\$886.49	\$886.49	\$864.70	\$864.70	\$848.09	\$848.09	\$763.51	\$763.51	\$748.81	\$748.81	\$778.87
56	\$945.63	\$945.63	\$927.44	\$927.44	\$904.64	\$904.64	\$887.26	\$887.26	\$798.77	\$798.77	\$783.40	\$783.40	\$814.85
57	\$987.79	\$987.79	\$968.78	\$968.78	\$944.97	\$944.97	\$926.82	\$926.82	\$834.38	\$834.38	\$818.32	\$818.32	\$851.17
58	\$1,032.78	\$1,032.78	\$1,012.91	\$1,012.91	\$988.01	\$988.01	\$969.03	\$969.03	\$872.38	\$872.38	\$855.59	\$855.59	\$889.94
59	\$1,055.07	\$1,055.07	\$1,034.77	\$1,034.77	\$1,009.34	\$1,009.34	\$989.95	\$989.95	\$891.22	\$891.22	\$874.06	\$874.06	\$909.15
60	\$1,100.07	\$1,100.07	\$1,078.90	\$1,078.90	\$1,052.38	\$1,052.38	\$1,032.16	\$1,032.16	\$929.22	\$929.22	\$911.33	\$911.33	\$947.92
61	\$1,138.98	\$1,138.98	\$1,117.06	\$1,117.06	\$1,089.61	\$1,089.61	\$1,068.67	\$1,068.67	\$962.09	\$962.09	\$943.57	\$943.57	\$981.45
62	\$1,164.51	\$1,164.51	\$1,142.10	\$1,142.10	\$1,114.03	\$1,114.03	\$1,092.63	\$1,092.63	\$983.66	\$983.66	\$964.72	\$964.72	\$1,003.45
63	\$1,196.53	\$1,196.53	\$1,173.51	\$1,173.51	\$1,144.67	\$1,144.67	\$1,122.68	\$1,122.68	\$1,010.71	\$1,010.71	\$991.25	\$991.25	\$1,031.05
64+	\$1,215.99	\$1,215.99	\$1,192.59	\$1,192.59	\$1,163.28	\$1,163.28	\$1,140.93	\$1,140.93	\$1,027.14	\$1,027.14	\$1,007.37	\$1,007.37	\$1,047.81

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

HIOS Plan ID (On Exchange)=>	A	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0180001	79962PA0180001		79962PA0170006		79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	PPO 3000Q	Choice Blue PPO 3000Q		Choice Blue PPO 4250		Choice Blue PPO 4250		Choice Blue PPO 6650Q		Choice Blue PPO 6650Q	
Form # =>	HDHP-2	HBG/CB/HDHP-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/HDHP-2		HBG/CB/HDHP-2	
Rating Area =>	Area 7	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	K	X		X		X		X		X	
Metal =>	ver	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	\$3,000	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Coinsurance =>	70%	90%/70%		100%/60%		100%/60%		100%/70%		100%/70%	
Copays =>	70%	90%/70%		\$60/60%		\$60/60%		100%/70%		100%/70%	
OOP Maximum =>	\$6,650	\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$6,900/\$6,900		\$6,900/\$6,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$267.19	\$262.05	\$262.05	\$266.20	\$266.20	\$261.08	\$261.08	\$240.52	\$240.52	\$235.90	\$235.90
15	\$290.94	\$285.34	\$285.34	\$289.86	\$289.86	\$284.29	\$284.29	\$261.90	\$261.90	\$256.87	\$256.87
16	\$300.02	\$294.25	\$294.25	\$298.91	\$298.91	\$293.16	\$293.16	\$270.08	\$270.08	\$264.89	\$264.89
17	\$309.10	\$303.16	\$303.16	\$307.95	\$307.95	\$302.03	\$302.03	\$278.25	\$278.25	\$272.91	\$272.91
18	\$318.88	\$312.75	\$312.75	\$317.70	\$317.70	\$311.59	\$311.59	\$287.06	\$287.06	\$281.54	\$281.54
19	\$328.66	\$322.34	\$322.34	\$327.44	\$327.44	\$321.14	\$321.14	\$295.86	\$295.86	\$290.18	\$290.18
20	\$338.79	\$332.27	\$332.27	\$337.53	\$337.53	\$331.04	\$331.04	\$304.98	\$304.98	\$299.12	\$299.12
21	\$349.27	\$342.55	\$342.55	\$347.97	\$347.97	\$341.28	\$341.28	\$314.41	\$314.41	\$308.37	\$308.37
22	\$349.27	\$342.55	\$342.55	\$347.97	\$347.97	\$341.28	\$341.28	\$314.41	\$314.41	\$308.37	\$308.37
23	\$349.27	\$342.55	\$342.55	\$347.97	\$347.97	\$341.28	\$341.28	\$314.41	\$314.41	\$308.37	\$308.37
24	\$349.27	\$342.55	\$342.55	\$347.97	\$347.97	\$341.28	\$341.28	\$314.41	\$314.41	\$308.37	\$308.37
25	\$350.67	\$343.92	\$343.92	\$349.36	\$349.36	\$342.65	\$342.65	\$315.67	\$315.67	\$309.60	\$309.60
26	\$357.65	\$350.77	\$350.77	\$356.32	\$356.32	\$349.47	\$349.47	\$321.96	\$321.96	\$315.77	\$315.77
27	\$366.03	\$358.99	\$358.99	\$364.67	\$364.67	\$357.66	\$357.66	\$329.50	\$329.50	\$323.17	\$323.17
28	\$379.66	\$372.35	\$372.35	\$378.24	\$378.24	\$370.97	\$370.97	\$341.76	\$341.76	\$335.20	\$335.20
29	\$390.83	\$383.31	\$383.31	\$389.38	\$389.38	\$381.89	\$381.89	\$351.82	\$351.82	\$345.07	\$345.07
30	\$396.42	\$388.79	\$388.79	\$394.95	\$394.95	\$387.35	\$387.35	\$356.86	\$356.86	\$350.00	\$350.00
31	\$404.80	\$397.02	\$397.02	\$403.30	\$403.30	\$395.54	\$395.54	\$364.40	\$364.40	\$357.40	\$357.40
32	\$413.19	\$405.24	\$405.24	\$411.65	\$411.65	\$403.73	\$403.73	\$371.95	\$371.95	\$364.80	\$364.80
33	\$418.43	\$410.37	\$410.37	\$416.87	\$416.87	\$408.85	\$408.85	\$376.66	\$376.66	\$369.43	\$369.43
34	\$424.01	\$415.86	\$415.86	\$422.44	\$422.44	\$414.31	\$414.31	\$381.69	\$381.69	\$374.36	\$374.36
35	\$426.81	\$418.60	\$418.60	\$425.22	\$425.22	\$417.04	\$417.04	\$384.21	\$384.21	\$376.83	\$376.83
36	\$429.60	\$421.34	\$421.34	\$428.00	\$428.00	\$419.77	\$419.77	\$386.72	\$386.72	\$379.30	\$379.30
37	\$432.40	\$424.08	\$424.08	\$430.79	\$430.79	\$422.50	\$422.50	\$389.24	\$389.24	\$381.76	\$381.76
38	\$435.19	\$426.82	\$426.82	\$433.57	\$433.57	\$425.23	\$425.23	\$391.75	\$391.75	\$384.23	\$384.23
39	\$440.78	\$432.30	\$432.30	\$439.14	\$439.14	\$430.70	\$430.70	\$396.79	\$396.79	\$389.16	\$389.16
40	\$446.37	\$437.78	\$437.78	\$444.71	\$444.71	\$436.16	\$436.16	\$401.82	\$401.82	\$394.10	\$394.10
41	\$454.75	\$446.00	\$446.00	\$453.06	\$453.06	\$444.35	\$444.35	\$409.36	\$409.36	\$401.50	\$401.50
42	\$462.78	\$453.88	\$453.88	\$461.06	\$461.06	\$452.20	\$452.20	\$416.59	\$416.59	\$408.59	\$408.59
43	\$473.96	\$464.84	\$464.84	\$472.20	\$472.20	\$463.12	\$463.12	\$426.65	\$426.65	\$418.46	\$418.46
44	\$487.93	\$478.54	\$478.54	\$486.11	\$486.11	\$476.77	\$476.77	\$439.23	\$439.23	\$430.79	\$430.79
45	\$504.35	\$494.64	\$494.64	\$502.47	\$502.47	\$492.81	\$492.81	\$454.01	\$454.01	\$445.29	\$445.29
46	\$523.91	\$513.83	\$513.83	\$521.96	\$521.96	\$511.92	\$511.92	\$471.62	\$471.62	\$462.56	\$462.56
47	\$545.91	\$535.41	\$535.41	\$543.88	\$543.88	\$533.42	\$533.42	\$491.42	\$491.42	\$481.98	\$481.98
48	\$571.06	\$560.07	\$560.07	\$568.93	\$568.93	\$557.99	\$557.99	\$514.06	\$514.06	\$504.18	\$504.18
49	\$595.85	\$584.39	\$584.39	\$593.64	\$593.64	\$582.22	\$582.22	\$536.38	\$536.38	\$526.08	\$526.08
50	\$623.80	\$611.79	\$611.79	\$621.47	\$621.47	\$609.53	\$609.53	\$561.54	\$561.54	\$550.75	\$550.75
51	\$651.39	\$638.86	\$638.86	\$648.96	\$648.96	\$636.49	\$636.49	\$586.37	\$586.37	\$575.11	\$575.11
52	\$681.78	\$668.66	\$668.66	\$679.24	\$679.24	\$666.18	\$666.18	\$613.73	\$613.73	\$601.94	\$601.94
53	\$712.51	\$698.80	\$698.80	\$709.86	\$709.86	\$696.21	\$696.21	\$641.40	\$641.40	\$629.07	\$629.07
54	\$745.69	\$731.34	\$731.34	\$742.92	\$742.92	\$728.63	\$728.63	\$671.27	\$671.27	\$658.37	\$658.37
55	\$778.87	\$763.89	\$763.89	\$775.97	\$775.97	\$761.05	\$761.05	\$701.13	\$701.13	\$687.67	\$687.67
56	\$814.85	\$799.17	\$799.17	\$811.81	\$811.81	\$796.21	\$796.21	\$733.52	\$733.52	\$719.43	\$719.43
57	\$851.17	\$834.79	\$834.79	\$848.00	\$848.00	\$831.70	\$831.70	\$766.22	\$766.22	\$751.50	\$751.50
58	\$889.94	\$872.82	\$872.82	\$886.63	\$886.63	\$869.58	\$869.58	\$801.12	\$801.12	\$785.73	\$785.73
59	\$909.15	\$891.66	\$891.66	\$905.77	\$905.77	\$888.35	\$888.35	\$818.41	\$818.41	\$802.69	\$802.69
60	\$947.92	\$929.68	\$929.68	\$944.39	\$944.39	\$926.23	\$926.23	\$853.31	\$853.31	\$836.92	\$836.92
61	\$981.45	\$962.57	\$962.57	\$977.80	\$977.80	\$959.00	\$959.00	\$883.49	\$883.49	\$866.52	\$866.52
62	\$1,003.45	\$984.15	\$984.15	\$999.72	\$999.72	\$980.50	\$980.50	\$903.30	\$903.30	\$885.95	\$885.95
63	\$1,031.05	\$1,011.21	\$1,011.21	\$1,027.21	\$1,027.21	\$1,007.46	\$1,007.46	\$928.14	\$928.14	\$910.31	\$910.31
64+	\$1,047.81	\$1,027.65	\$1,027.65	\$1,043.91	\$1,043.91	\$1,023.84	\$1,023.84	\$943.23	\$943.23	\$925.11	\$925.11

Company Name: **Highmark Benefits Group (HBG)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **July 1, 2021**

Ending date of Rates: **September 30, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$0		\$250		\$250		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		20		20		20		35	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$408.54	\$408.54	\$400.68	\$400.68	\$397.78	\$397.78	\$390.13	\$390.13	\$377.01	\$377.01
15	\$444.86	\$444.86	\$436.30	\$436.30	\$433.14	\$433.14	\$424.81	\$424.81	\$410.52	\$410.52
16	\$458.74	\$458.74	\$449.92	\$449.92	\$446.65	\$446.65	\$438.06	\$438.06	\$423.33	\$423.33
17	\$472.63	\$472.63	\$463.54	\$463.54	\$460.17	\$460.17	\$451.32	\$451.32	\$436.15	\$436.15
18	\$487.58	\$487.58	\$478.20	\$478.20	\$474.73	\$474.73	\$465.60	\$465.60	\$449.94	\$449.94
19	\$502.53	\$502.53	\$492.87	\$492.87	\$489.29	\$489.29	\$479.88	\$479.88	\$463.74	\$463.74
20	\$518.02	\$518.02	\$508.06	\$508.06	\$504.37	\$504.37	\$494.67	\$494.67	\$478.04	\$478.04
21	\$534.04	\$534.04	\$523.77	\$523.77	\$519.97	\$519.97	\$509.97	\$509.97	\$492.82	\$492.82
22	\$534.04	\$534.04	\$523.77	\$523.77	\$519.97	\$519.97	\$509.97	\$509.97	\$492.82	\$492.82
23	\$534.04	\$534.04	\$523.77	\$523.77	\$519.97	\$519.97	\$509.97	\$509.97	\$492.82	\$492.82
24	\$534.04	\$534.04	\$523.77	\$523.77	\$519.97	\$519.97	\$509.97	\$509.97	\$492.82	\$492.82
25	\$536.18	\$536.18	\$525.87	\$525.87	\$522.05	\$522.05	\$512.01	\$512.01	\$494.79	\$494.79
26	\$546.86	\$546.86	\$536.34	\$536.34	\$532.45	\$532.45	\$522.21	\$522.21	\$504.65	\$504.65
27	\$559.67	\$559.67	\$548.91	\$548.91	\$544.93	\$544.93	\$534.45	\$534.45	\$516.48	\$516.48
28	\$580.50	\$580.50	\$569.34	\$569.34	\$565.21	\$565.21	\$554.34	\$554.34	\$535.70	\$535.70
29	\$597.59	\$597.59	\$586.10	\$586.10	\$581.85	\$581.85	\$570.66	\$570.66	\$551.47	\$551.47
30	\$606.14	\$606.14	\$594.48	\$594.48	\$590.17	\$590.17	\$578.82	\$578.82	\$559.35	\$559.35
31	\$618.95	\$618.95	\$607.05	\$607.05	\$602.65	\$602.65	\$591.06	\$591.06	\$571.18	\$571.18
32	\$631.77	\$631.77	\$619.62	\$619.62	\$615.12	\$615.12	\$603.29	\$603.29	\$583.01	\$583.01
33	\$639.78	\$639.78	\$627.48	\$627.48	\$622.92	\$622.92	\$610.94	\$610.94	\$590.40	\$590.40
34	\$648.32	\$648.32	\$635.86	\$635.86	\$631.24	\$631.24	\$619.10	\$619.10	\$598.28	\$598.28
35	\$652.60	\$652.60	\$640.05	\$640.05	\$635.40	\$635.40	\$623.18	\$623.18	\$602.23	\$602.23
36	\$656.87	\$656.87	\$644.24	\$644.24	\$639.56	\$639.56	\$627.26	\$627.26	\$606.17	\$606.17
37	\$661.14	\$661.14	\$648.43	\$648.43	\$643.72	\$643.72	\$631.34	\$631.34	\$610.11	\$610.11
38	\$665.41	\$665.41	\$652.62	\$652.62	\$647.88	\$647.88	\$635.42	\$635.42	\$614.05	\$614.05
39	\$673.96	\$673.96	\$661.00	\$661.00	\$656.20	\$656.20	\$643.58	\$643.58	\$621.94	\$621.94
40	\$682.50	\$682.50	\$669.38	\$669.38	\$664.52	\$664.52	\$651.74	\$651.74	\$629.82	\$629.82
41	\$695.32	\$695.32	\$681.95	\$681.95	\$677.00	\$677.00	\$663.98	\$663.98	\$641.65	\$641.65
42	\$707.60	\$707.60	\$694.00	\$694.00	\$688.96	\$688.96	\$675.71	\$675.71	\$652.99	\$652.99
43	\$724.69	\$724.69	\$710.76	\$710.76	\$705.60	\$705.60	\$692.03	\$692.03	\$668.76	\$668.76
44	\$746.05	\$746.05	\$731.71	\$731.71	\$726.40	\$726.40	\$712.43	\$712.43	\$688.47	\$688.47
45	\$771.15	\$771.15	\$756.32	\$756.32	\$750.84	\$750.84	\$736.40	\$736.40	\$711.63	\$711.63
46	\$801.06	\$801.06	\$785.66	\$785.66	\$779.96	\$779.96	\$764.96	\$764.96	\$739.23	\$739.23
47	\$834.70	\$834.70	\$818.65	\$818.65	\$812.71	\$812.71	\$797.08	\$797.08	\$770.28	\$770.28
48	\$873.16	\$873.16	\$856.36	\$856.36	\$850.15	\$850.15	\$833.80	\$833.80	\$805.76	\$805.76
49	\$911.07	\$911.07	\$893.55	\$893.55	\$887.07	\$887.07	\$870.01	\$870.01	\$840.75	\$840.75
50	\$953.80	\$953.80	\$935.45	\$935.45	\$928.67	\$928.67	\$910.81	\$910.81	\$880.18	\$880.18
51	\$995.98	\$995.98	\$976.83	\$976.83	\$969.74	\$969.74	\$951.09	\$951.09	\$919.11	\$919.11
52	\$1,042.45	\$1,042.45	\$1,022.40	\$1,022.40	\$1,014.98	\$1,014.98	\$995.46	\$995.46	\$961.98	\$961.98
53	\$1,089.44	\$1,089.44	\$1,068.49	\$1,068.49	\$1,060.74	\$1,060.74	\$1,040.34	\$1,040.34	\$1,005.35	\$1,005.35
54	\$1,140.18	\$1,140.18	\$1,118.25	\$1,118.25	\$1,110.14	\$1,110.14	\$1,088.79	\$1,088.79	\$1,052.17	\$1,052.17
55	\$1,190.91	\$1,190.91	\$1,168.01	\$1,168.01	\$1,159.53	\$1,159.53	\$1,137.23	\$1,137.23	\$1,098.99	\$1,098.99
56	\$1,245.92	\$1,245.92	\$1,221.96	\$1,221.96	\$1,213.09	\$1,213.09	\$1,189.76	\$1,189.76	\$1,149.75	\$1,149.75
57	\$1,301.46	\$1,301.46	\$1,276.43	\$1,276.43	\$1,267.17	\$1,267.17	\$1,242.80	\$1,242.80	\$1,201.00	\$1,201.00
58	\$1,360.73	\$1,360.73	\$1,334.57	\$1,334.57	\$1,324.88	\$1,324.88	\$1,299.40	\$1,299.40	\$1,255.71	\$1,255.71
59	\$1,390.11	\$1,390.11	\$1,363.37	\$1,363.37	\$1,353.48	\$1,353.48	\$1,327.45	\$1,327.45	\$1,282.81	\$1,282.81
60	\$1,449.38	\$1,449.38	\$1,421.51	\$1,421.51	\$1,411.20	\$1,411.20	\$1,384.06	\$1,384.06	\$1,337.51	\$1,337.51
61	\$1,500.65	\$1,500.65	\$1,471.79	\$1,471.79	\$1,461.12	\$1,461.12	\$1,433.02	\$1,433.02	\$1,384.82	\$1,384.82
62	\$1,534.30	\$1,534.30	\$1,504.79	\$1,504.79	\$1,493.87	\$1,493.87	\$1,465.14	\$1,465.14	\$1,415.87	\$1,415.87
63	\$1,576.49	\$1,576.49	\$1,546.17	\$1,546.17	\$1,534.95	\$1,534.95	\$1,505.43	\$1,505.43	\$1,454.80	\$1,454.80
64+	\$1,602.12	\$1,602.12	\$1,571.31	\$1,571.31	\$1,559.91	\$1,559.91	\$1,529.91	\$1,529.91	\$1,478.46	\$1,478.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$250		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		35		35		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$369.76	\$369.76	\$371.22	\$371.22	\$364.07	\$364.07	\$364.23	\$364.23	\$357.23	\$357.23
15	\$402.62	\$402.62	\$404.21	\$404.21	\$396.43	\$396.43	\$396.61	\$396.61	\$388.99	\$388.99
16	\$415.19	\$415.19	\$416.83	\$416.83	\$408.81	\$408.81	\$408.99	\$408.99	\$401.13	\$401.13
17	\$427.76	\$427.76	\$429.45	\$429.45	\$421.18	\$421.18	\$421.37	\$421.37	\$413.27	\$413.27
18	\$441.29	\$441.29	\$443.03	\$443.03	\$434.51	\$434.51	\$434.70	\$434.70	\$426.34	\$426.34
19	\$454.82	\$454.82	\$456.62	\$456.62	\$447.83	\$447.83	\$448.03	\$448.03	\$439.42	\$439.42
20	\$468.84	\$468.84	\$470.69	\$470.69	\$461.63	\$461.63	\$461.84	\$461.84	\$452.96	\$452.96
21	\$483.34	\$483.34	\$485.25	\$485.25	\$475.91	\$475.91	\$476.12	\$476.12	\$466.97	\$466.97
22	\$483.34	\$483.34	\$485.25	\$485.25	\$475.91	\$475.91	\$476.12	\$476.12	\$466.97	\$466.97
23	\$483.34	\$483.34	\$485.25	\$485.25	\$475.91	\$475.91	\$476.12	\$476.12	\$466.97	\$466.97
24	\$483.34	\$483.34	\$485.25	\$485.25	\$475.91	\$475.91	\$476.12	\$476.12	\$466.97	\$466.97
25	\$485.27	\$485.27	\$487.19	\$487.19	\$477.81	\$477.81	\$478.02	\$478.02	\$468.84	\$468.84
26	\$494.94	\$494.94	\$496.90	\$496.90	\$487.33	\$487.33	\$487.55	\$487.55	\$478.18	\$478.18
27	\$506.54	\$506.54	\$508.54	\$508.54	\$498.75	\$498.75	\$498.97	\$498.97	\$489.38	\$489.38
28	\$525.39	\$525.39	\$527.47	\$527.47	\$517.31	\$517.31	\$517.54	\$517.54	\$507.60	\$507.60
29	\$540.86	\$540.86	\$542.99	\$542.99	\$532.54	\$532.54	\$532.78	\$532.78	\$522.54	\$522.54
30	\$548.59	\$548.59	\$550.76	\$550.76	\$540.16	\$540.16	\$540.40	\$540.40	\$530.01	\$530.01
31	\$560.19	\$560.19	\$562.40	\$562.40	\$551.58	\$551.58	\$551.82	\$551.82	\$541.22	\$541.22
32	\$571.79	\$571.79	\$574.05	\$574.05	\$563.00	\$563.00	\$563.25	\$563.25	\$552.43	\$552.43
33	\$579.04	\$579.04	\$581.33	\$581.33	\$570.14	\$570.14	\$570.39	\$570.39	\$559.43	\$559.43
34	\$586.77	\$586.77	\$589.09	\$589.09	\$577.75	\$577.75	\$578.01	\$578.01	\$566.90	\$566.90
35	\$590.64	\$590.64	\$592.98	\$592.98	\$581.56	\$581.56	\$581.82	\$581.82	\$570.64	\$570.64
36	\$594.51	\$594.51	\$596.86	\$596.86	\$585.37	\$585.37	\$585.63	\$585.63	\$574.37	\$574.37
37	\$598.37	\$598.37	\$600.74	\$600.74	\$589.18	\$589.18	\$589.44	\$589.44	\$578.11	\$578.11
38	\$602.24	\$602.24	\$604.62	\$604.62	\$592.98	\$592.98	\$593.25	\$593.25	\$581.84	\$581.84
39	\$609.98	\$609.98	\$612.39	\$612.39	\$600.60	\$600.60	\$600.86	\$600.86	\$589.32	\$589.32
40	\$617.71	\$617.71	\$620.15	\$620.15	\$608.21	\$608.21	\$608.48	\$608.48	\$596.79	\$596.79
41	\$629.31	\$629.31	\$631.80	\$631.80	\$619.63	\$619.63	\$619.91	\$619.91	\$607.99	\$607.99
42	\$640.43	\$640.43	\$642.96	\$642.96	\$630.58	\$630.58	\$630.86	\$630.86	\$618.74	\$618.74
43	\$655.89	\$655.89	\$658.48	\$658.48	\$645.81	\$645.81	\$646.09	\$646.09	\$633.68	\$633.68
44	\$675.23	\$675.23	\$677.89	\$677.89	\$664.85	\$664.85	\$665.14	\$665.14	\$652.36	\$652.36
45	\$697.94	\$697.94	\$700.70	\$700.70	\$687.21	\$687.21	\$687.52	\$687.52	\$674.30	\$674.30
46	\$725.01	\$725.01	\$727.88	\$727.88	\$713.87	\$713.87	\$714.18	\$714.18	\$700.46	\$700.46
47	\$755.46	\$755.46	\$758.45	\$758.45	\$743.85	\$743.85	\$744.18	\$744.18	\$729.87	\$729.87
48	\$790.26	\$790.26	\$793.38	\$793.38	\$778.11	\$778.11	\$778.46	\$778.46	\$763.50	\$763.50
49	\$824.58	\$824.58	\$827.84	\$827.84	\$811.90	\$811.90	\$812.26	\$812.26	\$796.65	\$796.65
50	\$863.25	\$863.25	\$866.66	\$866.66	\$849.98	\$849.98	\$850.35	\$850.35	\$834.01	\$834.01
51	\$901.43	\$901.43	\$904.99	\$904.99	\$887.57	\$887.57	\$887.96	\$887.96	\$870.90	\$870.90
52	\$943.48	\$943.48	\$947.21	\$947.21	\$928.98	\$928.98	\$929.39	\$929.39	\$911.53	\$911.53
53	\$986.01	\$986.01	\$989.91	\$989.91	\$970.86	\$970.86	\$971.28	\$971.28	\$952.62	\$952.62
54	\$1,031.93	\$1,031.93	\$1,036.01	\$1,036.01	\$1,016.07	\$1,016.07	\$1,016.52	\$1,016.52	\$996.98	\$996.98
55	\$1,077.85	\$1,077.85	\$1,082.11	\$1,082.11	\$1,061.28	\$1,061.28	\$1,061.75	\$1,061.75	\$1,041.34	\$1,041.34
56	\$1,127.63	\$1,127.63	\$1,132.09	\$1,132.09	\$1,110.30	\$1,110.30	\$1,110.79	\$1,110.79	\$1,089.44	\$1,089.44
57	\$1,177.90	\$1,177.90	\$1,182.55	\$1,182.55	\$1,159.79	\$1,159.79	\$1,160.30	\$1,160.30	\$1,138.01	\$1,138.01
58	\$1,231.55	\$1,231.55	\$1,236.42	\$1,236.42	\$1,212.62	\$1,212.62	\$1,213.15	\$1,213.15	\$1,189.84	\$1,189.84
59	\$1,258.13	\$1,258.13	\$1,263.11	\$1,263.11	\$1,238.79	\$1,238.79	\$1,239.34	\$1,239.34	\$1,215.52	\$1,215.52
60	\$1,311.78	\$1,311.78	\$1,316.97	\$1,316.97	\$1,291.62	\$1,291.62	\$1,292.19	\$1,292.19	\$1,267.36	\$1,267.36
61	\$1,358.19	\$1,358.19	\$1,363.55	\$1,363.55	\$1,337.31	\$1,337.31	\$1,337.90	\$1,337.90	\$1,312.19	\$1,312.19
62	\$1,388.64	\$1,388.64	\$1,394.12	\$1,394.12	\$1,367.29	\$1,367.29	\$1,367.89	\$1,367.89	\$1,341.60	\$1,341.60
63	\$1,426.82	\$1,426.82	\$1,432.46	\$1,432.46	\$1,404.89	\$1,404.89	\$1,405.51	\$1,405.51	\$1,378.50	\$1,378.50
64+	\$1,450.02	\$1,450.02	\$1,455.75	\$1,455.75	\$1,427.73	\$1,427.73	\$1,428.36	\$1,428.36	\$1,400.91	\$1,400.91

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$750 A		Premier Balance PPO \$750 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$750		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$361.05	\$361.05	\$354.10	\$354.10	\$354.98	\$354.98	\$348.15	\$348.15	\$349.64	\$349.64
15	\$393.14	\$393.14	\$385.58	\$385.58	\$386.53	\$386.53	\$379.10	\$379.10	\$380.71	\$380.71
16	\$405.41	\$405.41	\$397.61	\$397.61	\$398.59	\$398.59	\$390.93	\$390.93	\$392.60	\$392.60
17	\$417.68	\$417.68	\$409.65	\$409.65	\$410.66	\$410.66	\$402.76	\$402.76	\$404.48	\$404.48
18	\$430.90	\$430.90	\$422.61	\$422.61	\$423.65	\$423.65	\$415.51	\$415.51	\$417.28	\$417.28
19	\$444.11	\$444.11	\$435.57	\$435.57	\$436.64	\$436.64	\$428.25	\$428.25	\$430.07	\$430.07
20	\$457.80	\$457.80	\$448.99	\$448.99	\$450.10	\$450.10	\$441.45	\$441.45	\$443.33	\$443.33
21	\$471.96	\$471.96	\$462.88	\$462.88	\$464.02	\$464.02	\$455.10	\$455.10	\$457.04	\$457.04
22	\$471.96	\$471.96	\$462.88	\$462.88	\$464.02	\$464.02	\$455.10	\$455.10	\$457.04	\$457.04
23	\$471.96	\$471.96	\$462.88	\$462.88	\$464.02	\$464.02	\$455.10	\$455.10	\$457.04	\$457.04
24	\$471.96	\$471.96	\$462.88	\$462.88	\$464.02	\$464.02	\$455.10	\$455.10	\$457.04	\$457.04
25	\$473.85	\$473.85	\$464.73	\$464.73	\$465.88	\$465.88	\$456.92	\$456.92	\$458.87	\$458.87
26	\$483.29	\$483.29	\$473.99	\$473.99	\$475.16	\$475.16	\$466.02	\$466.02	\$468.01	\$468.01
27	\$494.61	\$494.61	\$485.10	\$485.10	\$486.29	\$486.29	\$476.94	\$476.94	\$478.98	\$478.98
28	\$513.02	\$513.02	\$503.15	\$503.15	\$504.39	\$504.39	\$494.69	\$494.69	\$496.80	\$496.80
29	\$528.12	\$528.12	\$517.96	\$517.96	\$519.24	\$519.24	\$509.26	\$509.26	\$511.43	\$511.43
30	\$535.67	\$535.67	\$525.37	\$525.37	\$526.66	\$526.66	\$516.54	\$516.54	\$518.74	\$518.74
31	\$547.00	\$547.00	\$536.48	\$536.48	\$537.80	\$537.80	\$527.46	\$527.46	\$529.71	\$529.71
32	\$558.33	\$558.33	\$547.59	\$547.59	\$548.94	\$548.94	\$538.38	\$538.38	\$540.68	\$540.68
33	\$565.41	\$565.41	\$554.53	\$554.53	\$555.90	\$555.90	\$545.21	\$545.21	\$547.53	\$547.53
34	\$572.96	\$572.96	\$561.94	\$561.94	\$563.32	\$563.32	\$552.49	\$552.49	\$554.85	\$554.85
35	\$576.74	\$576.74	\$565.64	\$565.64	\$567.03	\$567.03	\$556.13	\$556.13	\$558.50	\$558.50
36	\$580.51	\$580.51	\$569.34	\$569.34	\$570.74	\$570.74	\$559.77	\$559.77	\$562.16	\$562.16
37	\$584.29	\$584.29	\$573.05	\$573.05	\$574.46	\$574.46	\$563.41	\$563.41	\$565.82	\$565.82
38	\$588.06	\$588.06	\$576.75	\$576.75	\$578.17	\$578.17	\$567.05	\$567.05	\$569.47	\$569.47
39	\$595.61	\$595.61	\$584.15	\$584.15	\$585.59	\$585.59	\$574.34	\$574.34	\$576.78	\$576.78
40	\$603.16	\$603.16	\$591.56	\$591.56	\$593.02	\$593.02	\$581.62	\$581.62	\$584.10	\$584.10
41	\$614.49	\$614.49	\$602.67	\$602.67	\$604.15	\$604.15	\$592.54	\$592.54	\$595.07	\$595.07
42	\$625.35	\$625.35	\$613.32	\$613.32	\$614.83	\$614.83	\$603.01	\$603.01	\$605.58	\$605.58
43	\$640.45	\$640.45	\$628.13	\$628.13	\$629.68	\$629.68	\$617.57	\$617.57	\$620.20	\$620.20
44	\$659.33	\$659.33	\$646.64	\$646.64	\$648.24	\$648.24	\$635.77	\$635.77	\$638.48	\$638.48
45	\$681.51	\$681.51	\$668.40	\$668.40	\$670.04	\$670.04	\$657.16	\$657.16	\$659.97	\$659.97
46	\$707.94	\$707.94	\$694.32	\$694.32	\$696.03	\$696.03	\$682.65	\$682.65	\$685.56	\$685.56
47	\$737.67	\$737.67	\$723.48	\$723.48	\$725.26	\$725.26	\$711.32	\$711.32	\$714.35	\$714.35
48	\$771.65	\$771.65	\$756.81	\$756.81	\$758.67	\$758.67	\$744.09	\$744.09	\$747.26	\$747.26
49	\$805.16	\$805.16	\$789.67	\$789.67	\$791.62	\$791.62	\$776.40	\$776.40	\$779.71	\$779.71
50	\$842.92	\$842.92	\$826.70	\$826.70	\$828.74	\$828.74	\$812.81	\$812.81	\$816.27	\$816.27
51	\$880.21	\$880.21	\$863.27	\$863.27	\$865.40	\$865.40	\$848.76	\$848.76	\$852.38	\$852.38
52	\$921.27	\$921.27	\$903.54	\$903.54	\$905.77	\$905.77	\$888.36	\$888.36	\$892.14	\$892.14
53	\$962.80	\$962.80	\$944.28	\$944.28	\$946.60	\$946.60	\$928.40	\$928.40	\$932.36	\$932.36
54	\$1,007.63	\$1,007.63	\$988.25	\$988.25	\$990.68	\$990.68	\$971.64	\$971.64	\$975.78	\$975.78
55	\$1,052.47	\$1,052.47	\$1,032.22	\$1,032.22	\$1,034.76	\$1,034.76	\$1,014.87	\$1,014.87	\$1,019.20	\$1,019.20
56	\$1,101.08	\$1,101.08	\$1,079.90	\$1,079.90	\$1,082.56	\$1,082.56	\$1,061.75	\$1,061.75	\$1,066.27	\$1,066.27
57	\$1,150.17	\$1,150.17	\$1,128.04	\$1,128.04	\$1,130.82	\$1,130.82	\$1,109.08	\$1,109.08	\$1,113.81	\$1,113.81
58	\$1,202.55	\$1,202.55	\$1,179.42	\$1,179.42	\$1,182.32	\$1,182.32	\$1,159.59	\$1,159.59	\$1,164.54	\$1,164.54
59	\$1,228.51	\$1,228.51	\$1,204.88	\$1,204.88	\$1,207.84	\$1,207.84	\$1,184.63	\$1,184.63	\$1,189.68	\$1,189.68
60	\$1,280.90	\$1,280.90	\$1,256.26	\$1,256.26	\$1,259.35	\$1,259.35	\$1,235.14	\$1,235.14	\$1,240.41	\$1,240.41
61	\$1,326.21	\$1,326.21	\$1,300.69	\$1,300.69	\$1,303.90	\$1,303.90	\$1,278.83	\$1,278.83	\$1,284.28	\$1,284.28
62	\$1,355.94	\$1,355.94	\$1,329.85	\$1,329.85	\$1,333.13	\$1,333.13	\$1,307.50	\$1,307.50	\$1,313.08	\$1,313.08
63	\$1,393.23	\$1,393.23	\$1,366.42	\$1,366.42	\$1,369.79	\$1,369.79	\$1,343.46	\$1,343.46	\$1,349.18	\$1,349.18
64+	\$1,415.88	\$1,415.88	\$1,388.64	\$1,388.64	\$1,392.06	\$1,392.06	\$1,365.30	\$1,365.30	\$1,371.12	\$1,371.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010016		79962PA0010016		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	30		45		45		30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.91	\$342.91	\$338.47	\$338.47	\$331.96	\$331.96	\$344.70	\$344.70
15	\$373.39	\$373.39	\$368.56	\$368.56	\$361.47	\$361.47	\$375.34	\$375.34
16	\$385.05	\$385.05	\$380.06	\$380.06	\$372.75	\$372.75	\$387.06	\$387.06
17	\$396.70	\$396.70	\$391.57	\$391.57	\$384.04	\$384.04	\$398.77	\$398.77
18	\$409.25	\$409.25	\$403.96	\$403.96	\$396.19	\$396.19	\$411.39	\$411.39
19	\$421.80	\$421.80	\$416.35	\$416.35	\$408.34	\$408.34	\$424.01	\$424.01
20	\$434.80	\$434.80	\$429.18	\$429.18	\$420.92	\$420.92	\$437.07	\$437.07
21	\$448.25	\$448.25	\$442.45	\$442.45	\$433.94	\$433.94	\$450.59	\$450.59
22	\$448.25	\$448.25	\$442.45	\$442.45	\$433.94	\$433.94	\$450.59	\$450.59
23	\$448.25	\$448.25	\$442.45	\$442.45	\$433.94	\$433.94	\$450.59	\$450.59
24	\$448.25	\$448.25	\$442.45	\$442.45	\$433.94	\$433.94	\$450.59	\$450.59
25	\$450.04	\$450.04	\$444.22	\$444.22	\$435.68	\$435.68	\$452.39	\$452.39
26	\$459.01	\$459.01	\$453.07	\$453.07	\$444.35	\$444.35	\$461.40	\$461.40
27	\$469.77	\$469.77	\$463.69	\$463.69	\$454.77	\$454.77	\$472.22	\$472.22
28	\$487.25	\$487.25	\$480.94	\$480.94	\$471.69	\$471.69	\$489.79	\$489.79
29	\$501.59	\$501.59	\$495.10	\$495.10	\$485.58	\$485.58	\$504.21	\$504.21
30	\$508.76	\$508.76	\$502.18	\$502.18	\$492.52	\$492.52	\$511.42	\$511.42
31	\$519.52	\$519.52	\$512.80	\$512.80	\$502.94	\$502.94	\$522.23	\$522.23
32	\$530.28	\$530.28	\$523.42	\$523.42	\$513.35	\$513.35	\$533.05	\$533.05
33	\$537.00	\$537.00	\$530.06	\$530.06	\$519.86	\$519.86	\$539.81	\$539.81
34	\$544.18	\$544.18	\$537.13	\$537.13	\$526.80	\$526.80	\$547.02	\$547.02
35	\$547.76	\$547.76	\$540.67	\$540.67	\$530.27	\$530.27	\$550.62	\$550.62
36	\$551.35	\$551.35	\$544.21	\$544.21	\$533.75	\$533.75	\$554.23	\$554.23
37	\$554.93	\$554.93	\$547.75	\$547.75	\$537.22	\$537.22	\$557.83	\$557.83
38	\$558.52	\$558.52	\$551.29	\$551.29	\$540.69	\$540.69	\$561.44	\$561.44
39	\$565.69	\$565.69	\$558.37	\$558.37	\$547.63	\$547.63	\$568.64	\$568.64
40	\$572.86	\$572.86	\$565.45	\$565.45	\$554.58	\$554.58	\$575.85	\$575.85
41	\$583.62	\$583.62	\$576.07	\$576.07	\$564.99	\$564.99	\$586.67	\$586.67
42	\$593.93	\$593.93	\$586.25	\$586.25	\$574.97	\$574.97	\$597.03	\$597.03
43	\$608.28	\$608.28	\$600.40	\$600.40	\$588.86	\$588.86	\$611.45	\$611.45
44	\$626.21	\$626.21	\$618.10	\$618.10	\$606.21	\$606.21	\$629.47	\$629.47
45	\$647.27	\$647.27	\$638.90	\$638.90	\$626.61	\$626.61	\$650.65	\$650.65
46	\$672.38	\$672.38	\$663.68	\$663.68	\$650.91	\$650.91	\$675.89	\$675.89
47	\$700.61	\$700.61	\$691.55	\$691.55	\$678.25	\$678.25	\$704.27	\$704.27
48	\$732.89	\$732.89	\$723.41	\$723.41	\$709.49	\$709.49	\$736.71	\$736.71
49	\$764.71	\$764.71	\$754.82	\$754.82	\$740.30	\$740.30	\$768.71	\$768.71
50	\$800.57	\$800.57	\$790.22	\$790.22	\$775.02	\$775.02	\$804.75	\$804.75
51	\$835.99	\$835.99	\$825.17	\$825.17	\$809.30	\$809.30	\$840.35	\$840.35
52	\$874.98	\$874.98	\$863.66	\$863.66	\$847.05	\$847.05	\$879.55	\$879.55
53	\$914.43	\$914.43	\$902.60	\$902.60	\$885.24	\$885.24	\$919.20	\$919.20
54	\$957.01	\$957.01	\$944.63	\$944.63	\$926.46	\$926.46	\$962.01	\$962.01
55	\$999.60	\$999.60	\$986.66	\$986.66	\$967.69	\$967.69	\$1,004.82	\$1,004.82
56	\$1,045.77	\$1,045.77	\$1,032.24	\$1,032.24	\$1,012.38	\$1,012.38	\$1,051.23	\$1,051.23
57	\$1,092.39	\$1,092.39	\$1,078.25	\$1,078.25	\$1,057.51	\$1,057.51	\$1,098.09	\$1,098.09
58	\$1,142.14	\$1,142.14	\$1,127.36	\$1,127.36	\$1,105.68	\$1,105.68	\$1,148.10	\$1,148.10
59	\$1,166.79	\$1,166.79	\$1,151.70	\$1,151.70	\$1,129.55	\$1,129.55	\$1,172.89	\$1,172.89
60	\$1,216.55	\$1,216.55	\$1,200.81	\$1,200.81	\$1,177.71	\$1,177.71	\$1,222.90	\$1,222.90
61	\$1,259.58	\$1,259.58	\$1,243.28	\$1,243.28	\$1,219.37	\$1,219.37	\$1,266.16	\$1,266.16
62	\$1,287.82	\$1,287.82	\$1,271.16	\$1,271.16	\$1,246.71	\$1,246.71	\$1,294.55	\$1,294.55
63	\$1,323.23	\$1,323.23	\$1,306.11	\$1,306.11	\$1,280.99	\$1,280.99	\$1,330.14	\$1,330.14
64+	\$1,344.75	\$1,344.75	\$1,327.35	\$1,327.35	\$1,301.82	\$1,301.82	\$1,351.77	\$1,351.77

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010011		79962PA0010011		79962PA0010017		79962PA
Plan Marketing Name =>	Premier Balance PPO \$1500 A		Premier Balance PPO \$1550		Premier Balance PPO \$1550		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2500 A		Premier Balance
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 6,7
Network =>	F		F		F		F		F		F		I
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gr
Deductible =>	\$1,500		\$1,550		\$1,550		\$2,000		\$2,000		\$2,500		\$2,5
Coinurance =>	100%		100%		100%		100%		100%		100%		100
Copays =>	30		15		15		30		30		45		4
OOP Maximum =>	\$7,900		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,9
Pediatric Dental (Yes/No) =>	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
0 - 14	\$338.08	\$338.08	\$329.26	\$329.26	\$322.92	\$322.92	\$336.13	\$336.13	\$329.66	\$329.66	\$327.35	\$327.35	\$321.06
15	\$368.13	\$368.13	\$358.52	\$358.52	\$351.63	\$351.63	\$366.00	\$366.00	\$358.96	\$358.96	\$356.45	\$356.45	\$349.59
16	\$379.62	\$379.62	\$369.71	\$369.71	\$362.60	\$362.60	\$377.43	\$377.43	\$370.17	\$370.17	\$367.57	\$367.57	\$360.51
17	\$391.11	\$391.11	\$380.90	\$380.90	\$373.58	\$373.58	\$388.85	\$388.85	\$381.37	\$381.37	\$378.70	\$378.70	\$371.42
18	\$403.48	\$403.48	\$392.96	\$392.96	\$385.40	\$385.40	\$401.15	\$401.15	\$393.44	\$393.44	\$390.68	\$390.68	\$383.17
19	\$415.86	\$415.86	\$405.01	\$405.01	\$397.21	\$397.21	\$413.46	\$413.46	\$405.51	\$405.51	\$402.66	\$402.66	\$394.92
20	\$428.67	\$428.67	\$417.49	\$417.49	\$409.46	\$409.46	\$426.20	\$426.20	\$418.00	\$418.00	\$415.07	\$415.07	\$407.09
21	\$441.93	\$441.93	\$430.40	\$430.40	\$422.12	\$422.12	\$439.38	\$439.38	\$430.93	\$430.93	\$427.91	\$427.91	\$419.68
22	\$441.93	\$441.93	\$430.40	\$430.40	\$422.12	\$422.12	\$439.38	\$439.38	\$430.93	\$430.93	\$427.91	\$427.91	\$419.68
23	\$441.93	\$441.93	\$430.40	\$430.40	\$422.12	\$422.12	\$439.38	\$439.38	\$430.93	\$430.93	\$427.91	\$427.91	\$419.68
24	\$441.93	\$441.93	\$430.40	\$430.40	\$422.12	\$422.12	\$439.38	\$439.38	\$430.93	\$430.93	\$427.91	\$427.91	\$419.68
25	\$443.70	\$443.70	\$432.12	\$432.12	\$423.81	\$423.81	\$441.14	\$441.14	\$432.65	\$432.65	\$429.62	\$429.62	\$421.36
26	\$452.54	\$452.54	\$440.73	\$440.73	\$432.25	\$432.25	\$449.93	\$449.93	\$441.27	\$441.27	\$438.18	\$438.18	\$429.75
27	\$463.14	\$463.14	\$451.06	\$451.06	\$442.38	\$442.38	\$460.47	\$460.47	\$451.61	\$451.61	\$448.45	\$448.45	\$439.82
28	\$480.38	\$480.38	\$467.84	\$467.84	\$458.84	\$458.84	\$477.61	\$477.61	\$468.42	\$468.42	\$465.14	\$465.14	\$456.19
29	\$494.52	\$494.52	\$481.62	\$481.62	\$472.35	\$472.35	\$491.67	\$491.67	\$482.21	\$482.21	\$478.83	\$478.83	\$469.62
30	\$501.59	\$501.59	\$488.50	\$488.50	\$479.11	\$479.11	\$498.70	\$498.70	\$489.11	\$489.11	\$485.68	\$485.68	\$476.34
31	\$512.20	\$512.20	\$498.83	\$498.83	\$489.24	\$489.24	\$509.24	\$509.24	\$499.45	\$499.45	\$495.95	\$495.95	\$486.41
32	\$522.80	\$522.80	\$509.16	\$509.16	\$499.37	\$499.37	\$519.79	\$519.79	\$509.79	\$509.79	\$506.22	\$506.22	\$496.48
33	\$529.43	\$529.43	\$515.62	\$515.62	\$505.70	\$505.70	\$526.38	\$526.38	\$516.25	\$516.25	\$512.64	\$512.64	\$502.78
34	\$536.50	\$536.50	\$522.51	\$522.51	\$512.45	\$512.45	\$533.41	\$533.41	\$523.15	\$523.15	\$519.48	\$519.48	\$509.49
35	\$540.04	\$540.04	\$525.95	\$525.95	\$515.83	\$515.83	\$536.92	\$536.92	\$526.60	\$526.60	\$522.91	\$522.91	\$512.85
36	\$543.57	\$543.57	\$529.39	\$529.39	\$519.21	\$519.21	\$540.44	\$540.44	\$530.04	\$530.04	\$526.33	\$526.33	\$516.21
37	\$547.11	\$547.11	\$532.84	\$532.84	\$522.58	\$522.58	\$543.95	\$543.95	\$533.49	\$533.49	\$529.75	\$529.75	\$519.56
38	\$550.64	\$550.64	\$536.28	\$536.28	\$525.96	\$525.96	\$547.47	\$547.47	\$536.94	\$536.94	\$533.18	\$533.18	\$522.92
39	\$557.72	\$557.72	\$543.16	\$543.16	\$532.72	\$532.72	\$554.50	\$554.50	\$543.83	\$543.83	\$540.02	\$540.02	\$529.64
40	\$564.79	\$564.79	\$550.05	\$550.05	\$539.47	\$539.47	\$561.53	\$561.53	\$550.73	\$550.73	\$546.87	\$546.87	\$536.35
41	\$575.39	\$575.39	\$560.38	\$560.38	\$549.60	\$549.60	\$572.07	\$572.07	\$561.07	\$561.07	\$557.14	\$557.14	\$546.42
42	\$585.56	\$585.56	\$570.28	\$570.28	\$559.31	\$559.31	\$582.18	\$582.18	\$570.98	\$570.98	\$566.98	\$566.98	\$556.08
43	\$599.70	\$599.70	\$584.05	\$584.05	\$572.82	\$572.82	\$596.24	\$596.24	\$584.77	\$584.77	\$580.67	\$580.67	\$569.51
44	\$617.38	\$617.38	\$601.27	\$601.27	\$589.70	\$589.70	\$613.81	\$613.81	\$602.01	\$602.01	\$597.79	\$597.79	\$586.29
45	\$638.15	\$638.15	\$621.50	\$621.50	\$609.54	\$609.54	\$634.46	\$634.46	\$622.26	\$622.26	\$617.90	\$617.90	\$606.02
46	\$662.90	\$662.90	\$645.60	\$645.60	\$633.18	\$633.18	\$659.07	\$659.07	\$646.40	\$646.40	\$641.87	\$641.87	\$629.52
47	\$690.74	\$690.74	\$672.72	\$672.72	\$659.77	\$659.77	\$686.75	\$686.75	\$673.54	\$673.54	\$668.82	\$668.82	\$655.96
48	\$722.56	\$722.56	\$703.70	\$703.70	\$690.17	\$690.17	\$718.39	\$718.39	\$704.57	\$704.57	\$699.63	\$699.63	\$686.18
49	\$753.93	\$753.93	\$734.26	\$734.26	\$720.14	\$720.14	\$749.58	\$749.58	\$735.17	\$735.17	\$730.01	\$730.01	\$715.97
50	\$789.29	\$789.29	\$768.69	\$768.69	\$753.91	\$753.91	\$784.73	\$784.73	\$769.64	\$769.64	\$764.25	\$764.25	\$749.55
51	\$824.20	\$824.20	\$802.70	\$802.70	\$787.25	\$787.25	\$819.44	\$819.44	\$803.68	\$803.68	\$798.05	\$798.05	\$782.70
52	\$862.65	\$862.65	\$840.14	\$840.14	\$823.98	\$823.98	\$857.67	\$857.67	\$841.18	\$841.18	\$835.28	\$835.28	\$819.22
53	\$901.54	\$901.54	\$878.02	\$878.02	\$861.12	\$861.12	\$896.34	\$896.34	\$879.10	\$879.10	\$872.94	\$872.94	\$856.15
54	\$943.52	\$943.52	\$918.90	\$918.90	\$901.23	\$901.23	\$938.08	\$938.08	\$920.04	\$920.04	\$913.59	\$913.59	\$896.02
55	\$985.50	\$985.50	\$959.79	\$959.79	\$941.33	\$941.33	\$979.82	\$979.82	\$960.97	\$960.97	\$954.24	\$954.24	\$935.89
56	\$1,031.02	\$1,031.02	\$1,004.12	\$1,004.12	\$984.81	\$984.81	\$1,025.07	\$1,025.07	\$1,005.36	\$1,005.36	\$998.31	\$998.31	\$979.11
57	\$1,076.98	\$1,076.98	\$1,048.88	\$1,048.88	\$1,028.71	\$1,028.71	\$1,070.77	\$1,070.77	\$1,050.18	\$1,050.18	\$1,042.82	\$1,042.82	\$1,022.76
58	\$1,126.04	\$1,126.04	\$1,096.66	\$1,096.66	\$1,075.56	\$1,075.56	\$1,119.54	\$1,119.54	\$1,098.01	\$1,098.01	\$1,090.31	\$1,090.31	\$1,069.34
59	\$1,150.34	\$1,150.34	\$1,120.33	\$1,120.33	\$1,098.78	\$1,098.78	\$1,143.71	\$1,143.71	\$1,121.71	\$1,121.71	\$1,113.85	\$1,113.85	\$1,092.43
60	\$1,199.40	\$1,199.40	\$1,168.11	\$1,168.11	\$1,145.63	\$1,145.63	\$1,192.48	\$1,192.48	\$1,169.54	\$1,169.54	\$1,161.35	\$1,161.35	\$1,139.01
61	\$1,241.82	\$1,241.82	\$1,209.42	\$1,209.42	\$1,186.16	\$1,186.16	\$1,234.66	\$1,234.66	\$1,210.91	\$1,210.91	\$1,202.43	\$1,202.43	\$1,179.30
62	\$1,269.66	\$1,269.66	\$1,236.54	\$1,236.54	\$1,212.75	\$1,212.75	\$1,262.34	\$1,262.34	\$1,238.06	\$1,238.06	\$1,229.39	\$1,229.39	\$1,205.74
63	\$1,304.58	\$1,304.58	\$1,270.54	\$1,270.54	\$1,246.10	\$1,246.10	\$1,297.05	\$1,297.05	\$1,272.11	\$1,272.11	\$1,263.19	\$1,263.19	\$1,238.90
64+	\$1,325.79	\$1,325.79	\$1,291.20	\$1,291.20	\$1,266.36	\$1,266.36	\$1,318.14	\$1,318.14	\$1,292.79	\$1,292.79	\$1,283.73	\$1,283.73	\$1,259.04

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0010017	79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022		79962PA0010018		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO \$2500	Premier Balance PPO \$2500		Premier Balance PPO \$2500		Premier Balance PPO \$3000 A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0	\$2,500		\$2,500		\$3,000		\$3,000		\$3,500		\$3,500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		15		15		45		45	
OOP Maximum =>	\$0	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$321.06	\$323.48	\$323.48	\$317.26	\$317.26	\$330.66	\$330.66	\$324.30	\$324.30	\$315.59	\$315.59	\$309.52	\$309.52
15	\$349.59	\$352.23	\$352.23	\$345.46	\$345.46	\$360.05	\$360.05	\$353.13	\$353.13	\$343.64	\$343.64	\$337.03	\$337.03
16	\$360.51	\$363.23	\$363.23	\$356.24	\$356.24	\$371.29	\$371.29	\$364.15	\$364.15	\$354.36	\$354.36	\$347.55	\$347.55
17	\$371.42	\$374.22	\$374.22	\$367.03	\$367.03	\$382.52	\$382.52	\$375.17	\$375.17	\$365.09	\$365.09	\$358.07	\$358.07
18	\$383.17	\$386.06	\$386.06	\$378.64	\$378.64	\$394.63	\$394.63	\$387.04	\$387.04	\$376.64	\$376.64	\$369.40	\$369.40
19	\$394.92	\$397.90	\$397.90	\$390.25	\$390.25	\$406.73	\$406.73	\$398.91	\$398.91	\$388.19	\$388.19	\$380.73	\$380.73
20	\$407.09	\$410.16	\$410.16	\$402.28	\$402.28	\$419.26	\$419.26	\$411.20	\$411.20	\$400.15	\$400.15	\$392.46	\$392.46
21	\$419.68	\$422.85	\$422.85	\$414.72	\$414.72	\$432.23	\$432.23	\$423.92	\$423.92	\$412.53	\$412.53	\$404.60	\$404.60
22	\$419.68	\$422.85	\$422.85	\$414.72	\$414.72	\$432.23	\$432.23	\$423.92	\$423.92	\$412.53	\$412.53	\$404.60	\$404.60
23	\$419.68	\$422.85	\$422.85	\$414.72	\$414.72	\$432.23	\$432.23	\$423.92	\$423.92	\$412.53	\$412.53	\$404.60	\$404.60
24	\$419.68	\$422.85	\$422.85	\$414.72	\$414.72	\$432.23	\$432.23	\$423.92	\$423.92	\$412.53	\$412.53	\$404.60	\$404.60
25	\$421.36	\$424.54	\$424.54	\$416.38	\$416.38	\$433.96	\$433.96	\$425.62	\$425.62	\$414.18	\$414.18	\$406.22	\$406.22
26	\$429.75	\$433.00	\$433.00	\$424.67	\$424.67	\$442.60	\$442.60	\$434.09	\$434.09	\$422.43	\$422.43	\$414.31	\$414.31
27	\$439.82	\$443.15	\$443.15	\$434.63	\$434.63	\$452.98	\$452.98	\$444.27	\$444.27	\$432.33	\$432.33	\$424.02	\$424.02
28	\$456.19	\$459.64	\$459.64	\$450.80	\$450.80	\$469.83	\$469.83	\$460.80	\$460.80	\$448.42	\$448.42	\$439.80	\$439.80
29	\$469.62	\$473.17	\$473.17	\$464.07	\$464.07	\$483.67	\$483.67	\$474.37	\$474.37	\$461.62	\$461.62	\$452.75	\$452.75
30	\$476.34	\$479.93	\$479.93	\$470.71	\$470.71	\$490.58	\$490.58	\$481.15	\$481.15	\$468.22	\$468.22	\$459.22	\$459.22
31	\$486.41	\$490.08	\$490.08	\$480.66	\$480.66	\$500.95	\$500.95	\$491.32	\$491.32	\$478.12	\$478.12	\$468.93	\$468.93
32	\$496.48	\$500.23	\$500.23	\$490.61	\$490.61	\$511.33	\$511.33	\$501.50	\$501.50	\$488.02	\$488.02	\$478.64	\$478.64
33	\$502.78	\$506.57	\$506.57	\$496.83	\$496.83	\$517.81	\$517.81	\$507.86	\$507.86	\$494.21	\$494.21	\$484.71	\$484.71
34	\$509.49	\$513.34	\$513.34	\$503.47	\$503.47	\$524.73	\$524.73	\$514.64	\$514.64	\$500.81	\$500.81	\$491.18	\$491.18
35	\$512.85	\$516.72	\$516.72	\$506.79	\$506.79	\$528.19	\$528.19	\$518.03	\$518.03	\$504.11	\$504.11	\$494.42	\$494.42
36	\$516.21	\$520.11	\$520.11	\$510.11	\$510.11	\$531.64	\$531.64	\$521.42	\$521.42	\$507.41	\$507.41	\$497.66	\$497.66
37	\$519.56	\$523.49	\$523.49	\$513.42	\$513.42	\$535.10	\$535.10	\$524.81	\$524.81	\$510.71	\$510.71	\$500.89	\$500.89
38	\$522.92	\$526.87	\$526.87	\$516.74	\$516.74	\$538.56	\$538.56	\$528.20	\$528.20	\$514.01	\$514.01	\$504.13	\$504.13
39	\$529.64	\$533.64	\$533.64	\$523.38	\$523.38	\$545.47	\$545.47	\$534.99	\$534.99	\$520.61	\$520.61	\$510.61	\$510.61
40	\$536.35	\$540.40	\$540.40	\$530.01	\$530.01	\$552.39	\$552.39	\$541.77	\$541.77	\$527.21	\$527.21	\$517.08	\$517.08
41	\$546.42	\$550.55	\$550.55	\$539.97	\$539.97	\$562.76	\$562.76	\$551.94	\$551.94	\$537.11	\$537.11	\$526.79	\$526.79
42	\$556.08	\$560.28	\$560.28	\$549.50	\$549.50	\$572.70	\$572.70	\$561.69	\$561.69	\$546.60	\$546.60	\$536.10	\$536.10
43	\$569.51	\$573.81	\$573.81	\$562.78	\$562.78	\$586.54	\$586.54	\$575.26	\$575.26	\$559.80	\$559.80	\$549.04	\$549.04
44	\$586.29	\$590.72	\$590.72	\$579.36	\$579.36	\$603.83	\$603.83	\$592.22	\$592.22	\$576.30	\$576.30	\$565.23	\$565.23
45	\$606.02	\$610.60	\$610.60	\$598.86	\$598.86	\$624.14	\$624.14	\$612.14	\$612.14	\$595.69	\$595.69	\$584.24	\$584.24
46	\$629.52	\$634.28	\$634.28	\$622.08	\$622.08	\$648.35	\$648.35	\$635.88	\$635.88	\$618.80	\$618.80	\$606.90	\$606.90
47	\$655.96	\$660.91	\$660.91	\$648.21	\$648.21	\$675.58	\$675.58	\$662.59	\$662.59	\$644.78	\$644.78	\$632.39	\$632.39
48	\$686.18	\$691.36	\$691.36	\$678.07	\$678.07	\$706.70	\$706.70	\$693.11	\$693.11	\$674.49	\$674.49	\$661.52	\$661.52
49	\$715.97	\$721.38	\$721.38	\$707.51	\$707.51	\$737.38	\$737.38	\$723.21	\$723.21	\$703.78	\$703.78	\$690.25	\$690.25
50	\$749.55	\$755.21	\$755.21	\$740.69	\$740.69	\$771.96	\$771.96	\$757.12	\$757.12	\$736.78	\$736.78	\$722.62	\$722.62
51	\$782.70	\$788.62	\$788.62	\$773.45	\$773.45	\$806.11	\$806.11	\$790.61	\$790.61	\$769.37	\$769.37	\$754.58	\$754.58
52	\$819.22	\$825.40	\$825.40	\$809.53	\$809.53	\$843.71	\$843.71	\$827.49	\$827.49	\$805.26	\$805.26	\$789.78	\$789.78
53	\$856.15	\$862.61	\$862.61	\$846.03	\$846.03	\$881.75	\$881.75	\$864.80	\$864.80	\$841.56	\$841.56	\$825.38	\$825.38
54	\$896.02	\$902.78	\$902.78	\$885.43	\$885.43	\$922.81	\$922.81	\$905.07	\$905.07	\$880.75	\$880.75	\$863.82	\$863.82
55	\$935.89	\$942.96	\$942.96	\$924.83	\$924.83	\$963.87	\$963.87	\$945.34	\$945.34	\$919.94	\$919.94	\$902.26	\$902.26
56	\$979.11	\$986.51	\$986.51	\$967.54	\$967.54	\$1,008.39	\$1,008.39	\$989.01	\$989.01	\$962.43	\$962.43	\$943.93	\$943.93
57	\$1,022.76	\$1,030.49	\$1,030.49	\$1,010.67	\$1,010.67	\$1,053.34	\$1,053.34	\$1,033.09	\$1,033.09	\$1,005.34	\$1,005.34	\$986.01	\$986.01
58	\$1,069.34	\$1,077.42	\$1,077.42	\$1,056.71	\$1,056.71	\$1,101.32	\$1,101.32	\$1,080.15	\$1,080.15	\$1,051.13	\$1,051.13	\$1,030.92	\$1,030.92
59	\$1,092.43	\$1,100.68	\$1,100.68	\$1,079.52	\$1,079.52	\$1,125.09	\$1,125.09	\$1,103.46	\$1,103.46	\$1,073.82	\$1,073.82	\$1,053.17	\$1,053.17
60	\$1,139.01	\$1,147.61	\$1,147.61	\$1,125.55	\$1,125.55	\$1,173.07	\$1,173.07	\$1,150.52	\$1,150.52	\$1,119.61	\$1,119.61	\$1,098.08	\$1,098.08
61	\$1,179.30	\$1,188.21	\$1,188.21	\$1,165.36	\$1,165.36	\$1,214.57	\$1,214.57	\$1,191.22	\$1,191.22	\$1,159.21	\$1,159.21	\$1,136.93	\$1,136.93
62	\$1,205.74	\$1,214.85	\$1,214.85	\$1,191.49	\$1,191.49	\$1,241.80	\$1,241.80	\$1,217.92	\$1,217.92	\$1,185.20	\$1,185.20	\$1,162.42	\$1,162.42
63	\$1,238.90	\$1,248.25	\$1,248.25	\$1,224.25	\$1,224.25	\$1,275.94	\$1,275.94	\$1,251.41	\$1,251.41	\$1,217.79	\$1,217.79	\$1,194.38	\$1,194.38
64+	\$1,259.04	\$1,268.55	\$1,268.55	\$1,244.16	\$1,244.16	\$1,296.69	\$1,296.69	\$1,271.76	\$1,271.76	\$1,237.59	\$1,237.59	\$1,213.80	\$1,213.80

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010023		79962PA0010023		79962PA
Plan Marketing Name =>	Premier Balance PPO \$4000		Premier Balance PPO \$4000		Premier Balance PPO \$5000		Premier Balance PPO \$5000		Premier Balance PPO \$7000		Premier Balance PPO \$7000		Balance PP
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area
Network =>	F		F		F		F		F		F		I
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gc
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$7,000		\$7,000		\$1,0
Coinurance =>	100%		100%		100%		100%		100%		100%		80
Copays =>	35		35		40		40		45		45		6
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$6,5
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yi
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$302.34	\$302.34	\$296.53	\$296.53	\$287.52	\$287.52	\$281.99	\$281.99	\$254.23	\$254.23	\$249.34	\$249.34	\$318.23
15	\$329.22	\$329.22	\$322.89	\$322.89	\$313.07	\$313.07	\$307.05	\$307.05	\$276.83	\$276.83	\$271.51	\$271.51	\$346.52
16	\$339.49	\$339.49	\$332.97	\$332.97	\$322.85	\$322.85	\$316.64	\$316.64	\$285.47	\$285.47	\$279.98	\$279.98	\$357.34
17	\$349.77	\$349.77	\$343.04	\$343.04	\$332.62	\$332.62	\$326.22	\$326.22	\$294.11	\$294.11	\$288.46	\$288.46	\$368.15
18	\$360.84	\$360.84	\$353.90	\$353.90	\$343.14	\$343.14	\$336.54	\$336.54	\$303.42	\$303.42	\$297.58	\$297.58	\$379.80
19	\$371.90	\$371.90	\$364.75	\$364.75	\$353.67	\$353.67	\$346.86	\$346.86	\$312.72	\$312.72	\$306.71	\$306.71	\$391.45
20	\$383.36	\$383.36	\$375.99	\$375.99	\$364.56	\$364.56	\$357.55	\$357.55	\$322.36	\$322.36	\$316.16	\$316.16	\$403.51
21	\$395.22	\$395.22	\$387.62	\$387.62	\$375.84	\$375.84	\$368.61	\$368.61	\$332.33	\$332.33	\$325.94	\$325.94	\$415.99
22	\$395.22	\$395.22	\$387.62	\$387.62	\$375.84	\$375.84	\$368.61	\$368.61	\$332.33	\$332.33	\$325.94	\$325.94	\$415.99
23	\$395.22	\$395.22	\$387.62	\$387.62	\$375.84	\$375.84	\$368.61	\$368.61	\$332.33	\$332.33	\$325.94	\$325.94	\$415.99
24	\$395.22	\$395.22	\$387.62	\$387.62	\$375.84	\$375.84	\$368.61	\$368.61	\$332.33	\$332.33	\$325.94	\$325.94	\$415.99
25	\$396.80	\$396.80	\$389.17	\$389.17	\$377.34	\$377.34	\$370.08	\$370.08	\$333.66	\$333.66	\$327.24	\$327.24	\$417.65
26	\$404.71	\$404.71	\$396.92	\$396.92	\$384.86	\$384.86	\$377.46	\$377.46	\$340.31	\$340.31	\$333.76	\$333.76	\$425.97
27	\$414.19	\$414.19	\$406.23	\$406.23	\$393.88	\$393.88	\$386.30	\$386.30	\$348.28	\$348.28	\$341.59	\$341.59	\$435.96
28	\$429.60	\$429.60	\$421.34	\$421.34	\$408.54	\$408.54	\$400.68	\$400.68	\$361.24	\$361.24	\$354.30	\$354.30	\$452.18
29	\$442.25	\$442.25	\$433.75	\$433.75	\$420.56	\$420.56	\$412.47	\$412.47	\$371.88	\$371.88	\$364.73	\$364.73	\$465.49
30	\$448.57	\$448.57	\$439.95	\$439.95	\$426.58	\$426.58	\$418.37	\$418.37	\$377.19	\$377.19	\$369.94	\$369.94	\$472.15
31	\$458.06	\$458.06	\$449.25	\$449.25	\$435.60	\$435.60	\$427.22	\$427.22	\$385.17	\$385.17	\$377.76	\$377.76	\$482.13
32	\$467.55	\$467.55	\$458.55	\$458.55	\$444.62	\$444.62	\$436.07	\$436.07	\$393.15	\$393.15	\$385.59	\$385.59	\$492.12
33	\$473.47	\$473.47	\$464.37	\$464.37	\$450.26	\$450.26	\$441.59	\$441.59	\$398.13	\$398.13	\$390.48	\$390.48	\$498.36
34	\$479.80	\$479.80	\$470.57	\$470.57	\$456.27	\$456.27	\$447.49	\$447.49	\$403.45	\$403.45	\$395.69	\$395.69	\$505.01
35	\$482.96	\$482.96	\$473.67	\$473.67	\$459.28	\$459.28	\$450.44	\$450.44	\$406.11	\$406.11	\$398.30	\$398.30	\$508.34
36	\$486.12	\$486.12	\$476.77	\$476.77	\$462.28	\$462.28	\$453.39	\$453.39	\$408.77	\$408.77	\$400.91	\$400.91	\$511.67
37	\$489.28	\$489.28	\$479.87	\$479.87	\$465.29	\$465.29	\$456.34	\$456.34	\$411.42	\$411.42	\$403.51	\$403.51	\$515.00
38	\$492.44	\$492.44	\$482.97	\$482.97	\$468.30	\$468.30	\$459.29	\$459.29	\$414.08	\$414.08	\$406.12	\$406.12	\$518.32
39	\$498.77	\$498.77	\$489.18	\$489.18	\$474.31	\$474.31	\$465.19	\$465.19	\$419.40	\$419.40	\$411.34	\$411.34	\$524.98
40	\$505.09	\$505.09	\$495.38	\$495.38	\$480.32	\$480.32	\$471.08	\$471.08	\$424.72	\$424.72	\$416.55	\$416.55	\$531.64
41	\$514.58	\$514.58	\$504.68	\$504.68	\$489.34	\$489.34	\$479.93	\$479.93	\$432.69	\$432.69	\$424.37	\$424.37	\$541.62
42	\$523.67	\$523.67	\$513.60	\$513.60	\$497.99	\$497.99	\$488.41	\$488.41	\$440.34	\$440.34	\$431.87	\$431.87	\$551.19
43	\$536.31	\$536.31	\$526.00	\$526.00	\$510.01	\$510.01	\$500.20	\$500.20	\$450.97	\$450.97	\$442.30	\$442.30	\$564.50
44	\$552.12	\$552.12	\$541.51	\$541.51	\$525.05	\$525.05	\$514.95	\$514.95	\$464.27	\$464.27	\$455.34	\$455.34	\$581.14
45	\$570.70	\$570.70	\$559.72	\$559.72	\$542.71	\$542.71	\$532.27	\$532.27	\$479.88	\$479.88	\$470.66	\$470.66	\$600.69
46	\$592.83	\$592.83	\$581.43	\$581.43	\$563.76	\$563.76	\$552.92	\$552.92	\$498.50	\$498.50	\$488.91	\$488.91	\$623.99
47	\$617.73	\$617.73	\$605.85	\$605.85	\$587.44	\$587.44	\$576.14	\$576.14	\$519.43	\$519.43	\$509.44	\$509.44	\$650.19
48	\$646.18	\$646.18	\$633.76	\$633.76	\$614.50	\$614.50	\$602.68	\$602.68	\$543.36	\$543.36	\$532.91	\$532.91	\$680.14
49	\$674.25	\$674.25	\$661.28	\$661.28	\$641.18	\$641.18	\$628.85	\$628.85	\$566.95	\$566.95	\$556.05	\$556.05	\$709.68
50	\$705.86	\$705.86	\$692.29	\$692.29	\$671.25	\$671.25	\$658.34	\$658.34	\$593.54	\$593.54	\$582.13	\$582.13	\$742.96
51	\$737.09	\$737.09	\$722.91	\$722.91	\$700.94	\$700.94	\$687.46	\$687.46	\$619.80	\$619.80	\$607.88	\$607.88	\$775.82
52	\$771.47	\$771.47	\$756.63	\$756.63	\$733.64	\$733.64	\$719.53	\$719.53	\$648.71	\$648.71	\$636.23	\$636.23	\$812.01
53	\$806.25	\$806.25	\$790.74	\$790.74	\$766.71	\$766.71	\$751.96	\$751.96	\$677.95	\$677.95	\$664.92	\$664.92	\$848.62
54	\$843.79	\$843.79	\$827.57	\$827.57	\$802.42	\$802.42	\$786.98	\$786.98	\$709.52	\$709.52	\$695.88	\$695.88	\$888.14
55	\$881.34	\$881.34	\$864.39	\$864.39	\$838.12	\$838.12	\$822.00	\$822.00	\$741.10	\$741.10	\$726.85	\$726.85	\$927.66
56	\$922.05	\$922.05	\$904.32	\$904.32	\$876.83	\$876.83	\$859.97	\$859.97	\$775.33	\$775.33	\$760.42	\$760.42	\$970.50
57	\$963.15	\$963.15	\$944.63	\$944.63	\$915.92	\$915.92	\$898.30	\$898.30	\$809.89	\$809.89	\$794.32	\$794.32	\$1,013.77
58	\$1,007.02	\$1,007.02	\$987.66	\$987.66	\$957.64	\$957.64	\$939.22	\$939.22	\$846.78	\$846.78	\$830.50	\$830.50	\$1,059.94
59	\$1,028.76	\$1,028.76	\$1,008.97	\$1,008.97	\$978.31	\$978.31	\$959.49	\$959.49	\$865.05	\$865.05	\$848.42	\$848.42	\$1,082.82
60	\$1,072.63	\$1,072.63	\$1,052.00	\$1,052.00	\$1,020.03	\$1,020.03	\$1,000.41	\$1,000.41	\$901.94	\$901.94	\$884.60	\$884.60	\$1,129.00
61	\$1,110.57	\$1,110.57	\$1,089.21	\$1,089.21	\$1,056.11	\$1,056.11	\$1,035.79	\$1,035.79	\$933.85	\$933.85	\$915.89	\$915.89	\$1,168.93
62	\$1,135.47	\$1,135.47	\$1,113.63	\$1,113.63	\$1,079.79	\$1,079.79	\$1,059.02	\$1,059.02	\$954.78	\$954.78	\$936.43	\$936.43	\$1,195.14
63	\$1,166.69	\$1,166.69	\$1,144.25	\$1,144.25	\$1,109.48	\$1,109.48	\$1,088.14	\$1,088.14	\$981.04	\$981.04	\$962.17	\$962.17	\$1,228.00
64+	\$1,185.66	\$1,185.66	\$1,162.86	\$1,162.86	\$1,127.52	\$1,127.52	\$1,105.83	\$1,105.83	\$996.99	\$996.99	\$977.82	\$977.82	\$1,247.97

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

HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0020016	79962PA0020016		79962PA0020017		79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	PO \$1000 A	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Balance PPO \$2000	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	6,7	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$00	\$1,000		\$1,750		\$1,750		\$2,000		\$2,000		\$2,000	
Coinurance =>	0%	80%		90%		90%		90%		90%		70%	
Copays =>	0	60		45		45		45		45		55	
OOP Maximum =>	\$00	\$6,900		\$7,900		\$7,900		\$7,900		\$7,900		\$8,550	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$318.23	\$312.11	\$312.11	\$321.58	\$321.58	\$315.39	\$315.39	\$320.23	\$320.23	\$314.07	\$314.07	\$286.83	\$286.83
15	\$346.52	\$339.86	\$339.86	\$350.16	\$350.16	\$343.43	\$343.43	\$348.69	\$348.69	\$341.99	\$341.99	\$312.33	\$312.33
16	\$357.34	\$350.46	\$350.46	\$361.09	\$361.09	\$354.15	\$354.15	\$359.58	\$359.58	\$352.66	\$352.66	\$322.07	\$322.07
17	\$368.15	\$361.07	\$361.07	\$372.02	\$372.02	\$364.87	\$364.87	\$370.46	\$370.46	\$363.34	\$363.34	\$331.82	\$331.82
18	\$379.80	\$372.49	\$372.49	\$383.79	\$383.79	\$376.41	\$376.41	\$382.18	\$382.18	\$374.83	\$374.83	\$342.32	\$342.32
19	\$391.45	\$383.92	\$383.92	\$395.56	\$395.56	\$387.96	\$387.96	\$393.90	\$393.90	\$386.33	\$386.33	\$352.82	\$352.82
20	\$403.51	\$395.75	\$395.75	\$407.75	\$407.75	\$399.91	\$399.91	\$406.04	\$406.04	\$398.23	\$398.23	\$363.69	\$363.69
21	\$415.99	\$407.99	\$407.99	\$420.36	\$420.36	\$412.28	\$412.28	\$418.60	\$418.60	\$410.55	\$410.55	\$374.94	\$374.94
22	\$415.99	\$407.99	\$407.99	\$420.36	\$420.36	\$412.28	\$412.28	\$418.60	\$418.60	\$410.55	\$410.55	\$374.94	\$374.94
23	\$415.99	\$407.99	\$407.99	\$420.36	\$420.36	\$412.28	\$412.28	\$418.60	\$418.60	\$410.55	\$410.55	\$374.94	\$374.94
24	\$415.99	\$407.99	\$407.99	\$420.36	\$420.36	\$412.28	\$412.28	\$418.60	\$418.60	\$410.55	\$410.55	\$374.94	\$374.94
25	\$417.65	\$409.62	\$409.62	\$422.04	\$422.04	\$413.93	\$413.93	\$420.27	\$420.27	\$412.19	\$412.19	\$376.44	\$376.44
26	\$425.97	\$417.78	\$417.78	\$430.45	\$430.45	\$422.17	\$422.17	\$428.65	\$428.65	\$420.40	\$420.40	\$383.94	\$383.94
27	\$435.96	\$427.57	\$427.57	\$440.54	\$440.54	\$432.07	\$432.07	\$438.69	\$438.69	\$430.26	\$430.26	\$392.94	\$392.94
28	\$452.18	\$443.49	\$443.49	\$456.93	\$456.93	\$448.15	\$448.15	\$455.02	\$455.02	\$446.27	\$446.27	\$407.56	\$407.56
29	\$465.49	\$456.54	\$456.54	\$470.38	\$470.38	\$461.34	\$461.34	\$468.41	\$468.41	\$459.41	\$459.41	\$419.56	\$419.56
30	\$472.15	\$463.07	\$463.07	\$477.11	\$477.11	\$467.94	\$467.94	\$475.11	\$475.11	\$465.97	\$465.97	\$425.56	\$425.56
31	\$482.13	\$472.86	\$472.86	\$487.20	\$487.20	\$477.83	\$477.83	\$485.16	\$485.16	\$475.83	\$475.83	\$434.56	\$434.56
32	\$492.12	\$482.65	\$482.65	\$497.29	\$497.29	\$487.73	\$487.73	\$495.20	\$495.20	\$485.68	\$485.68	\$443.55	\$443.55
33	\$498.36	\$488.77	\$488.77	\$503.59	\$503.59	\$493.91	\$493.91	\$501.48	\$501.48	\$491.84	\$491.84	\$449.18	\$449.18
34	\$505.01	\$495.30	\$495.30	\$510.32	\$510.32	\$500.51	\$500.51	\$508.18	\$508.18	\$498.41	\$498.41	\$455.18	\$455.18
35	\$508.34	\$498.56	\$498.56	\$513.68	\$513.68	\$503.81	\$503.81	\$511.53	\$511.53	\$501.69	\$501.69	\$458.18	\$458.18
36	\$511.67	\$501.83	\$501.83	\$517.04	\$517.04	\$507.10	\$507.10	\$514.88	\$514.88	\$504.98	\$504.98	\$461.18	\$461.18
37	\$515.00	\$505.09	\$505.09	\$520.41	\$520.41	\$510.40	\$510.40	\$518.23	\$518.23	\$508.26	\$508.26	\$464.18	\$464.18
38	\$518.32	\$508.36	\$508.36	\$523.77	\$523.77	\$513.70	\$513.70	\$521.58	\$521.58	\$511.55	\$511.55	\$467.18	\$467.18
39	\$524.98	\$514.88	\$514.88	\$530.49	\$530.49	\$520.30	\$520.30	\$528.27	\$528.27	\$518.11	\$518.11	\$473.17	\$473.17
40	\$531.64	\$521.41	\$521.41	\$537.22	\$537.22	\$526.89	\$526.89	\$534.97	\$534.97	\$524.68	\$524.68	\$479.17	\$479.17
41	\$541.62	\$531.20	\$531.20	\$547.31	\$547.31	\$536.79	\$536.79	\$545.02	\$545.02	\$534.54	\$534.54	\$488.17	\$488.17
42	\$551.19	\$540.59	\$540.59	\$556.98	\$556.98	\$546.27	\$546.27	\$554.65	\$554.65	\$543.98	\$543.98	\$496.80	\$496.80
43	\$564.50	\$553.64	\$553.64	\$570.43	\$570.43	\$559.46	\$559.46	\$568.04	\$568.04	\$557.12	\$557.12	\$508.79	\$508.79
44	\$581.14	\$569.96	\$569.96	\$587.24	\$587.24	\$575.96	\$575.96	\$584.78	\$584.78	\$573.54	\$573.54	\$523.79	\$523.79
45	\$600.69	\$589.14	\$589.14	\$607.00	\$607.00	\$595.33	\$595.33	\$604.46	\$604.46	\$592.83	\$592.83	\$541.41	\$541.41
46	\$623.99	\$611.99	\$611.99	\$630.54	\$630.54	\$618.42	\$618.42	\$627.90	\$627.90	\$615.83	\$615.83	\$562.41	\$562.41
47	\$650.19	\$637.69	\$637.69	\$657.02	\$657.02	\$644.39	\$644.39	\$654.27	\$654.27	\$641.69	\$641.69	\$586.03	\$586.03
48	\$680.14	\$667.06	\$667.06	\$687.29	\$687.29	\$674.08	\$674.08	\$684.41	\$684.41	\$671.25	\$671.25	\$613.03	\$613.03
49	\$709.68	\$696.03	\$696.03	\$717.13	\$717.13	\$703.35	\$703.35	\$714.13	\$714.13	\$700.40	\$700.40	\$639.65	\$639.65
50	\$742.96	\$728.67	\$728.67	\$750.76	\$750.76	\$736.33	\$736.33	\$747.62	\$747.62	\$733.24	\$733.24	\$669.64	\$669.64
51	\$775.82	\$760.90	\$760.90	\$783.97	\$783.97	\$768.90	\$768.90	\$780.69	\$780.69	\$765.68	\$765.68	\$699.26	\$699.26
52	\$812.01	\$796.40	\$796.40	\$820.54	\$820.54	\$804.77	\$804.77	\$817.11	\$817.11	\$801.39	\$801.39	\$731.88	\$731.88
53	\$848.62	\$832.30	\$832.30	\$857.53	\$857.53	\$841.05	\$841.05	\$853.94	\$853.94	\$837.52	\$837.52	\$764.88	\$764.88
54	\$888.14	\$871.06	\$871.06	\$897.47	\$897.47	\$880.22	\$880.22	\$893.71	\$893.71	\$876.52	\$876.52	\$800.50	\$800.50
55	\$927.66	\$909.82	\$909.82	\$937.40	\$937.40	\$919.38	\$919.38	\$933.48	\$933.48	\$915.53	\$915.53	\$836.12	\$836.12
56	\$970.50	\$951.84	\$951.84	\$980.70	\$980.70	\$961.85	\$961.85	\$976.59	\$976.59	\$957.81	\$957.81	\$874.74	\$874.74
57	\$1,013.77	\$994.27	\$994.27	\$1,024.42	\$1,024.42	\$1,004.73	\$1,004.73	\$1,020.13	\$1,020.13	\$1,000.51	\$1,000.51	\$913.73	\$913.73
58	\$1,059.94	\$1,039.56	\$1,039.56	\$1,071.08	\$1,071.08	\$1,050.49	\$1,050.49	\$1,066.59	\$1,066.59	\$1,046.08	\$1,046.08	\$955.35	\$955.35
59	\$1,082.82	\$1,062.00	\$1,062.00	\$1,094.20	\$1,094.20	\$1,073.16	\$1,073.16	\$1,089.62	\$1,089.62	\$1,068.66	\$1,068.66	\$975.97	\$975.97
60	\$1,129.00	\$1,107.28	\$1,107.28	\$1,140.86	\$1,140.86	\$1,118.93	\$1,118.93	\$1,136.08	\$1,136.08	\$1,114.23	\$1,114.23	\$1,017.59	\$1,017.59
61	\$1,168.93	\$1,146.45	\$1,146.45	\$1,181.21	\$1,181.21	\$1,158.51	\$1,158.51	\$1,176.27	\$1,176.27	\$1,153.65	\$1,153.65	\$1,053.58	\$1,053.58
62	\$1,195.14	\$1,172.16	\$1,172.16	\$1,207.69	\$1,207.69	\$1,184.48	\$1,184.48	\$1,202.64	\$1,202.64	\$1,179.51	\$1,179.51	\$1,077.20	\$1,077.20
63	\$1,228.00	\$1,204.39	\$1,204.39	\$1,240.90	\$1,240.90	\$1,217.05	\$1,217.05	\$1,235.71	\$1,235.71	\$1,211.94	\$1,211.94	\$1,106.82	\$1,106.82
64+	\$1,247.97	\$1,223.97	\$1,223.97	\$1,261.08	\$1,261.08	\$1,236.84	\$1,236.84	\$1,255.80	\$1,255.80	\$1,231.65	\$1,231.65	\$1,124.82	\$1,124.82

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020005		79962PA0020005		79962PA0080001		79962PA0080001		79962PA0090001		79962PA
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2600		Balance PPO \$2600		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2800		Health Savings PPO Embedded
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 6,7
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Gold		Gold		Silver		Silver
Deductible =>	\$2,000		\$2,600		\$2,600		\$1,500		\$1,500		\$2,800		\$2,800
Coinurance =>	70%		70%		70%		100%		100%		100%		100%
Copays =>	55		45		45		1		1		1		1
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$3,000		\$3,000		\$6,650		\$6,650
Pediatric Dental (Yes/No) =>	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
0 - 14	\$281.31	\$281.31	\$283.00	\$283.00	\$277.55	\$277.55	\$339.84	\$339.84	\$333.30	\$333.30	\$306.69	\$306.69	\$300.79
15	\$306.32	\$306.32	\$308.15	\$308.15	\$302.22	\$302.22	\$370.04	\$370.04	\$362.93	\$362.93	\$333.95	\$333.95	\$327.53
16	\$315.88	\$315.88	\$317.77	\$317.77	\$311.65	\$311.65	\$381.59	\$381.59	\$374.26	\$374.26	\$344.37	\$344.37	\$337.75
17	\$325.44	\$325.44	\$327.39	\$327.39	\$321.09	\$321.09	\$393.14	\$393.14	\$385.59	\$385.59	\$354.80	\$354.80	\$347.97
18	\$335.74	\$335.74	\$337.75	\$337.75	\$331.25	\$331.25	\$405.58	\$405.58	\$397.78	\$397.78	\$366.02	\$366.02	\$358.98
19	\$346.03	\$346.03	\$348.10	\$348.10	\$341.40	\$341.40	\$418.02	\$418.02	\$409.98	\$409.98	\$377.25	\$377.25	\$369.99
20	\$356.70	\$356.70	\$358.83	\$358.83	\$351.93	\$351.93	\$430.90	\$430.90	\$422.62	\$422.62	\$388.87	\$388.87	\$381.39
21	\$367.73	\$367.73	\$369.93	\$369.93	\$362.81	\$362.81	\$444.23	\$444.23	\$435.69	\$435.69	\$400.90	\$400.90	\$393.19
22	\$367.73	\$367.73	\$369.93	\$369.93	\$362.81	\$362.81	\$444.23	\$444.23	\$435.69	\$435.69	\$400.90	\$400.90	\$393.19
23	\$367.73	\$367.73	\$369.93	\$369.93	\$362.81	\$362.81	\$444.23	\$444.23	\$435.69	\$435.69	\$400.90	\$400.90	\$393.19
24	\$367.73	\$367.73	\$369.93	\$369.93	\$362.81	\$362.81	\$444.23	\$444.23	\$435.69	\$435.69	\$400.90	\$400.90	\$393.19
25	\$369.20	\$369.20	\$371.41	\$371.41	\$364.26	\$364.26	\$446.01	\$446.01	\$437.43	\$437.43	\$402.50	\$402.50	\$394.76
26	\$376.56	\$376.56	\$378.81	\$378.81	\$371.52	\$371.52	\$454.89	\$454.89	\$446.15	\$446.15	\$410.52	\$410.52	\$402.63
27	\$385.38	\$385.38	\$387.69	\$387.69	\$380.22	\$380.22	\$465.55	\$465.55	\$456.60	\$456.60	\$420.14	\$420.14	\$412.06
28	\$399.72	\$399.72	\$402.11	\$402.11	\$394.37	\$394.37	\$482.88	\$482.88	\$473.60	\$473.60	\$435.78	\$435.78	\$427.40
29	\$411.49	\$411.49	\$413.95	\$413.95	\$405.98	\$405.98	\$497.09	\$497.09	\$487.54	\$487.54	\$448.61	\$448.61	\$439.98
30	\$417.37	\$417.37	\$419.87	\$419.87	\$411.79	\$411.79	\$504.20	\$504.20	\$494.51	\$494.51	\$455.02	\$455.02	\$446.27
31	\$426.20	\$426.20	\$428.75	\$428.75	\$420.50	\$420.50	\$514.86	\$514.86	\$504.96	\$504.96	\$464.64	\$464.64	\$455.71
32	\$435.02	\$435.02	\$437.63	\$437.63	\$429.20	\$429.20	\$525.52	\$525.52	\$515.42	\$515.42	\$474.26	\$474.26	\$465.14
33	\$440.54	\$440.54	\$443.18	\$443.18	\$434.65	\$434.65	\$532.19	\$532.19	\$521.96	\$521.96	\$480.28	\$480.28	\$471.04
34	\$446.42	\$446.42	\$449.10	\$449.10	\$440.45	\$440.45	\$539.30	\$539.30	\$528.93	\$528.93	\$486.69	\$486.69	\$477.33
35	\$449.37	\$449.37	\$452.05	\$452.05	\$443.35	\$443.35	\$542.85	\$542.85	\$532.41	\$532.41	\$489.90	\$489.90	\$480.48
36	\$452.31	\$452.31	\$455.01	\$455.01	\$446.26	\$446.26	\$546.40	\$546.40	\$535.90	\$535.90	\$493.11	\$493.11	\$483.62
37	\$455.25	\$455.25	\$457.97	\$457.97	\$449.16	\$449.16	\$549.96	\$549.96	\$539.38	\$539.38	\$496.31	\$496.31	\$486.77
38	\$458.19	\$458.19	\$460.93	\$460.93	\$452.06	\$452.06	\$553.51	\$553.51	\$542.87	\$542.87	\$499.52	\$499.52	\$489.91
39	\$464.08	\$464.08	\$466.85	\$466.85	\$457.87	\$457.87	\$560.62	\$560.62	\$549.84	\$549.84	\$505.94	\$505.94	\$496.21
40	\$469.96	\$469.96	\$472.77	\$472.77	\$463.67	\$463.67	\$567.73	\$567.73	\$556.81	\$556.81	\$512.35	\$512.35	\$502.50
41	\$478.78	\$478.78	\$481.65	\$481.65	\$472.38	\$472.38	\$578.39	\$578.39	\$567.27	\$567.27	\$521.97	\$521.97	\$511.93
42	\$487.24	\$487.24	\$490.16	\$490.16	\$480.72	\$480.72	\$588.60	\$588.60	\$577.29	\$577.29	\$531.19	\$531.19	\$520.98
43	\$499.01	\$499.01	\$502.00	\$502.00	\$492.33	\$492.33	\$602.82	\$602.82	\$591.23	\$591.23	\$544.02	\$544.02	\$533.56
44	\$513.72	\$513.72	\$516.79	\$516.79	\$506.85	\$506.85	\$620.59	\$620.59	\$608.66	\$608.66	\$560.06	\$560.06	\$549.29
45	\$531.00	\$531.00	\$534.18	\$534.18	\$523.90	\$523.90	\$641.47	\$641.47	\$629.14	\$629.14	\$578.90	\$578.90	\$567.77
46	\$551.60	\$551.60	\$554.90	\$554.90	\$544.22	\$544.22	\$666.35	\$666.35	\$653.54	\$653.54	\$601.35	\$601.35	\$589.79
47	\$574.76	\$574.76	\$578.20	\$578.20	\$567.07	\$567.07	\$694.33	\$694.33	\$680.98	\$680.98	\$626.61	\$626.61	\$614.56
48	\$601.24	\$601.24	\$604.84	\$604.84	\$593.19	\$593.19	\$726.32	\$726.32	\$712.35	\$712.35	\$655.47	\$655.47	\$642.87
49	\$627.35	\$627.35	\$631.10	\$631.10	\$618.95	\$618.95	\$757.86	\$757.86	\$743.29	\$743.29	\$683.94	\$683.94	\$670.78
50	\$656.77	\$656.77	\$660.69	\$660.69	\$647.98	\$647.98	\$793.39	\$793.39	\$778.14	\$778.14	\$716.01	\$716.01	\$702.24
51	\$685.82	\$685.82	\$689.92	\$689.92	\$676.64	\$676.64	\$828.49	\$828.49	\$812.56	\$812.56	\$747.68	\$747.68	\$733.30
52	\$717.81	\$717.81	\$722.10	\$722.10	\$708.21	\$708.21	\$867.14	\$867.14	\$850.47	\$850.47	\$782.56	\$782.56	\$767.51
53	\$750.17	\$750.17	\$754.66	\$754.66	\$740.13	\$740.13	\$906.23	\$906.23	\$888.81	\$888.81	\$817.84	\$817.84	\$802.11
54	\$785.10	\$785.10	\$789.80	\$789.80	\$774.60	\$774.60	\$948.43	\$948.43	\$930.20	\$930.20	\$855.92	\$855.92	\$839.46
55	\$820.04	\$820.04	\$824.94	\$824.94	\$809.07	\$809.07	\$990.63	\$990.63	\$971.59	\$971.59	\$894.01	\$894.01	\$876.81
56	\$857.91	\$857.91	\$863.05	\$863.05	\$846.44	\$846.44	\$1,036.39	\$1,036.39	\$1,016.46	\$1,016.46	\$935.30	\$935.30	\$917.31
57	\$896.16	\$896.16	\$901.52	\$901.52	\$884.17	\$884.17	\$1,082.59	\$1,082.59	\$1,061.78	\$1,061.78	\$976.99	\$976.99	\$958.20
58	\$936.98	\$936.98	\$942.58	\$942.58	\$924.44	\$924.44	\$1,131.90	\$1,131.90	\$1,110.14	\$1,110.14	\$1,021.49	\$1,021.49	\$1,001.85
59	\$957.20	\$957.20	\$962.93	\$962.93	\$944.39	\$944.39	\$1,156.33	\$1,156.33	\$1,134.10	\$1,134.10	\$1,043.54	\$1,043.54	\$1,023.47
60	\$998.02	\$998.02	\$1,003.99	\$1,003.99	\$984.67	\$984.67	\$1,205.64	\$1,205.64	\$1,182.46	\$1,182.46	\$1,088.04	\$1,088.04	\$1,067.12
61	\$1,033.32	\$1,033.32	\$1,039.50	\$1,039.50	\$1,019.50	\$1,019.50	\$1,248.29	\$1,248.29	\$1,224.29	\$1,224.29	\$1,126.53	\$1,126.53	\$1,104.86
62	\$1,056.49	\$1,056.49	\$1,062.81	\$1,062.81	\$1,042.35	\$1,042.35	\$1,276.27	\$1,276.27	\$1,251.74	\$1,251.74	\$1,151.79	\$1,151.79	\$1,129.63
63	\$1,085.54	\$1,085.54	\$1,092.03	\$1,092.03	\$1,071.02	\$1,071.02	\$1,311.37	\$1,311.37	\$1,286.16	\$1,286.16	\$1,183.46	\$1,183.46	\$1,160.70
64+	\$1,103.19	\$1,103.19	\$1,109.79	\$1,109.79	\$1,088.43	\$1,088.43	\$1,332.69	\$1,332.69	\$1,307.07	\$1,307.07	\$1,202.70	\$1,202.70	\$1,179.57

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0090001	79962PA0090005		79962PA0090005		79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	ings PPO ed \$2800	Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	IDHP-6	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Silver	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$0	\$3,550		\$3,550		\$4,250		\$4,250		\$4,750		\$4,750	
Coinurance =>	0%	100%		100%		100%		100%		60%		60%	
Copays =>	1	1		1		1		1		0.6		0.6	
OOP Maximum =>	\$50	\$6,900		\$6,900		\$4,250		\$4,250		\$6,350		\$6,350	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$300.79	\$300.43	\$300.43	\$294.65	\$294.65	\$295.63	\$295.63	\$289.94	\$289.94	\$266.00	\$266.00	\$260.88	\$260.88
15	\$327.53	\$327.14	\$327.14	\$320.84	\$320.84	\$321.90	\$321.90	\$315.72	\$315.72	\$289.64	\$289.64	\$284.07	\$284.07
16	\$337.75	\$337.35	\$337.35	\$330.85	\$330.85	\$331.95	\$331.95	\$325.57	\$325.57	\$298.68	\$298.68	\$292.94	\$292.94
17	\$347.97	\$347.56	\$347.56	\$340.87	\$340.87	\$342.00	\$342.00	\$335.42	\$335.42	\$307.72	\$307.72	\$301.80	\$301.80
18	\$358.98	\$358.55	\$358.55	\$351.65	\$351.65	\$352.82	\$352.82	\$346.04	\$346.04	\$317.46	\$317.46	\$311.35	\$311.35
19	\$369.99	\$369.55	\$369.55	\$362.44	\$362.44	\$363.64	\$363.64	\$356.65	\$356.65	\$327.20	\$327.20	\$320.90	\$320.90
20	\$381.39	\$380.94	\$380.94	\$373.61	\$373.61	\$374.85	\$374.85	\$367.64	\$367.64	\$337.28	\$337.28	\$330.79	\$330.79
21	\$393.19	\$392.72	\$392.72	\$385.16	\$385.16	\$386.44	\$386.44	\$379.01	\$379.01	\$347.71	\$347.71	\$341.02	\$341.02
22	\$393.19	\$392.72	\$392.72	\$385.16	\$385.16	\$386.44	\$386.44	\$379.01	\$379.01	\$347.71	\$347.71	\$341.02	\$341.02
23	\$393.19	\$392.72	\$392.72	\$385.16	\$385.16	\$386.44	\$386.44	\$379.01	\$379.01	\$347.71	\$347.71	\$341.02	\$341.02
24	\$393.19	\$392.72	\$392.72	\$385.16	\$385.16	\$386.44	\$386.44	\$379.01	\$379.01	\$347.71	\$347.71	\$341.02	\$341.02
25	\$394.76	\$394.29	\$394.29	\$386.70	\$386.70	\$387.99	\$387.99	\$380.53	\$380.53	\$349.10	\$349.10	\$342.38	\$342.38
26	\$402.63	\$402.15	\$402.15	\$394.40	\$394.40	\$395.71	\$395.71	\$388.11	\$388.11	\$356.06	\$356.06	\$349.20	\$349.20
27	\$412.06	\$411.57	\$411.57	\$403.65	\$403.65	\$404.99	\$404.99	\$397.20	\$397.20	\$364.40	\$364.40	\$357.39	\$357.39
28	\$427.40	\$426.89	\$426.89	\$418.67	\$418.67	\$420.06	\$420.06	\$411.98	\$411.98	\$377.96	\$377.96	\$370.69	\$370.69
29	\$439.98	\$439.45	\$439.45	\$430.99	\$430.99	\$432.43	\$432.43	\$424.11	\$424.11	\$389.09	\$389.09	\$381.60	\$381.60
30	\$446.27	\$445.74	\$445.74	\$437.16	\$437.16	\$438.61	\$438.61	\$430.18	\$430.18	\$394.65	\$394.65	\$387.06	\$387.06
31	\$455.71	\$455.16	\$455.16	\$446.40	\$446.40	\$447.88	\$447.88	\$439.27	\$439.27	\$403.00	\$403.00	\$395.24	\$395.24
32	\$465.14	\$464.59	\$464.59	\$455.64	\$455.64	\$457.16	\$457.16	\$448.37	\$448.37	\$411.34	\$411.34	\$403.43	\$403.43
33	\$471.04	\$470.48	\$470.48	\$461.42	\$461.42	\$462.96	\$462.96	\$454.05	\$454.05	\$416.56	\$416.56	\$408.54	\$408.54
34	\$477.33	\$476.76	\$476.76	\$467.58	\$467.58	\$469.14	\$469.14	\$460.12	\$460.12	\$422.12	\$422.12	\$414.00	\$414.00
35	\$480.48	\$479.90	\$479.90	\$470.67	\$470.67	\$472.23	\$472.23	\$463.15	\$463.15	\$424.90	\$424.90	\$416.73	\$416.73
36	\$483.62	\$483.05	\$483.05	\$473.75	\$473.75	\$475.32	\$475.32	\$466.18	\$466.18	\$427.68	\$427.68	\$419.45	\$419.45
37	\$486.77	\$486.19	\$486.19	\$476.83	\$476.83	\$478.41	\$478.41	\$469.21	\$469.21	\$430.46	\$430.46	\$422.18	\$422.18
38	\$489.91	\$489.33	\$489.33	\$479.91	\$479.91	\$481.50	\$481.50	\$472.25	\$472.25	\$433.25	\$433.25	\$424.91	\$424.91
39	\$496.21	\$495.61	\$495.61	\$486.07	\$486.07	\$487.69	\$487.69	\$478.31	\$478.31	\$438.81	\$438.81	\$430.37	\$430.37
40	\$502.50	\$501.90	\$501.90	\$492.23	\$492.23	\$493.87	\$493.87	\$484.37	\$484.37	\$444.37	\$444.37	\$435.82	\$435.82
41	\$511.93	\$511.32	\$511.32	\$501.48	\$501.48	\$503.14	\$503.14	\$493.47	\$493.47	\$452.72	\$452.72	\$444.01	\$444.01
42	\$520.98	\$520.35	\$520.35	\$510.34	\$510.34	\$512.03	\$512.03	\$502.19	\$502.19	\$460.72	\$460.72	\$451.85	\$451.85
43	\$533.56	\$532.92	\$532.92	\$522.66	\$522.66	\$524.40	\$524.40	\$514.32	\$514.32	\$471.84	\$471.84	\$462.76	\$462.76
44	\$549.29	\$548.63	\$548.63	\$538.07	\$538.07	\$539.86	\$539.86	\$529.48	\$529.48	\$485.75	\$485.75	\$476.40	\$476.40
45	\$567.77	\$567.09	\$567.09	\$556.17	\$556.17	\$558.02	\$558.02	\$547.29	\$547.29	\$502.09	\$502.09	\$492.43	\$492.43
46	\$589.79	\$589.08	\$589.08	\$577.74	\$577.74	\$579.66	\$579.66	\$568.52	\$568.52	\$521.57	\$521.57	\$511.53	\$511.53
47	\$614.56	\$613.82	\$613.82	\$602.01	\$602.01	\$604.01	\$604.01	\$592.39	\$592.39	\$543.47	\$543.47	\$533.01	\$533.01
48	\$642.87	\$642.10	\$642.10	\$629.74	\$629.74	\$631.83	\$631.83	\$619.68	\$619.68	\$568.51	\$568.51	\$557.57	\$557.57
49	\$670.78	\$669.98	\$669.98	\$657.08	\$657.08	\$659.27	\$659.27	\$646.59	\$646.59	\$593.19	\$593.19	\$581.78	\$581.78
50	\$702.24	\$701.40	\$701.40	\$687.90	\$687.90	\$690.18	\$690.18	\$676.91	\$676.91	\$621.01	\$621.01	\$609.06	\$609.06
51	\$733.30	\$732.42	\$732.42	\$718.32	\$718.32	\$720.71	\$720.71	\$706.85	\$706.85	\$648.48	\$648.48	\$636.00	\$636.00
52	\$767.51	\$766.59	\$766.59	\$751.83	\$751.83	\$754.33	\$754.33	\$739.83	\$739.83	\$678.73	\$678.73	\$665.67	\$665.67
53	\$802.11	\$801.15	\$801.15	\$785.73	\$785.73	\$788.34	\$788.34	\$773.18	\$773.18	\$709.33	\$709.33	\$695.68	\$695.68
54	\$839.46	\$838.46	\$838.46	\$822.32	\$822.32	\$825.05	\$825.05	\$809.19	\$809.19	\$742.36	\$742.36	\$728.08	\$728.08
55	\$876.81	\$875.77	\$875.77	\$858.91	\$858.91	\$861.76	\$861.76	\$845.19	\$845.19	\$775.39	\$775.39	\$760.47	\$760.47
56	\$917.31	\$916.22	\$916.22	\$898.58	\$898.58	\$901.56	\$901.56	\$884.23	\$884.23	\$811.21	\$811.21	\$795.60	\$795.60
57	\$958.20	\$957.06	\$957.06	\$938.63	\$938.63	\$941.75	\$941.75	\$923.65	\$923.65	\$847.37	\$847.37	\$831.07	\$831.07
58	\$1,001.85	\$1,000.65	\$1,000.65	\$981.39	\$981.39	\$984.65	\$984.65	\$965.72	\$965.72	\$885.97	\$885.97	\$868.92	\$868.92
59	\$1,023.47	\$1,022.25	\$1,022.25	\$1,002.57	\$1,002.57	\$1,005.90	\$1,005.90	\$986.56	\$986.56	\$905.09	\$905.09	\$887.68	\$887.68
60	\$1,067.12	\$1,065.84	\$1,065.84	\$1,045.32	\$1,045.32	\$1,048.80	\$1,048.80	\$1,028.63	\$1,028.63	\$943.68	\$943.68	\$925.53	\$925.53
61	\$1,104.86	\$1,103.54	\$1,103.54	\$1,082.30	\$1,082.30	\$1,085.90	\$1,085.90	\$1,065.02	\$1,065.02	\$977.07	\$977.07	\$958.27	\$958.27
62	\$1,129.63	\$1,128.28	\$1,128.28	\$1,106.56	\$1,106.56	\$1,110.24	\$1,110.24	\$1,088.90	\$1,088.90	\$998.97	\$998.97	\$979.75	\$979.75
63	\$1,160.70	\$1,159.31	\$1,159.31	\$1,136.99	\$1,136.99	\$1,140.77	\$1,140.77	\$1,118.84	\$1,118.84	\$1,026.44	\$1,026.44	\$1,006.69	\$1,006.69
64+	\$1,179.57	\$1,178.16	\$1,178.16	\$1,155.48	\$1,155.48	\$1,159.32	\$1,159.32	\$1,137.03	\$1,137.03	\$1,043.13	\$1,043.13	\$1,023.06	\$1,023.06

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010		79962PA0090007		79962PA0090007		79962PA
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$6100 Qualified A		High Deductible PPO Embedded \$6100 Qualified A		Health Savings PPO Embedded \$6850		Health Savings PPO Embedded \$6850		Lehigh Valley 50
Form # =>	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/LV
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gr
Deductible =>	\$5,500		\$5,500		\$6,100		\$6,100		\$6,850		\$6,850		\$500/
Coinurance =>	80%		80%		100%		100%		100%		100%		100%
Copays =>	0.8		0.8		1		1		1		1		\$30/
OOP Maximum =>	\$6,250		\$6,250		\$6,100		\$6,100		\$6,850		\$6,850		\$8,550/
Pediatric Dental (Yes/No) =>	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
0 - 14	\$266.06	\$266.06	\$260.94	\$260.94	\$266.50	\$266.50	\$261.38	\$261.38	\$257.41	\$257.41	\$252.47	\$252.47	\$327.89
15	\$289.71	\$289.71	\$284.14	\$284.14	\$290.19	\$290.19	\$284.61	\$284.61	\$280.30	\$280.30	\$274.91	\$274.91	\$357.03
16	\$298.75	\$298.75	\$293.00	\$293.00	\$299.25	\$299.25	\$293.49	\$293.49	\$289.04	\$289.04	\$283.49	\$283.49	\$368.18
17	\$307.79	\$307.79	\$301.87	\$301.87	\$308.31	\$308.31	\$302.38	\$302.38	\$297.79	\$297.79	\$292.07	\$292.07	\$379.32
18	\$317.53	\$317.53	\$311.42	\$311.42	\$318.06	\$318.06	\$311.94	\$311.94	\$307.22	\$307.22	\$301.31	\$301.31	\$391.32
19	\$327.27	\$327.27	\$320.98	\$320.98	\$327.82	\$327.82	\$321.51	\$321.51	\$316.64	\$316.64	\$310.55	\$310.55	\$403.32
20	\$337.36	\$337.36	\$330.87	\$330.87	\$337.92	\$337.92	\$331.42	\$331.42	\$326.40	\$326.40	\$320.12	\$320.12	\$415.75
21	\$347.79	\$347.79	\$341.10	\$341.10	\$348.37	\$348.37	\$341.67	\$341.67	\$336.49	\$336.49	\$330.02	\$330.02	\$428.61
22	\$347.79	\$347.79	\$341.10	\$341.10	\$348.37	\$348.37	\$341.67	\$341.67	\$336.49	\$336.49	\$330.02	\$330.02	\$428.61
23	\$347.79	\$347.79	\$341.10	\$341.10	\$348.37	\$348.37	\$341.67	\$341.67	\$336.49	\$336.49	\$330.02	\$330.02	\$428.61
24	\$347.79	\$347.79	\$341.10	\$341.10	\$348.37	\$348.37	\$341.67	\$341.67	\$336.49	\$336.49	\$330.02	\$330.02	\$428.61
25	\$349.18	\$349.18	\$342.46	\$342.46	\$349.76	\$349.76	\$343.04	\$343.04	\$337.84	\$337.84	\$331.34	\$331.34	\$430.32
26	\$356.14	\$356.14	\$349.29	\$349.29	\$356.73	\$356.73	\$349.87	\$349.87	\$344.57	\$344.57	\$337.94	\$337.94	\$438.90
27	\$364.48	\$364.48	\$357.47	\$357.47	\$365.09	\$365.09	\$358.07	\$358.07	\$352.64	\$352.64	\$345.86	\$345.86	\$449.18
28	\$378.05	\$378.05	\$370.78	\$370.78	\$378.68	\$378.68	\$371.40	\$371.40	\$365.76	\$365.76	\$358.73	\$358.73	\$465.90
29	\$389.18	\$389.18	\$381.69	\$381.69	\$389.83	\$389.83	\$382.33	\$382.33	\$376.53	\$376.53	\$369.29	\$369.29	\$479.61
30	\$394.74	\$394.74	\$387.15	\$387.15	\$395.40	\$395.40	\$387.80	\$387.80	\$381.92	\$381.92	\$374.57	\$374.57	\$486.47
31	\$403.09	\$403.09	\$395.33	\$395.33	\$403.76	\$403.76	\$396.00	\$396.00	\$389.99	\$389.99	\$382.49	\$382.49	\$496.76
32	\$411.44	\$411.44	\$403.52	\$403.52	\$412.12	\$412.12	\$404.20	\$404.20	\$398.07	\$398.07	\$390.41	\$390.41	\$507.05
33	\$416.65	\$416.65	\$408.64	\$408.64	\$417.35	\$417.35	\$409.32	\$409.32	\$403.12	\$403.12	\$395.36	\$395.36	\$513.47
34	\$422.22	\$422.22	\$414.10	\$414.10	\$422.92	\$422.92	\$414.79	\$414.79	\$408.50	\$408.50	\$400.64	\$400.64	\$520.33
35	\$425.00	\$425.00	\$416.82	\$416.82	\$425.71	\$425.71	\$417.52	\$417.52	\$411.19	\$411.19	\$403.28	\$403.28	\$523.76
36	\$427.78	\$427.78	\$419.55	\$419.55	\$428.50	\$428.50	\$420.25	\$420.25	\$413.88	\$413.88	\$405.92	\$405.92	\$527.19
37	\$430.56	\$430.56	\$422.28	\$422.28	\$431.28	\$431.28	\$422.99	\$422.99	\$416.57	\$416.57	\$408.56	\$408.56	\$530.62
38	\$433.35	\$433.35	\$425.01	\$425.01	\$434.07	\$434.07	\$425.72	\$425.72	\$419.27	\$419.27	\$411.20	\$411.20	\$534.05
39	\$438.91	\$438.91	\$430.47	\$430.47	\$439.64	\$439.64	\$431.19	\$431.19	\$424.65	\$424.65	\$416.49	\$416.49	\$540.91
40	\$444.48	\$444.48	\$435.93	\$435.93	\$445.22	\$445.22	\$436.65	\$436.65	\$430.03	\$430.03	\$421.77	\$421.77	\$547.76
41	\$452.82	\$452.82	\$444.11	\$444.11	\$453.58	\$453.58	\$444.85	\$444.85	\$438.11	\$438.11	\$429.69	\$429.69	\$558.05
42	\$460.82	\$460.82	\$451.96	\$451.96	\$461.59	\$461.59	\$452.71	\$452.71	\$445.85	\$445.85	\$437.28	\$437.28	\$567.91
43	\$471.95	\$471.95	\$462.87	\$462.87	\$472.74	\$472.74	\$463.65	\$463.65	\$456.62	\$456.62	\$447.84	\$447.84	\$581.62
44	\$485.86	\$485.86	\$476.52	\$476.52	\$486.67	\$486.67	\$477.31	\$477.31	\$470.08	\$470.08	\$461.04	\$461.04	\$598.77
45	\$502.21	\$502.21	\$492.55	\$492.55	\$503.05	\$503.05	\$493.37	\$493.37	\$485.89	\$485.89	\$476.55	\$476.55	\$618.91
46	\$521.69	\$521.69	\$511.65	\$511.65	\$522.56	\$522.56	\$512.51	\$512.51	\$504.74	\$504.74	\$495.03	\$495.03	\$642.92
47	\$543.60	\$543.60	\$533.14	\$533.14	\$544.50	\$544.50	\$534.03	\$534.03	\$525.93	\$525.93	\$515.82	\$515.82	\$669.92
48	\$568.64	\$568.64	\$557.70	\$557.70	\$569.58	\$569.58	\$558.63	\$558.63	\$550.16	\$550.16	\$539.58	\$539.58	\$700.78
49	\$593.33	\$593.33	\$581.92	\$581.92	\$594.32	\$594.32	\$582.89	\$582.89	\$574.05	\$574.05	\$563.01	\$563.01	\$731.21
50	\$621.15	\$621.15	\$609.20	\$609.20	\$622.19	\$622.19	\$610.22	\$610.22	\$600.97	\$600.97	\$589.42	\$589.42	\$765.50
51	\$648.63	\$648.63	\$636.15	\$636.15	\$649.71	\$649.71	\$637.21	\$637.21	\$627.55	\$627.55	\$615.49	\$615.49	\$799.36
52	\$678.89	\$678.89	\$665.83	\$665.83	\$680.02	\$680.02	\$666.94	\$666.94	\$656.83	\$656.83	\$644.20	\$644.20	\$836.65
53	\$709.49	\$709.49	\$695.84	\$695.84	\$710.67	\$710.67	\$697.01	\$697.01	\$686.44	\$686.44	\$673.24	\$673.24	\$874.36
54	\$742.53	\$742.53	\$728.25	\$728.25	\$743.77	\$743.77	\$729.47	\$729.47	\$718.41	\$718.41	\$704.59	\$704.59	\$915.08
55	\$775.57	\$775.57	\$760.65	\$760.65	\$776.87	\$776.87	\$761.92	\$761.92	\$750.37	\$750.37	\$735.94	\$735.94	\$955.80
56	\$811.39	\$811.39	\$795.79	\$795.79	\$812.75	\$812.75	\$797.12	\$797.12	\$785.03	\$785.03	\$769.94	\$769.94	\$999.95
57	\$847.56	\$847.56	\$831.26	\$831.26	\$848.98	\$848.98	\$832.65	\$832.65	\$820.03	\$820.03	\$804.26	\$804.26	\$1,044.52
58	\$886.17	\$886.17	\$869.12	\$869.12	\$887.65	\$887.65	\$870.58	\$870.58	\$857.38	\$857.38	\$840.89	\$840.89	\$1,092.10
59	\$905.30	\$905.30	\$887.88	\$887.88	\$906.81	\$906.81	\$889.37	\$889.37	\$875.88	\$875.88	\$859.04	\$859.04	\$1,115.67
60	\$943.90	\$943.90	\$925.75	\$925.75	\$945.48	\$945.48	\$927.29	\$927.29	\$913.23	\$913.23	\$895.67	\$895.67	\$1,163.25
61	\$977.29	\$977.29	\$958.49	\$958.49	\$978.92	\$978.92	\$960.09	\$960.09	\$945.54	\$945.54	\$927.36	\$927.36	\$1,204.39
62	\$999.20	\$999.20	\$979.98	\$979.98	\$1,000.87	\$1,000.87	\$981.62	\$981.62	\$966.74	\$966.74	\$948.15	\$948.15	\$1,231.40
63	\$1,026.68	\$1,026.68	\$1,006.93	\$1,006.93	\$1,028.39	\$1,028.39	\$1,008.61	\$1,008.61	\$993.32	\$993.32	\$974.22	\$974.22	\$1,265.26
64+	\$1,043.37	\$1,043.37	\$1,023.30	\$1,023.30	\$1,045.11	\$1,045.11	\$1,025.01	\$1,025.01	\$1,009.47	\$1,009.47	\$990.06	\$990.06	\$1,285.83

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0140001	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002	
Plan Marketing Name =>	Flex Blue PPO DG	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500	
Form # =>	//PPO-4	HBG/LV/PPO-4		HBG/LV/HDHP-4		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2	
Rating Area =>	Area 6	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9	
Network =>	N	N		N		X		X		X		X	
Metal =>	Gold	Gold		Silver		Gold		Gold		Gold		Gold	
Deductible =>	\$1,500	\$1,250/\$3,750		\$3,000/\$3,000		\$0/\$3,000		\$0/\$3,000		\$500/\$1,500		\$500/\$1,500	
Coinurance =>	/70%	100%/70%		90%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$65	\$25/\$60		90%/70%		\$25/70%		\$25/70%		\$30/\$65		\$30/\$65	
OOP Maximum =>	\$8,550	\$8,550/\$8,550		\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$327.89	\$316.08	\$316.08	\$272.12	\$272.12	\$332.62	\$332.62	\$326.22	\$326.22	\$329.50	\$329.50	\$323.17	\$323.17
15	\$357.03	\$344.18	\$344.18	\$296.31	\$296.31	\$362.19	\$362.19	\$355.22	\$355.22	\$358.79	\$358.79	\$351.89	\$351.89
16	\$368.18	\$354.92	\$354.92	\$305.55	\$305.55	\$373.49	\$373.49	\$366.30	\$366.30	\$369.99	\$369.99	\$362.88	\$362.88
17	\$379.32	\$365.66	\$365.66	\$314.80	\$314.80	\$384.80	\$384.80	\$377.39	\$377.39	\$381.19	\$381.19	\$373.86	\$373.86
18	\$391.32	\$377.23	\$377.23	\$324.76	\$324.76	\$396.97	\$396.97	\$389.33	\$389.33	\$393.25	\$393.25	\$385.69	\$385.69
19	\$403.32	\$388.80	\$388.80	\$334.72	\$334.72	\$409.15	\$409.15	\$401.27	\$401.27	\$405.31	\$405.31	\$397.52	\$397.52
20	\$415.75	\$400.78	\$400.78	\$345.04	\$345.04	\$421.76	\$421.76	\$413.64	\$413.64	\$417.80	\$417.80	\$409.77	\$409.77
21	\$428.61	\$413.18	\$413.18	\$355.71	\$355.71	\$434.80	\$434.80	\$426.43	\$426.43	\$430.72	\$430.72	\$422.44	\$422.44
22	\$428.61	\$413.18	\$413.18	\$355.71	\$355.71	\$434.80	\$434.80	\$426.43	\$426.43	\$430.72	\$430.72	\$422.44	\$422.44
23	\$428.61	\$413.18	\$413.18	\$355.71	\$355.71	\$434.80	\$434.80	\$426.43	\$426.43	\$430.72	\$430.72	\$422.44	\$422.44
24	\$428.61	\$413.18	\$413.18	\$355.71	\$355.71	\$434.80	\$434.80	\$426.43	\$426.43	\$430.72	\$430.72	\$422.44	\$422.44
25	\$430.32	\$414.83	\$414.83	\$357.13	\$357.13	\$436.54	\$436.54	\$428.14	\$428.14	\$432.44	\$432.44	\$424.13	\$424.13
26	\$438.90	\$423.10	\$423.10	\$364.25	\$364.25	\$445.24	\$445.24	\$436.66	\$436.66	\$441.06	\$441.06	\$432.58	\$432.58
27	\$449.18	\$433.01	\$433.01	\$372.78	\$372.78	\$455.67	\$455.67	\$446.90	\$446.90	\$451.39	\$451.39	\$442.72	\$442.72
28	\$465.90	\$449.13	\$449.13	\$386.66	\$386.66	\$472.63	\$472.63	\$463.53	\$463.53	\$468.19	\$468.19	\$459.19	\$459.19
29	\$479.61	\$462.35	\$462.35	\$398.04	\$398.04	\$486.54	\$486.54	\$477.18	\$477.18	\$481.98	\$481.98	\$472.71	\$472.71
30	\$486.47	\$468.96	\$468.96	\$403.73	\$403.73	\$493.50	\$493.50	\$484.00	\$484.00	\$488.87	\$488.87	\$479.47	\$479.47
31	\$496.76	\$478.88	\$478.88	\$412.27	\$412.27	\$503.93	\$503.93	\$494.23	\$494.23	\$499.20	\$499.20	\$489.61	\$489.61
32	\$507.05	\$488.79	\$488.79	\$420.80	\$420.80	\$514.37	\$514.37	\$504.47	\$504.47	\$509.54	\$509.54	\$499.75	\$499.75
33	\$513.47	\$494.99	\$494.99	\$426.14	\$426.14	\$520.89	\$520.89	\$510.86	\$510.86	\$516.00	\$516.00	\$506.08	\$506.08
34	\$520.33	\$501.60	\$501.60	\$431.83	\$431.83	\$527.85	\$527.85	\$517.69	\$517.69	\$522.89	\$522.89	\$512.84	\$512.84
35	\$523.76	\$504.91	\$504.91	\$434.68	\$434.68	\$531.33	\$531.33	\$521.10	\$521.10	\$526.34	\$526.34	\$516.22	\$516.22
36	\$527.19	\$508.21	\$508.21	\$437.52	\$437.52	\$534.80	\$534.80	\$524.51	\$524.51	\$529.79	\$529.79	\$519.60	\$519.60
37	\$530.62	\$511.52	\$511.52	\$440.37	\$440.37	\$538.28	\$538.28	\$527.92	\$527.92	\$533.23	\$533.23	\$522.98	\$522.98
38	\$534.05	\$514.82	\$514.82	\$443.21	\$443.21	\$541.76	\$541.76	\$531.33	\$531.33	\$536.68	\$536.68	\$526.36	\$526.36
39	\$540.91	\$521.43	\$521.43	\$448.91	\$448.91	\$548.72	\$548.72	\$538.15	\$538.15	\$543.57	\$543.57	\$533.12	\$533.12
40	\$547.76	\$528.04	\$528.04	\$454.60	\$454.60	\$555.67	\$555.67	\$544.98	\$544.98	\$550.46	\$550.46	\$539.88	\$539.88
41	\$558.05	\$537.96	\$537.96	\$463.13	\$463.13	\$566.11	\$566.11	\$555.21	\$555.21	\$560.80	\$560.80	\$550.02	\$550.02
42	\$567.91	\$547.46	\$547.46	\$471.32	\$471.32	\$576.11	\$576.11	\$565.02	\$565.02	\$570.70	\$570.70	\$559.73	\$559.73
43	\$581.62	\$560.69	\$560.69	\$482.70	\$482.70	\$590.02	\$590.02	\$578.67	\$578.67	\$584.49	\$584.49	\$573.25	\$573.25
44	\$598.77	\$577.21	\$577.21	\$496.93	\$496.93	\$607.42	\$607.42	\$595.72	\$595.72	\$601.72	\$601.72	\$590.15	\$590.15
45	\$618.91	\$596.63	\$596.63	\$513.65	\$513.65	\$627.85	\$627.85	\$615.76	\$615.76	\$621.96	\$621.96	\$610.00	\$610.00
46	\$642.92	\$619.77	\$619.77	\$533.57	\$533.57	\$652.20	\$652.20	\$639.65	\$639.65	\$646.08	\$646.08	\$633.66	\$633.66
47	\$669.92	\$645.80	\$645.80	\$555.97	\$555.97	\$679.59	\$679.59	\$666.51	\$666.51	\$673.22	\$673.22	\$660.27	\$660.27
48	\$700.78	\$675.55	\$675.55	\$581.59	\$581.59	\$710.90	\$710.90	\$697.21	\$697.21	\$704.23	\$704.23	\$690.69	\$690.69
49	\$731.21	\$704.89	\$704.89	\$606.84	\$606.84	\$741.77	\$741.77	\$727.49	\$727.49	\$734.81	\$734.81	\$720.68	\$720.68
50	\$765.50	\$737.94	\$737.94	\$635.30	\$635.30	\$776.55	\$776.55	\$761.60	\$761.60	\$769.27	\$769.27	\$754.48	\$754.48
51	\$799.36	\$770.58	\$770.58	\$663.40	\$663.40	\$810.90	\$810.90	\$795.29	\$795.29	\$803.29	\$803.29	\$787.85	\$787.85
52	\$836.65	\$806.53	\$806.53	\$694.35	\$694.35	\$848.73	\$848.73	\$832.39	\$832.39	\$840.77	\$840.77	\$824.60	\$824.60
53	\$874.36	\$842.89	\$842.89	\$725.65	\$725.65	\$886.99	\$886.99	\$869.92	\$869.92	\$878.67	\$878.67	\$861.78	\$861.78
54	\$915.08	\$882.14	\$882.14	\$759.44	\$759.44	\$928.30	\$928.30	\$910.43	\$910.43	\$919.59	\$919.59	\$901.91	\$901.91
55	\$955.80	\$921.39	\$921.39	\$793.23	\$793.23	\$969.60	\$969.60	\$950.94	\$950.94	\$960.51	\$960.51	\$942.04	\$942.04
56	\$999.95	\$963.95	\$963.95	\$829.87	\$829.87	\$1,014.39	\$1,014.39	\$994.86	\$994.86	\$1,004.87	\$1,004.87	\$985.55	\$985.55
57	\$1,044.52	\$1,006.92	\$1,006.92	\$866.87	\$866.87	\$1,059.61	\$1,059.61	\$1,039.21	\$1,039.21	\$1,049.66	\$1,049.66	\$1,029.49	\$1,029.49
58	\$1,092.10	\$1,052.78	\$1,052.78	\$906.35	\$906.35	\$1,107.87	\$1,107.87	\$1,086.54	\$1,086.54	\$1,097.47	\$1,097.47	\$1,076.38	\$1,076.38
59	\$1,115.67	\$1,075.51	\$1,075.51	\$925.91	\$925.91	\$1,131.78	\$1,131.78	\$1,110.00	\$1,110.00	\$1,121.16	\$1,121.16	\$1,099.61	\$1,099.61
60	\$1,163.25	\$1,121.37	\$1,121.37	\$965.40	\$965.40	\$1,180.05	\$1,180.05	\$1,157.33	\$1,157.33	\$1,168.97	\$1,168.97	\$1,146.50	\$1,146.50
61	\$1,204.39	\$1,161.04	\$1,161.04	\$999.55	\$999.55	\$1,221.79	\$1,221.79	\$1,198.27	\$1,198.27	\$1,210.32	\$1,210.32	\$1,187.06	\$1,187.06
62	\$1,231.40	\$1,187.07	\$1,187.07	\$1,021.95	\$1,021.95	\$1,249.18	\$1,249.18	\$1,225.13	\$1,225.13	\$1,237.46	\$1,237.46	\$1,213.67	\$1,213.67
63	\$1,265.26	\$1,219.71	\$1,219.71	\$1,050.06	\$1,050.06	\$1,283.53	\$1,283.53	\$1,258.82	\$1,258.82	\$1,271.49	\$1,271.49	\$1,247.04	\$1,247.04
64+	\$1,285.83	\$1,239.54	\$1,239.54	\$1,067.13	\$1,067.13	\$1,304.40	\$1,304.40	\$1,279.29	\$1,279.29	\$1,292.16	\$1,292.16	\$1,267.32	\$1,267.32

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA
Plan Marketing Name =>	Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue
Form # =>	HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		Embe
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Are
Network =>	X		X		X		X		X		X		)
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Slh
Deductible =>	\$1,250/\$3,750		\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000		\$2,800/\$5,600		\$2,800/\$5,600		\$3,000
Coinurance =>	100%/70%		100%/70%		100%/70%		100%/70%		70%/60%		70%/60%		90%
Copays =>	\$25/\$60		\$25/\$60		\$10/\$40		\$10/\$40		\$40/60%		\$40/60%		90%
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yi
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$316.54	\$316.54	\$310.45	\$310.45	\$302.82	\$302.82	\$297.00	\$297.00	\$267.38	\$267.38	\$262.23	\$262.23	\$272.76
15	\$344.68	\$344.68	\$338.05	\$338.05	\$329.73	\$329.73	\$323.40	\$323.40	\$291.14	\$291.14	\$285.54	\$285.54	\$297.01
16	\$355.44	\$355.44	\$348.60	\$348.60	\$340.03	\$340.03	\$333.49	\$333.49	\$300.23	\$300.23	\$294.46	\$294.46	\$306.28
17	\$366.20	\$366.20	\$359.15	\$359.15	\$350.32	\$350.32	\$343.58	\$343.58	\$309.32	\$309.32	\$303.37	\$303.37	\$315.55
18	\$377.78	\$377.78	\$370.51	\$370.51	\$361.40	\$361.40	\$354.45	\$354.45	\$319.10	\$319.10	\$312.97	\$312.97	\$325.53
19	\$389.37	\$389.37	\$381.88	\$381.88	\$372.49	\$372.49	\$365.32	\$365.32	\$328.89	\$328.89	\$322.57	\$322.57	\$335.51
20	\$401.37	\$401.37	\$393.65	\$393.65	\$383.96	\$383.96	\$376.58	\$376.58	\$339.02	\$339.02	\$332.51	\$332.51	\$345.85
21	\$413.78	\$413.78	\$405.82	\$405.82	\$395.84	\$395.84	\$388.23	\$388.23	\$349.51	\$349.51	\$342.79	\$342.79	\$356.55
22	\$413.78	\$413.78	\$405.82	\$405.82	\$395.84	\$395.84	\$388.23	\$388.23	\$349.51	\$349.51	\$342.79	\$342.79	\$356.55
23	\$413.78	\$413.78	\$405.82	\$405.82	\$395.84	\$395.84	\$388.23	\$388.23	\$349.51	\$349.51	\$342.79	\$342.79	\$356.55
24	\$413.78	\$413.78	\$405.82	\$405.82	\$395.84	\$395.84	\$388.23	\$388.23	\$349.51	\$349.51	\$342.79	\$342.79	\$356.55
25	\$415.44	\$415.44	\$407.44	\$407.44	\$397.42	\$397.42	\$389.78	\$389.78	\$350.91	\$350.91	\$344.16	\$344.16	\$357.98
26	\$423.71	\$423.71	\$415.56	\$415.56	\$405.34	\$405.34	\$397.55	\$397.55	\$357.90	\$357.90	\$351.02	\$351.02	\$365.11
27	\$433.64	\$433.64	\$425.30	\$425.30	\$414.84	\$414.84	\$406.87	\$406.87	\$366.29	\$366.29	\$359.24	\$359.24	\$373.66
28	\$449.78	\$449.78	\$441.13	\$441.13	\$430.28	\$430.28	\$422.01	\$422.01	\$379.92	\$379.92	\$372.61	\$372.61	\$387.57
29	\$463.02	\$463.02	\$454.11	\$454.11	\$442.94	\$442.94	\$434.43	\$434.43	\$391.10	\$391.10	\$383.58	\$383.58	\$398.98
30	\$469.64	\$469.64	\$460.61	\$460.61	\$449.28	\$449.28	\$440.64	\$440.64	\$396.69	\$396.69	\$389.07	\$389.07	\$404.68
31	\$479.57	\$479.57	\$470.35	\$470.35	\$458.78	\$458.78	\$449.96	\$449.96	\$405.08	\$405.08	\$397.29	\$397.29	\$413.24
32	\$489.50	\$489.50	\$480.09	\$480.09	\$468.28	\$468.28	\$459.28	\$459.28	\$413.47	\$413.47	\$405.52	\$405.52	\$421.80
33	\$495.71	\$495.71	\$486.17	\$486.17	\$474.22	\$474.22	\$465.10	\$465.10	\$418.71	\$418.71	\$410.66	\$410.66	\$427.15
34	\$502.33	\$502.33	\$492.67	\$492.67	\$480.55	\$480.55	\$471.31	\$471.31	\$424.31	\$424.31	\$416.15	\$416.15	\$432.85
35	\$505.64	\$505.64	\$495.91	\$495.91	\$483.72	\$483.72	\$474.42	\$474.42	\$427.10	\$427.10	\$418.89	\$418.89	\$435.70
36	\$508.95	\$508.95	\$499.16	\$499.16	\$486.88	\$486.88	\$477.52	\$477.52	\$429.90	\$429.90	\$421.63	\$421.63	\$438.56
37	\$512.26	\$512.26	\$502.41	\$502.41	\$490.05	\$490.05	\$480.63	\$480.63	\$432.69	\$432.69	\$424.37	\$424.37	\$441.41
38	\$515.57	\$515.57	\$505.65	\$505.65	\$493.22	\$493.22	\$483.73	\$483.73	\$435.49	\$435.49	\$427.12	\$427.12	\$444.26
39	\$522.19	\$522.19	\$512.14	\$512.14	\$499.55	\$499.55	\$489.95	\$489.95	\$441.08	\$441.08	\$432.60	\$432.60	\$449.97
40	\$528.81	\$528.81	\$518.64	\$518.64	\$505.88	\$505.88	\$496.16	\$496.16	\$446.67	\$446.67	\$438.09	\$438.09	\$455.67
41	\$538.74	\$538.74	\$528.38	\$528.38	\$515.38	\$515.38	\$505.48	\$505.48	\$455.06	\$455.06	\$446.31	\$446.31	\$464.23
42	\$548.26	\$548.26	\$537.71	\$537.71	\$524.49	\$524.49	\$514.40	\$514.40	\$463.10	\$463.10	\$454.20	\$454.20	\$472.43
43	\$561.50	\$561.50	\$550.70	\$550.70	\$537.15	\$537.15	\$526.83	\$526.83	\$474.29	\$474.29	\$465.17	\$465.17	\$483.84
44	\$578.05	\$578.05	\$566.93	\$566.93	\$552.99	\$552.99	\$542.36	\$542.36	\$488.27	\$488.27	\$478.88	\$478.88	\$498.10
45	\$597.50	\$597.50	\$586.00	\$586.00	\$571.59	\$571.59	\$560.60	\$560.60	\$504.69	\$504.69	\$494.99	\$494.99	\$514.86
46	\$620.67	\$620.67	\$608.73	\$608.73	\$593.76	\$593.76	\$582.35	\$582.35	\$524.27	\$524.27	\$514.19	\$514.19	\$534.83
47	\$646.74	\$646.74	\$634.30	\$634.30	\$618.70	\$618.70	\$606.80	\$606.80	\$546.28	\$546.28	\$535.78	\$535.78	\$557.29
48	\$676.53	\$676.53	\$663.52	\$663.52	\$647.20	\$647.20	\$634.76	\$634.76	\$571.45	\$571.45	\$560.46	\$560.46	\$582.96
49	\$705.91	\$705.91	\$692.33	\$692.33	\$675.30	\$675.30	\$662.32	\$662.32	\$596.26	\$596.26	\$584.80	\$584.80	\$608.27
50	\$739.01	\$739.01	\$724.79	\$724.79	\$706.97	\$706.97	\$693.38	\$693.38	\$624.22	\$624.22	\$612.22	\$612.22	\$636.80
51	\$771.70	\$771.70	\$756.85	\$756.85	\$738.24	\$738.24	\$724.05	\$724.05	\$651.84	\$651.84	\$639.30	\$639.30	\$664.97
52	\$807.70	\$807.70	\$792.16	\$792.16	\$772.68	\$772.68	\$757.82	\$757.82	\$682.24	\$682.24	\$669.13	\$669.13	\$695.99
53	\$844.11	\$844.11	\$827.87	\$827.87	\$807.51	\$807.51	\$791.99	\$791.99	\$713.00	\$713.00	\$699.29	\$699.29	\$727.36
54	\$883.42	\$883.42	\$866.43	\$866.43	\$845.12	\$845.12	\$828.87	\$828.87	\$746.20	\$746.20	\$731.86	\$731.86	\$761.23
55	\$922.73	\$922.73	\$904.98	\$904.98	\$882.72	\$882.72	\$865.75	\$865.75	\$779.41	\$779.41	\$764.42	\$764.42	\$795.11
56	\$965.35	\$965.35	\$946.78	\$946.78	\$923.49	\$923.49	\$905.74	\$905.74	\$815.41	\$815.41	\$799.73	\$799.73	\$831.83
57	\$1,008.38	\$1,008.38	\$988.98	\$988.98	\$964.66	\$964.66	\$946.12	\$946.12	\$851.76	\$851.76	\$835.38	\$835.38	\$868.91
58	\$1,054.31	\$1,054.31	\$1,034.03	\$1,034.03	\$1,008.60	\$1,008.60	\$989.21	\$989.21	\$890.55	\$890.55	\$873.43	\$873.43	\$908.49
59	\$1,077.07	\$1,077.07	\$1,056.35	\$1,056.35	\$1,030.37	\$1,030.37	\$1,010.56	\$1,010.56	\$909.77	\$909.77	\$892.28	\$892.28	\$928.10
60	\$1,123.00	\$1,123.00	\$1,101.40	\$1,101.40	\$1,074.31	\$1,074.31	\$1,053.66	\$1,053.66	\$948.57	\$948.57	\$930.33	\$930.33	\$967.68
61	\$1,162.72	\$1,162.72	\$1,140.35	\$1,140.35	\$1,112.31	\$1,112.31	\$1,090.93	\$1,090.93	\$982.12	\$982.12	\$963.24	\$963.24	\$1,001.91
62	\$1,188.79	\$1,188.79	\$1,165.92	\$1,165.92	\$1,137.25	\$1,137.25	\$1,115.38	\$1,115.38	\$1,004.14	\$1,004.14	\$984.84	\$984.84	\$1,024.37
63	\$1,221.48	\$1,221.48	\$1,197.98	\$1,197.98	\$1,168.52	\$1,168.52	\$1,146.05	\$1,146.05	\$1,031.75	\$1,031.75	\$1,011.92	\$1,011.92	\$1,052.54
64+	\$1,241.34	\$1,241.34	\$1,217.46	\$1,217.46	\$1,187.52	\$1,187.52	\$1,164.69	\$1,164.69	\$1,048.53	\$1,048.53	\$1,028.37	\$1,028.37	\$1,069.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	0180001	79962PA0180001		79962PA0170006		79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	PPO 3000Q	Choice Blue PPO 3000Q		Choice Blue PPO 4250		Choice Blue PPO 4250		Choice Blue PPO 6650Q		Choice Blue PPO 6650Q	
Form # =>	HDHP-2	HBG/CB/HDHP-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/HDHP-2		HBG/CB/HDHP-2	
Rating Area =>	Area 7	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	K	X		X		X		X		X	
Metal =>	ver	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	\$3,000	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Coinsurance =>	70%	90%/70%		100%/60%		100%/60%		100%/70%		100%/70%	
Copays =>	70%	90%/70%		\$60/60%		\$60/60%		100%/70%		100%/70%	
OOP Maximum =>	\$6,650	\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$6,900/\$6,900		\$6,900/\$6,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.76	\$267.51	\$267.51	\$271.74	\$271.74	\$266.52	\$266.52	\$245.53	\$245.53	\$240.81	\$240.81
15	\$297.01	\$291.29	\$291.29	\$295.90	\$295.90	\$290.21	\$290.21	\$267.36	\$267.36	\$262.22	\$262.22
16	\$306.28	\$300.38	\$300.38	\$305.13	\$305.13	\$299.27	\$299.27	\$275.70	\$275.70	\$270.40	\$270.40
17	\$315.55	\$309.48	\$309.48	\$314.37	\$314.37	\$308.33	\$308.33	\$284.05	\$284.05	\$278.59	\$278.59
18	\$325.53	\$319.27	\$319.27	\$324.32	\$324.32	\$318.08	\$318.08	\$293.04	\$293.04	\$287.40	\$287.40
19	\$335.51	\$329.06	\$329.06	\$334.26	\$334.26	\$327.83	\$327.83	\$302.02	\$302.02	\$296.22	\$296.22
20	\$345.85	\$339.20	\$339.20	\$344.56	\$344.56	\$337.94	\$337.94	\$311.33	\$311.33	\$305.35	\$305.35
21	\$356.55	\$349.69	\$349.69	\$355.22	\$355.22	\$348.39	\$348.39	\$320.96	\$320.96	\$314.79	\$314.79
22	\$356.55	\$349.69	\$349.69	\$355.22	\$355.22	\$348.39	\$348.39	\$320.96	\$320.96	\$314.79	\$314.79
23	\$356.55	\$349.69	\$349.69	\$355.22	\$355.22	\$348.39	\$348.39	\$320.96	\$320.96	\$314.79	\$314.79
24	\$356.55	\$349.69	\$349.69	\$355.22	\$355.22	\$348.39	\$348.39	\$320.96	\$320.96	\$314.79	\$314.79
25	\$357.98	\$351.09	\$351.09	\$356.64	\$356.64	\$349.78	\$349.78	\$322.24	\$322.24	\$316.05	\$316.05
26	\$365.11	\$358.08	\$358.08	\$363.75	\$363.75	\$356.75	\$356.75	\$328.66	\$328.66	\$322.34	\$322.34
27	\$373.66	\$366.48	\$366.48	\$372.27	\$372.27	\$365.11	\$365.11	\$336.37	\$336.37	\$329.90	\$329.90
28	\$387.57	\$380.11	\$380.11	\$386.12	\$386.12	\$378.70	\$378.70	\$348.88	\$348.88	\$342.18	\$342.18
29	\$398.98	\$391.30	\$391.30	\$397.49	\$397.49	\$389.85	\$389.85	\$359.15	\$359.15	\$352.25	\$352.25
30	\$404.68	\$396.90	\$396.90	\$403.17	\$403.17	\$395.42	\$395.42	\$364.29	\$364.29	\$357.29	\$357.29
31	\$413.24	\$405.29	\$405.29	\$411.70	\$411.70	\$403.78	\$403.78	\$371.99	\$371.99	\$364.84	\$364.84
32	\$421.80	\$413.68	\$413.68	\$420.23	\$420.23	\$412.15	\$412.15	\$379.70	\$379.70	\$372.40	\$372.40
33	\$427.15	\$418.93	\$418.93	\$425.55	\$425.55	\$417.37	\$417.37	\$384.51	\$384.51	\$377.12	\$377.12
34	\$432.85	\$424.52	\$424.52	\$431.24	\$431.24	\$422.95	\$422.95	\$389.65	\$389.65	\$382.16	\$382.16
35	\$435.70	\$427.32	\$427.32	\$434.08	\$434.08	\$425.73	\$425.73	\$392.21	\$392.21	\$384.67	\$384.67
36	\$438.56	\$430.12	\$430.12	\$436.92	\$436.92	\$428.52	\$428.52	\$394.78	\$394.78	\$387.19	\$387.19
37	\$441.41	\$432.92	\$432.92	\$439.76	\$439.76	\$431.31	\$431.31	\$397.35	\$397.35	\$389.71	\$389.71
38	\$444.26	\$435.71	\$435.71	\$442.60	\$442.60	\$434.09	\$434.09	\$399.92	\$399.92	\$392.23	\$392.23
39	\$449.97	\$441.31	\$441.31	\$448.29	\$448.29	\$439.67	\$439.67	\$405.05	\$405.05	\$397.26	\$397.26
40	\$455.67	\$446.90	\$446.90	\$453.97	\$453.97	\$445.24	\$445.24	\$410.19	\$410.19	\$402.30	\$402.30
41	\$464.23	\$455.30	\$455.30	\$462.50	\$462.50	\$453.60	\$453.60	\$417.89	\$417.89	\$409.86	\$409.86
42	\$472.43	\$463.34	\$463.34	\$470.67	\$470.67	\$461.62	\$461.62	\$425.27	\$425.27	\$417.10	\$417.10
43	\$483.84	\$474.53	\$474.53	\$482.03	\$482.03	\$472.77	\$472.77	\$435.54	\$435.54	\$427.17	\$427.17
44	\$498.10	\$488.52	\$488.52	\$496.24	\$496.24	\$486.70	\$486.70	\$448.38	\$448.38	\$439.76	\$439.76
45	\$514.86	\$504.95	\$504.95	\$512.94	\$512.94	\$503.08	\$503.08	\$463.47	\$463.47	\$454.56	\$454.56
46	\$534.83	\$524.54	\$524.54	\$532.83	\$532.83	\$522.59	\$522.59	\$481.44	\$481.44	\$472.19	\$472.19
47	\$557.29	\$546.57	\$546.57	\$555.21	\$555.21	\$544.53	\$544.53	\$501.66	\$501.66	\$492.02	\$492.02
48	\$582.96	\$571.74	\$571.74	\$580.78	\$580.78	\$569.62	\$569.62	\$524.77	\$524.77	\$514.68	\$514.68
49	\$608.27	\$596.57	\$596.57	\$606.01	\$606.01	\$594.35	\$594.35	\$547.56	\$547.56	\$537.03	\$537.03
50	\$636.80	\$624.55	\$624.55	\$634.42	\$634.42	\$622.22	\$622.22	\$573.23	\$573.23	\$562.21	\$562.21
51	\$664.97	\$652.17	\$652.17	\$662.49	\$662.49	\$649.75	\$649.75	\$598.59	\$598.59	\$587.08	\$587.08
52	\$695.99	\$682.59	\$682.59	\$693.39	\$693.39	\$680.06	\$680.06	\$626.51	\$626.51	\$614.47	\$614.47
53	\$727.36	\$713.37	\$713.37	\$724.65	\$724.65	\$710.72	\$710.72	\$654.76	\$654.76	\$642.17	\$642.17
54	\$761.23	\$746.59	\$746.59	\$758.39	\$758.39	\$743.81	\$743.81	\$685.25	\$685.25	\$672.08	\$672.08
55	\$795.11	\$779.81	\$779.81	\$792.14	\$792.14	\$776.91	\$776.91	\$715.74	\$715.74	\$701.98	\$701.98
56	\$831.83	\$815.83	\$815.83	\$828.73	\$828.73	\$812.79	\$812.79	\$748.80	\$748.80	\$734.41	\$734.41
57	\$868.91	\$852.19	\$852.19	\$865.67	\$865.67	\$849.03	\$849.03	\$782.18	\$782.18	\$767.14	\$767.14
58	\$908.49	\$891.01	\$891.01	\$905.10	\$905.10	\$887.70	\$887.70	\$817.81	\$817.81	\$802.08	\$802.08
59	\$928.10	\$910.24	\$910.24	\$924.64	\$924.64	\$906.86	\$906.86	\$835.46	\$835.46	\$819.40	\$819.40
60	\$967.68	\$949.06	\$949.06	\$964.07	\$964.07	\$945.53	\$945.53	\$871.09	\$871.09	\$854.34	\$854.34
61	\$1,001.91	\$982.63	\$982.63	\$998.17	\$998.17	\$978.98	\$978.98	\$901.90	\$901.90	\$884.56	\$884.56
62	\$1,024.37	\$1,004.66	\$1,004.66	\$1,020.55	\$1,020.55	\$1,000.92	\$1,000.92	\$922.12	\$922.12	\$904.39	\$904.39
63	\$1,052.54	\$1,032.28	\$1,032.28	\$1,048.61	\$1,048.61	\$1,028.45	\$1,028.45	\$947.47	\$947.47	\$929.26	\$929.26
64+	\$1,069.65	\$1,049.07	\$1,049.07	\$1,065.66	\$1,065.66	\$1,045.17	\$1,045.17	\$962.88	\$962.88	\$944.37	\$944.37

Company Name: **Highmark Benefits Group (HBG)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **October 1, 2021**

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$0		\$250		\$250		\$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		20		20		20		35	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$417.06	\$417.06	\$409.04	\$409.04	\$406.07	\$406.07	\$398.26	\$398.26	\$384.86	\$384.86
15	\$454.13	\$454.13	\$445.40	\$445.40	\$442.16	\$442.16	\$433.66	\$433.66	\$419.07	\$419.07
16	\$468.30	\$468.30	\$459.30	\$459.30	\$455.97	\$455.97	\$447.20	\$447.20	\$432.15	\$432.15
17	\$482.48	\$482.48	\$473.20	\$473.20	\$469.77	\$469.77	\$460.73	\$460.73	\$445.23	\$445.23
18	\$497.74	\$497.74	\$488.17	\$488.17	\$484.63	\$484.63	\$475.31	\$475.31	\$459.32	\$459.32
19	\$513.00	\$513.00	\$503.14	\$503.14	\$499.49	\$499.49	\$489.88	\$489.88	\$473.41	\$473.41
20	\$528.81	\$528.81	\$518.65	\$518.65	\$514.89	\$514.89	\$504.98	\$504.98	\$488.00	\$488.00
21	\$545.17	\$545.17	\$534.69	\$534.69	\$530.81	\$530.81	\$520.60	\$520.60	\$503.09	\$503.09
22	\$545.17	\$545.17	\$534.69	\$534.69	\$530.81	\$530.81	\$520.60	\$520.60	\$503.09	\$503.09
23	\$545.17	\$545.17	\$534.69	\$534.69	\$530.81	\$530.81	\$520.60	\$520.60	\$503.09	\$503.09
24	\$545.17	\$545.17	\$534.69	\$534.69	\$530.81	\$530.81	\$520.60	\$520.60	\$503.09	\$503.09
25	\$547.35	\$547.35	\$536.83	\$536.83	\$532.93	\$532.93	\$522.68	\$522.68	\$505.10	\$505.10
26	\$558.25	\$558.25	\$547.52	\$547.52	\$543.55	\$543.55	\$533.09	\$533.09	\$515.16	\$515.16
27	\$571.34	\$571.34	\$560.36	\$560.36	\$556.29	\$556.29	\$545.59	\$545.59	\$527.24	\$527.24
28	\$592.60	\$592.60	\$581.21	\$581.21	\$576.99	\$576.99	\$565.89	\$565.89	\$546.86	\$546.86
29	\$610.05	\$610.05	\$598.32	\$598.32	\$593.98	\$593.98	\$582.55	\$582.55	\$562.96	\$562.96
30	\$618.77	\$618.77	\$606.87	\$606.87	\$602.47	\$602.47	\$590.88	\$590.88	\$571.01	\$571.01
31	\$631.85	\$631.85	\$619.71	\$619.71	\$615.21	\$615.21	\$603.38	\$603.38	\$583.08	\$583.08
32	\$644.94	\$644.94	\$632.54	\$632.54	\$627.95	\$627.95	\$615.87	\$615.87	\$595.16	\$595.16
33	\$653.11	\$653.11	\$640.56	\$640.56	\$635.91	\$635.91	\$623.68	\$623.68	\$602.70	\$602.70
34	\$661.84	\$661.84	\$649.11	\$649.11	\$644.40	\$644.40	\$632.01	\$632.01	\$610.75	\$610.75
35	\$666.20	\$666.20	\$653.39	\$653.39	\$648.65	\$648.65	\$636.17	\$636.17	\$614.78	\$614.78
36	\$670.56	\$670.56	\$657.67	\$657.67	\$652.90	\$652.90	\$640.34	\$640.34	\$618.80	\$618.80
37	\$674.92	\$674.92	\$661.95	\$661.95	\$657.14	\$657.14	\$644.50	\$644.50	\$622.83	\$622.83
38	\$679.28	\$679.28	\$666.22	\$666.22	\$661.39	\$661.39	\$648.67	\$648.67	\$626.85	\$626.85
39	\$688.00	\$688.00	\$674.78	\$674.78	\$669.88	\$669.88	\$657.00	\$657.00	\$634.90	\$634.90
40	\$696.73	\$696.73	\$683.33	\$683.33	\$678.38	\$678.38	\$665.33	\$665.33	\$642.95	\$642.95
41	\$709.81	\$709.81	\$696.17	\$696.17	\$691.11	\$691.11	\$677.82	\$677.82	\$655.02	\$655.02
42	\$722.35	\$722.35	\$708.46	\$708.46	\$703.32	\$703.32	\$689.80	\$689.80	\$666.59	\$666.59
43	\$739.80	\$739.80	\$725.57	\$725.57	\$720.31	\$720.31	\$706.45	\$706.45	\$682.69	\$682.69
44	\$761.60	\$761.60	\$746.96	\$746.96	\$741.54	\$741.54	\$727.28	\$727.28	\$702.82	\$702.82
45	\$787.23	\$787.23	\$772.09	\$772.09	\$766.49	\$766.49	\$751.75	\$751.75	\$726.46	\$726.46
46	\$817.76	\$817.76	\$802.04	\$802.04	\$796.22	\$796.22	\$780.90	\$780.90	\$754.64	\$754.64
47	\$852.10	\$852.10	\$835.72	\$835.72	\$829.66	\$829.66	\$813.70	\$813.70	\$786.33	\$786.33
48	\$891.35	\$891.35	\$874.22	\$874.22	\$867.87	\$867.87	\$851.18	\$851.18	\$822.55	\$822.55
49	\$930.06	\$930.06	\$912.18	\$912.18	\$905.56	\$905.56	\$888.14	\$888.14	\$858.27	\$858.27
50	\$973.67	\$973.67	\$954.96	\$954.96	\$948.03	\$948.03	\$929.79	\$929.79	\$898.52	\$898.52
51	\$1,016.74	\$1,016.74	\$997.20	\$997.20	\$989.96	\$989.96	\$970.92	\$970.92	\$938.26	\$938.26
52	\$1,064.17	\$1,064.17	\$1,043.71	\$1,043.71	\$1,036.14	\$1,036.14	\$1,016.21	\$1,016.21	\$982.03	\$982.03
53	\$1,112.15	\$1,112.15	\$1,090.77	\$1,090.77	\$1,082.85	\$1,082.85	\$1,062.02	\$1,062.02	\$1,026.30	\$1,026.30
54	\$1,163.94	\$1,163.94	\$1,141.56	\$1,141.56	\$1,133.28	\$1,133.28	\$1,111.48	\$1,111.48	\$1,074.10	\$1,074.10
55	\$1,215.73	\$1,215.73	\$1,192.36	\$1,192.36	\$1,183.71	\$1,183.71	\$1,160.94	\$1,160.94	\$1,121.89	\$1,121.89
56	\$1,271.88	\$1,271.88	\$1,247.43	\$1,247.43	\$1,238.38	\$1,238.38	\$1,214.56	\$1,214.56	\$1,173.71	\$1,173.71
57	\$1,328.58	\$1,328.58	\$1,303.04	\$1,303.04	\$1,293.58	\$1,293.58	\$1,268.70	\$1,268.70	\$1,226.03	\$1,226.03
58	\$1,389.09	\$1,389.09	\$1,362.39	\$1,362.39	\$1,352.50	\$1,352.50	\$1,326.49	\$1,326.49	\$1,281.87	\$1,281.87
59	\$1,419.08	\$1,419.08	\$1,391.80	\$1,391.80	\$1,381.70	\$1,381.70	\$1,355.12	\$1,355.12	\$1,309.54	\$1,309.54
60	\$1,479.59	\$1,479.59	\$1,451.15	\$1,451.15	\$1,440.62	\$1,440.62	\$1,412.91	\$1,412.91	\$1,365.39	\$1,365.39
61	\$1,531.93	\$1,531.93	\$1,502.48	\$1,502.48	\$1,491.58	\$1,491.58	\$1,462.89	\$1,462.89	\$1,413.68	\$1,413.68
62	\$1,566.27	\$1,566.27	\$1,536.16	\$1,536.16	\$1,525.02	\$1,525.02	\$1,495.68	\$1,495.68	\$1,445.38	\$1,445.38
63	\$1,609.34	\$1,609.34	\$1,578.40	\$1,578.40	\$1,566.95	\$1,566.95	\$1,536.81	\$1,536.81	\$1,485.12	\$1,485.12
64+	\$1,635.51	\$1,635.51	\$1,604.07	\$1,604.07	\$1,592.43	\$1,592.43	\$1,561.80	\$1,561.80	\$1,509.27	\$1,509.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$250		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	35		35		35		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$377.47	\$377.47	\$378.95	\$378.95	\$371.66	\$371.66	\$371.83	\$371.83	\$364.68	\$364.68
15	\$411.02	\$411.02	\$412.63	\$412.63	\$404.70	\$404.70	\$404.88	\$404.88	\$397.09	\$397.09
16	\$423.85	\$423.85	\$425.51	\$425.51	\$417.33	\$417.33	\$417.52	\$417.52	\$409.49	\$409.49
17	\$436.68	\$436.68	\$438.39	\$438.39	\$429.96	\$429.96	\$430.15	\$430.15	\$421.88	\$421.88
18	\$450.49	\$450.49	\$452.26	\$452.26	\$443.56	\$443.56	\$443.76	\$443.76	\$435.23	\$435.23
19	\$464.31	\$464.31	\$466.13	\$466.13	\$457.17	\$457.17	\$457.37	\$457.37	\$448.57	\$448.57
20	\$478.62	\$478.62	\$480.50	\$480.50	\$471.26	\$471.26	\$471.47	\$471.47	\$462.40	\$462.40
21	\$493.42	\$493.42	\$495.36	\$495.36	\$485.83	\$485.83	\$486.05	\$486.05	\$476.70	\$476.70
22	\$493.42	\$493.42	\$495.36	\$495.36	\$485.83	\$485.83	\$486.05	\$486.05	\$476.70	\$476.70
23	\$493.42	\$493.42	\$495.36	\$495.36	\$485.83	\$485.83	\$486.05	\$486.05	\$476.70	\$476.70
24	\$493.42	\$493.42	\$495.36	\$495.36	\$485.83	\$485.83	\$486.05	\$486.05	\$476.70	\$476.70
25	\$495.39	\$495.39	\$497.34	\$497.34	\$487.77	\$487.77	\$487.99	\$487.99	\$478.61	\$478.61
26	\$505.26	\$505.26	\$507.25	\$507.25	\$497.49	\$497.49	\$497.72	\$497.72	\$488.14	\$488.14
27	\$517.10	\$517.10	\$519.14	\$519.14	\$509.15	\$509.15	\$509.38	\$509.38	\$499.58	\$499.58
28	\$536.35	\$536.35	\$538.46	\$538.46	\$528.10	\$528.10	\$528.34	\$528.34	\$518.17	\$518.17
29	\$552.14	\$552.14	\$554.31	\$554.31	\$543.64	\$543.64	\$543.89	\$543.89	\$533.43	\$533.43
30	\$560.03	\$560.03	\$562.23	\$562.23	\$551.42	\$551.42	\$551.67	\$551.67	\$541.05	\$541.05
31	\$571.87	\$571.87	\$574.12	\$574.12	\$563.08	\$563.08	\$563.33	\$563.33	\$552.50	\$552.50
32	\$583.72	\$583.72	\$586.01	\$586.01	\$574.74	\$574.74	\$575.00	\$575.00	\$563.94	\$563.94
33	\$591.12	\$591.12	\$593.44	\$593.44	\$582.02	\$582.02	\$582.29	\$582.29	\$571.09	\$571.09
34	\$599.01	\$599.01	\$601.37	\$601.37	\$589.80	\$589.80	\$590.06	\$590.06	\$578.71	\$578.71
35	\$602.96	\$602.96	\$605.33	\$605.33	\$593.68	\$593.68	\$593.95	\$593.95	\$582.53	\$582.53
36	\$606.91	\$606.91	\$609.29	\$609.29	\$597.57	\$597.57	\$597.84	\$597.84	\$586.34	\$586.34
37	\$610.85	\$610.85	\$613.26	\$613.26	\$601.46	\$601.46	\$601.73	\$601.73	\$590.15	\$590.15
38	\$614.80	\$614.80	\$617.22	\$617.22	\$605.34	\$605.34	\$605.62	\$605.62	\$593.97	\$593.97
39	\$622.70	\$622.70	\$625.14	\$625.14	\$613.12	\$613.12	\$613.40	\$613.40	\$601.60	\$601.60
40	\$630.59	\$630.59	\$633.07	\$633.07	\$620.89	\$620.89	\$621.17	\$621.17	\$609.22	\$609.22
41	\$642.43	\$642.43	\$644.96	\$644.96	\$632.55	\$632.55	\$632.84	\$632.84	\$620.66	\$620.66
42	\$653.78	\$653.78	\$656.35	\$656.35	\$643.72	\$643.72	\$644.02	\$644.02	\$631.63	\$631.63
43	\$669.57	\$669.57	\$672.20	\$672.20	\$659.27	\$659.27	\$659.57	\$659.57	\$646.88	\$646.88
44	\$689.31	\$689.31	\$692.02	\$692.02	\$678.70	\$678.70	\$679.01	\$679.01	\$665.95	\$665.95
45	\$712.50	\$712.50	\$715.30	\$715.30	\$701.54	\$701.54	\$701.86	\$701.86	\$688.35	\$688.35
46	\$740.13	\$740.13	\$743.04	\$743.04	\$728.75	\$728.75	\$729.08	\$729.08	\$715.05	\$715.05
47	\$771.22	\$771.22	\$774.25	\$774.25	\$759.35	\$759.35	\$759.70	\$759.70	\$745.08	\$745.08
48	\$806.74	\$806.74	\$809.91	\$809.91	\$794.33	\$794.33	\$794.69	\$794.69	\$779.40	\$779.40
49	\$841.77	\$841.77	\$845.08	\$845.08	\$828.83	\$828.83	\$829.20	\$829.20	\$813.25	\$813.25
50	\$881.25	\$881.25	\$884.71	\$884.71	\$867.69	\$867.69	\$868.09	\$868.09	\$851.39	\$851.39
51	\$920.23	\$920.23	\$923.85	\$923.85	\$906.07	\$906.07	\$906.48	\$906.48	\$889.05	\$889.05
52	\$963.16	\$963.16	\$966.94	\$966.94	\$948.34	\$948.34	\$948.77	\$948.77	\$930.52	\$930.52
53	\$1,006.58	\$1,006.58	\$1,010.53	\$1,010.53	\$991.09	\$991.09	\$991.54	\$991.54	\$972.47	\$972.47
54	\$1,053.45	\$1,053.45	\$1,057.59	\$1,057.59	\$1,037.25	\$1,037.25	\$1,037.72	\$1,037.72	\$1,017.75	\$1,017.75
55	\$1,100.33	\$1,100.33	\$1,104.65	\$1,104.65	\$1,083.40	\$1,083.40	\$1,083.89	\$1,083.89	\$1,063.04	\$1,063.04
56	\$1,151.15	\$1,151.15	\$1,155.67	\$1,155.67	\$1,133.44	\$1,133.44	\$1,133.95	\$1,133.95	\$1,112.14	\$1,112.14
57	\$1,202.46	\$1,202.46	\$1,207.19	\$1,207.19	\$1,183.97	\$1,183.97	\$1,184.50	\$1,184.50	\$1,161.72	\$1,161.72
58	\$1,257.23	\$1,257.23	\$1,262.18	\$1,262.18	\$1,237.89	\$1,237.89	\$1,238.46	\$1,238.46	\$1,214.63	\$1,214.63
59	\$1,284.37	\$1,284.37	\$1,289.42	\$1,289.42	\$1,264.62	\$1,264.62	\$1,265.19	\$1,265.19	\$1,240.85	\$1,240.85
60	\$1,339.14	\$1,339.14	\$1,344.41	\$1,344.41	\$1,318.54	\$1,318.54	\$1,319.14	\$1,319.14	\$1,293.76	\$1,293.76
61	\$1,386.51	\$1,386.51	\$1,391.96	\$1,391.96	\$1,365.18	\$1,365.18	\$1,365.80	\$1,365.80	\$1,339.53	\$1,339.53
62	\$1,417.60	\$1,417.60	\$1,423.17	\$1,423.17	\$1,395.79	\$1,395.79	\$1,396.42	\$1,396.42	\$1,369.56	\$1,369.56
63	\$1,456.58	\$1,456.58	\$1,462.30	\$1,462.30	\$1,434.17	\$1,434.17	\$1,434.82	\$1,434.82	\$1,407.22	\$1,407.22
64+	\$1,480.26	\$1,480.26	\$1,486.08	\$1,486.08	\$1,457.49	\$1,457.49	\$1,458.15	\$1,458.15	\$1,430.10	\$1,430.10

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$750 A		Premier Balance PPO \$750 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$750		\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$368.57	\$368.57	\$361.49	\$361.49	\$362.37	\$362.37	\$355.40	\$355.40	\$356.92	\$356.92
15	\$401.33	\$401.33	\$393.62	\$393.62	\$394.58	\$394.58	\$387.00	\$387.00	\$388.64	\$388.64
16	\$413.86	\$413.86	\$405.90	\$405.90	\$406.90	\$406.90	\$399.07	\$399.07	\$400.78	\$400.78
17	\$426.38	\$426.38	\$418.19	\$418.19	\$419.22	\$419.22	\$411.15	\$411.15	\$412.91	\$412.91
18	\$439.87	\$439.87	\$431.42	\$431.42	\$432.48	\$432.48	\$424.16	\$424.16	\$425.97	\$425.97
19	\$453.36	\$453.36	\$444.65	\$444.65	\$445.74	\$445.74	\$437.17	\$437.17	\$439.03	\$439.03
20	\$467.34	\$467.34	\$458.35	\$458.35	\$459.48	\$459.48	\$450.64	\$450.64	\$452.56	\$452.56
21	\$481.79	\$481.79	\$472.53	\$472.53	\$473.69	\$473.69	\$464.58	\$464.58	\$466.56	\$466.56
22	\$481.79	\$481.79	\$472.53	\$472.53	\$473.69	\$473.69	\$464.58	\$464.58	\$466.56	\$466.56
23	\$481.79	\$481.79	\$472.53	\$472.53	\$473.69	\$473.69	\$464.58	\$464.58	\$466.56	\$466.56
24	\$481.79	\$481.79	\$472.53	\$472.53	\$473.69	\$473.69	\$464.58	\$464.58	\$466.56	\$466.56
25	\$483.72	\$483.72	\$474.42	\$474.42	\$475.58	\$475.58	\$466.44	\$466.44	\$468.43	\$468.43
26	\$493.35	\$493.35	\$483.87	\$483.87	\$485.06	\$485.06	\$475.73	\$475.73	\$477.76	\$477.76
27	\$504.92	\$504.92	\$495.21	\$495.21	\$496.43	\$496.43	\$486.88	\$486.88	\$488.95	\$488.95
28	\$523.71	\$523.71	\$513.64	\$513.64	\$514.90	\$514.90	\$505.00	\$505.00	\$507.15	\$507.15
29	\$539.12	\$539.12	\$528.76	\$528.76	\$530.06	\$530.06	\$519.87	\$519.87	\$522.08	\$522.08
30	\$546.83	\$546.83	\$536.32	\$536.32	\$537.64	\$537.64	\$527.30	\$527.30	\$529.55	\$529.55
31	\$558.39	\$558.39	\$547.66	\$547.66	\$549.01	\$549.01	\$538.45	\$538.45	\$540.74	\$540.74
32	\$569.96	\$569.96	\$559.00	\$559.00	\$560.38	\$560.38	\$549.60	\$549.60	\$551.94	\$551.94
33	\$577.18	\$577.18	\$566.09	\$566.09	\$567.48	\$567.48	\$556.57	\$556.57	\$558.94	\$558.94
34	\$584.89	\$584.89	\$573.65	\$573.65	\$575.06	\$575.06	\$564.00	\$564.00	\$566.40	\$566.40
35	\$588.75	\$588.75	\$577.43	\$577.43	\$578.85	\$578.85	\$567.72	\$567.72	\$570.14	\$570.14
36	\$592.60	\$592.60	\$581.21	\$581.21	\$582.64	\$582.64	\$571.43	\$571.43	\$573.87	\$573.87
37	\$596.46	\$596.46	\$584.99	\$584.99	\$586.43	\$586.43	\$575.15	\$575.15	\$577.60	\$577.60
38	\$600.31	\$600.31	\$588.77	\$588.77	\$590.22	\$590.22	\$578.87	\$578.87	\$581.33	\$581.33
39	\$608.02	\$608.02	\$596.33	\$596.33	\$597.80	\$597.80	\$586.30	\$586.30	\$588.80	\$588.80
40	\$615.73	\$615.73	\$603.89	\$603.89	\$605.38	\$605.38	\$593.73	\$593.73	\$596.26	\$596.26
41	\$627.29	\$627.29	\$615.23	\$615.23	\$616.74	\$616.74	\$604.88	\$604.88	\$607.46	\$607.46
42	\$638.37	\$638.37	\$626.10	\$626.10	\$627.64	\$627.64	\$615.57	\$615.57	\$618.19	\$618.19
43	\$653.79	\$653.79	\$641.22	\$641.22	\$642.80	\$642.80	\$630.44	\$630.44	\$633.12	\$633.12
44	\$673.06	\$673.06	\$660.12	\$660.12	\$661.74	\$661.74	\$649.02	\$649.02	\$651.78	\$651.78
45	\$695.70	\$695.70	\$682.33	\$682.33	\$684.01	\$684.01	\$670.85	\$670.85	\$673.71	\$673.71
46	\$722.69	\$722.69	\$708.80	\$708.80	\$710.54	\$710.54	\$696.87	\$696.87	\$699.84	\$699.84
47	\$753.04	\$753.04	\$738.56	\$738.56	\$740.38	\$740.38	\$726.14	\$726.14	\$729.23	\$729.23
48	\$787.73	\$787.73	\$772.59	\$772.59	\$774.48	\$774.48	\$759.59	\$759.59	\$762.83	\$762.83
49	\$821.93	\$821.93	\$806.14	\$806.14	\$808.12	\$808.12	\$792.57	\$792.57	\$795.95	\$795.95
50	\$860.48	\$860.48	\$843.94	\$843.94	\$846.01	\$846.01	\$829.74	\$829.74	\$833.28	\$833.28
51	\$898.54	\$898.54	\$881.27	\$881.27	\$883.43	\$883.43	\$866.44	\$866.44	\$870.13	\$870.13
52	\$940.45	\$940.45	\$922.38	\$922.38	\$924.64	\$924.64	\$906.86	\$906.86	\$910.73	\$910.73
53	\$982.85	\$982.85	\$963.96	\$963.96	\$966.33	\$966.33	\$947.74	\$947.74	\$951.78	\$951.78
54	\$1,028.62	\$1,028.62	\$1,008.85	\$1,008.85	\$1,011.33	\$1,011.33	\$991.88	\$991.88	\$996.11	\$996.11
55	\$1,074.39	\$1,074.39	\$1,053.74	\$1,053.74	\$1,056.33	\$1,056.33	\$1,036.01	\$1,036.01	\$1,040.43	\$1,040.43
56	\$1,124.02	\$1,124.02	\$1,102.41	\$1,102.41	\$1,105.12	\$1,105.12	\$1,083.87	\$1,083.87	\$1,088.48	\$1,088.48
57	\$1,174.12	\$1,174.12	\$1,151.56	\$1,151.56	\$1,154.38	\$1,154.38	\$1,132.18	\$1,132.18	\$1,137.01	\$1,137.01
58	\$1,227.60	\$1,227.60	\$1,204.01	\$1,204.01	\$1,206.96	\$1,206.96	\$1,183.75	\$1,183.75	\$1,188.79	\$1,188.79
59	\$1,254.10	\$1,254.10	\$1,230.00	\$1,230.00	\$1,233.02	\$1,233.02	\$1,209.30	\$1,209.30	\$1,214.46	\$1,214.46
60	\$1,307.58	\$1,307.58	\$1,282.45	\$1,282.45	\$1,285.59	\$1,285.59	\$1,260.87	\$1,260.87	\$1,266.24	\$1,266.24
61	\$1,353.83	\$1,353.83	\$1,327.81	\$1,327.81	\$1,331.07	\$1,331.07	\$1,305.47	\$1,305.47	\$1,311.03	\$1,311.03
62	\$1,384.18	\$1,384.18	\$1,357.58	\$1,357.58	\$1,360.91	\$1,360.91	\$1,334.74	\$1,334.74	\$1,340.43	\$1,340.43
63	\$1,422.24	\$1,422.24	\$1,394.91	\$1,394.91	\$1,398.33	\$1,398.33	\$1,371.44	\$1,371.44	\$1,377.29	\$1,377.29
64+	\$1,445.37	\$1,445.37	\$1,417.59	\$1,417.59	\$1,421.07	\$1,421.07	\$1,393.74	\$1,393.74	\$1,399.68	\$1,399.68

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010016		79962PA0010016		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,400		\$1,400		\$1,500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	30		45		45		30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.06	\$350.06	\$345.53	\$345.53	\$338.88	\$338.88	\$351.88	\$351.88
15	\$381.17	\$381.17	\$376.24	\$376.24	\$369.00	\$369.00	\$383.16	\$383.16
16	\$393.07	\$393.07	\$387.98	\$387.98	\$380.52	\$380.52	\$395.12	\$395.12
17	\$404.97	\$404.97	\$399.73	\$399.73	\$392.04	\$392.04	\$407.08	\$407.08
18	\$417.78	\$417.78	\$412.37	\$412.37	\$404.44	\$404.44	\$419.96	\$419.96
19	\$430.59	\$430.59	\$425.02	\$425.02	\$416.84	\$416.84	\$432.84	\$432.84
20	\$443.86	\$443.86	\$438.12	\$438.12	\$429.69	\$429.69	\$446.18	\$446.18
21	\$457.59	\$457.59	\$451.67	\$451.67	\$442.98	\$442.98	\$459.98	\$459.98
22	\$457.59	\$457.59	\$451.67	\$451.67	\$442.98	\$442.98	\$459.98	\$459.98
23	\$457.59	\$457.59	\$451.67	\$451.67	\$442.98	\$442.98	\$459.98	\$459.98
24	\$457.59	\$457.59	\$451.67	\$451.67	\$442.98	\$442.98	\$459.98	\$459.98
25	\$459.42	\$459.42	\$453.48	\$453.48	\$444.75	\$444.75	\$461.82	\$461.82
26	\$468.57	\$468.57	\$462.51	\$462.51	\$453.61	\$453.61	\$471.02	\$471.02
27	\$479.55	\$479.55	\$473.35	\$473.35	\$464.24	\$464.24	\$482.06	\$482.06
28	\$497.40	\$497.40	\$490.97	\$490.97	\$481.52	\$481.52	\$500.00	\$500.00
29	\$512.04	\$512.04	\$505.42	\$505.42	\$495.69	\$495.69	\$514.72	\$514.72
30	\$519.36	\$519.36	\$512.65	\$512.65	\$502.78	\$502.78	\$522.08	\$522.08
31	\$530.35	\$530.35	\$523.49	\$523.49	\$513.41	\$513.41	\$533.12	\$533.12
32	\$541.33	\$541.33	\$534.33	\$534.33	\$524.05	\$524.05	\$544.16	\$544.16
33	\$548.19	\$548.19	\$541.10	\$541.10	\$530.69	\$530.69	\$551.06	\$551.06
34	\$555.51	\$555.51	\$548.33	\$548.33	\$537.78	\$537.78	\$558.42	\$558.42
35	\$559.17	\$559.17	\$551.94	\$551.94	\$541.32	\$541.32	\$562.10	\$562.10
36	\$562.84	\$562.84	\$555.55	\$555.55	\$544.87	\$544.87	\$565.78	\$565.78
37	\$566.50	\$566.50	\$559.17	\$559.17	\$548.41	\$548.41	\$569.46	\$569.46
38	\$570.16	\$570.16	\$562.78	\$562.78	\$551.95	\$551.95	\$573.14	\$573.14
39	\$577.48	\$577.48	\$570.01	\$570.01	\$559.04	\$559.04	\$580.49	\$580.49
40	\$584.80	\$584.80	\$577.23	\$577.23	\$566.13	\$566.13	\$587.85	\$587.85
41	\$595.78	\$595.78	\$588.07	\$588.07	\$576.76	\$576.76	\$598.89	\$598.89
42	\$606.31	\$606.31	\$598.46	\$598.46	\$586.95	\$586.95	\$609.47	\$609.47
43	\$620.95	\$620.95	\$612.92	\$612.92	\$601.12	\$601.12	\$624.19	\$624.19
44	\$639.25	\$639.25	\$630.98	\$630.98	\$618.84	\$618.84	\$642.59	\$642.59
45	\$660.76	\$660.76	\$652.21	\$652.21	\$639.66	\$639.66	\$664.21	\$664.21
46	\$686.39	\$686.39	\$677.51	\$677.51	\$664.47	\$664.47	\$689.97	\$689.97
47	\$715.21	\$715.21	\$705.96	\$705.96	\$692.38	\$692.38	\$718.95	\$718.95
48	\$748.16	\$748.16	\$738.48	\$738.48	\$724.27	\$724.27	\$752.07	\$752.07
49	\$780.65	\$780.65	\$770.55	\$770.55	\$755.72	\$755.72	\$784.73	\$784.73
50	\$817.26	\$817.26	\$806.68	\$806.68	\$791.16	\$791.16	\$821.52	\$821.52
51	\$853.41	\$853.41	\$842.36	\$842.36	\$826.16	\$826.16	\$857.86	\$857.86
52	\$893.22	\$893.22	\$881.66	\$881.66	\$864.70	\$864.70	\$897.88	\$897.88
53	\$933.48	\$933.48	\$921.41	\$921.41	\$903.68	\$903.68	\$938.36	\$938.36
54	\$976.95	\$976.95	\$964.32	\$964.32	\$945.76	\$945.76	\$982.06	\$982.06
55	\$1,020.43	\$1,020.43	\$1,007.22	\$1,007.22	\$987.85	\$987.85	\$1,025.76	\$1,025.76
56	\$1,067.56	\$1,067.56	\$1,053.75	\$1,053.75	\$1,033.47	\$1,033.47	\$1,073.13	\$1,073.13
57	\$1,115.15	\$1,115.15	\$1,100.72	\$1,100.72	\$1,079.54	\$1,079.54	\$1,120.97	\$1,120.97
58	\$1,165.94	\$1,165.94	\$1,150.86	\$1,150.86	\$1,128.71	\$1,128.71	\$1,172.03	\$1,172.03
59	\$1,191.11	\$1,191.11	\$1,175.70	\$1,175.70	\$1,153.08	\$1,153.08	\$1,197.33	\$1,197.33
60	\$1,241.90	\$1,241.90	\$1,225.83	\$1,225.83	\$1,202.25	\$1,202.25	\$1,248.39	\$1,248.39
61	\$1,285.83	\$1,285.83	\$1,269.19	\$1,269.19	\$1,244.77	\$1,244.77	\$1,292.54	\$1,292.54
62	\$1,314.66	\$1,314.66	\$1,297.65	\$1,297.65	\$1,272.68	\$1,272.68	\$1,321.52	\$1,321.52
63	\$1,350.81	\$1,350.81	\$1,333.33	\$1,333.33	\$1,307.68	\$1,307.68	\$1,357.86	\$1,357.86
64+	\$1,372.77	\$1,372.77	\$1,355.01	\$1,355.01	\$1,328.94	\$1,328.94	\$1,379.94	\$1,379.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010011		79962PA0010011		79962PA0010017		79962PA
Plan Marketing Name =>	Premier Balance PPO \$1500 A		Premier Balance PPO \$1550		Premier Balance PPO \$1550		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2500 A		Premier Balance
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 6,7
Network =>	F		F		F		F		F		F		I
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold
Deductible =>	\$1,500		\$1,550		\$1,550		\$2,000		\$2,000		\$2,500		\$2,5
Coinurance =>	100%		100%		100%		100%		100%		100%		100%
Copays =>	30		15		15		30		30		45		4
OOP Maximum =>	\$7,900		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,9
Pediatric Dental (Yes/No) =>	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
0 - 14	\$345.12	\$345.12	\$336.12	\$336.12	\$329.65	\$329.65	\$343.13	\$343.13	\$336.53	\$336.53	\$334.17	\$334.17	\$327.74
15	\$375.80	\$375.80	\$366.00	\$366.00	\$358.96	\$358.96	\$373.63	\$373.63	\$366.45	\$366.45	\$363.87	\$363.87	\$356.87
16	\$387.53	\$387.53	\$377.42	\$377.42	\$370.16	\$370.16	\$385.30	\$385.30	\$377.88	\$377.88	\$375.23	\$375.23	\$368.01
17	\$399.26	\$399.26	\$388.84	\$388.84	\$381.36	\$381.36	\$396.96	\$396.96	\$389.32	\$389.32	\$386.59	\$386.59	\$379.15
18	\$411.89	\$411.89	\$401.14	\$401.14	\$393.43	\$393.43	\$409.52	\$409.52	\$401.64	\$401.64	\$398.82	\$398.82	\$391.15
19	\$424.52	\$424.52	\$413.45	\$413.45	\$405.50	\$405.50	\$422.08	\$422.08	\$413.96	\$413.96	\$411.05	\$411.05	\$403.14
20	\$437.61	\$437.61	\$426.19	\$426.19	\$417.99	\$417.99	\$435.08	\$435.08	\$426.71	\$426.71	\$423.72	\$423.72	\$415.57
21	\$451.14	\$451.14	\$439.37	\$439.37	\$430.92	\$430.92	\$448.54	\$448.54	\$439.91	\$439.91	\$436.82	\$436.82	\$428.42
22	\$451.14	\$451.14	\$439.37	\$439.37	\$430.92	\$430.92	\$448.54	\$448.54	\$439.91	\$439.91	\$436.82	\$436.82	\$428.42
23	\$451.14	\$451.14	\$439.37	\$439.37	\$430.92	\$430.92	\$448.54	\$448.54	\$439.91	\$439.91	\$436.82	\$436.82	\$428.42
24	\$451.14	\$451.14	\$439.37	\$439.37	\$430.92	\$430.92	\$448.54	\$448.54	\$439.91	\$439.91	\$436.82	\$436.82	\$428.42
25	\$452.94	\$452.94	\$441.13	\$441.13	\$432.64	\$432.64	\$450.33	\$450.33	\$441.67	\$441.67	\$438.57	\$438.57	\$430.13
26	\$461.97	\$461.97	\$449.91	\$449.91	\$441.26	\$441.26	\$459.30	\$459.30	\$450.47	\$450.47	\$447.30	\$447.30	\$438.70
27	\$472.79	\$472.79	\$460.46	\$460.46	\$451.60	\$451.60	\$470.07	\$470.07	\$461.03	\$461.03	\$457.79	\$457.79	\$448.98
28	\$490.39	\$490.39	\$477.60	\$477.60	\$468.41	\$468.41	\$487.56	\$487.56	\$478.18	\$478.18	\$474.82	\$474.82	\$465.69
29	\$504.83	\$504.83	\$491.66	\$491.66	\$482.20	\$482.20	\$501.92	\$501.92	\$492.26	\$492.26	\$488.80	\$488.80	\$479.40
30	\$512.04	\$512.04	\$498.68	\$498.68	\$489.09	\$489.09	\$509.09	\$509.09	\$499.30	\$499.30	\$495.79	\$495.79	\$486.26
31	\$522.87	\$522.87	\$509.23	\$509.23	\$499.44	\$499.44	\$519.86	\$519.86	\$509.86	\$509.86	\$506.27	\$506.27	\$496.54
32	\$533.70	\$533.70	\$519.77	\$519.77	\$509.78	\$509.78	\$530.62	\$530.62	\$520.41	\$520.41	\$516.76	\$516.76	\$506.82
33	\$540.47	\$540.47	\$526.37	\$526.37	\$516.24	\$516.24	\$537.35	\$537.35	\$527.01	\$527.01	\$523.31	\$523.31	\$513.25
34	\$547.68	\$547.68	\$533.40	\$533.40	\$523.14	\$523.14	\$544.53	\$544.53	\$534.05	\$534.05	\$530.30	\$530.30	\$520.10
35	\$551.29	\$551.29	\$536.91	\$536.91	\$526.58	\$526.58	\$548.12	\$548.12	\$537.57	\$537.57	\$533.79	\$533.79	\$523.53
36	\$554.90	\$554.90	\$540.43	\$540.43	\$530.03	\$530.03	\$551.70	\$551.70	\$541.09	\$541.09	\$537.29	\$537.29	\$526.96
37	\$558.51	\$558.51	\$543.94	\$543.94	\$533.48	\$533.48	\$555.29	\$555.29	\$544.61	\$544.61	\$540.78	\$540.78	\$530.38
38	\$562.12	\$562.12	\$547.46	\$547.46	\$536.93	\$536.93	\$558.88	\$558.88	\$548.13	\$548.13	\$544.28	\$544.28	\$533.81
39	\$569.34	\$569.34	\$554.48	\$554.48	\$543.82	\$543.82	\$566.06	\$566.06	\$555.17	\$555.17	\$551.27	\$551.27	\$540.67
40	\$576.56	\$576.56	\$561.51	\$561.51	\$550.72	\$550.72	\$573.23	\$573.23	\$562.20	\$562.20	\$558.26	\$558.26	\$547.52
41	\$587.38	\$587.38	\$572.06	\$572.06	\$561.06	\$561.06	\$584.00	\$584.00	\$572.76	\$572.76	\$568.74	\$568.74	\$557.80
42	\$597.76	\$597.76	\$582.17	\$582.17	\$570.97	\$570.97	\$594.32	\$594.32	\$582.88	\$582.88	\$578.79	\$578.79	\$567.66
43	\$612.20	\$612.20	\$596.23	\$596.23	\$584.76	\$584.76	\$608.67	\$608.67	\$596.96	\$596.96	\$592.76	\$592.76	\$581.37
44	\$630.24	\$630.24	\$613.80	\$613.80	\$602.00	\$602.00	\$626.61	\$626.61	\$614.55	\$614.55	\$610.24	\$610.24	\$598.50
45	\$651.45	\$651.45	\$634.45	\$634.45	\$622.25	\$622.25	\$647.69	\$647.69	\$635.23	\$635.23	\$630.77	\$630.77	\$618.64
46	\$676.71	\$676.71	\$659.06	\$659.06	\$646.38	\$646.38	\$672.81	\$672.81	\$659.87	\$659.87	\$655.23	\$655.23	\$642.63
47	\$705.13	\$705.13	\$686.74	\$686.74	\$673.53	\$673.53	\$701.07	\$701.07	\$687.58	\$687.58	\$682.75	\$682.75	\$669.62
48	\$737.61	\$737.61	\$718.37	\$718.37	\$704.55	\$704.55	\$733.36	\$733.36	\$719.25	\$719.25	\$714.20	\$714.20	\$700.47
49	\$769.64	\$769.64	\$749.57	\$749.57	\$735.15	\$735.15	\$765.21	\$765.21	\$750.49	\$750.49	\$745.21	\$745.21	\$730.88
50	\$805.74	\$805.74	\$784.71	\$784.71	\$769.62	\$769.62	\$801.09	\$801.09	\$785.68	\$785.68	\$780.16	\$780.16	\$765.16
51	\$841.38	\$841.38	\$819.43	\$819.43	\$803.67	\$803.67	\$836.53	\$836.53	\$820.43	\$820.43	\$814.67	\$814.67	\$799.00
52	\$880.63	\$880.63	\$857.65	\$857.65	\$841.16	\$841.16	\$875.55	\$875.55	\$858.70	\$858.70	\$852.67	\$852.67	\$836.28
53	\$920.33	\$920.33	\$896.31	\$896.31	\$879.08	\$879.08	\$915.02	\$915.02	\$897.42	\$897.42	\$891.11	\$891.11	\$873.98
54	\$963.18	\$963.18	\$938.05	\$938.05	\$920.01	\$920.01	\$957.63	\$957.63	\$939.21	\$939.21	\$932.61	\$932.61	\$914.68
55	\$1,006.04	\$1,006.04	\$979.80	\$979.80	\$960.95	\$960.95	\$1,000.24	\$1,000.24	\$981.00	\$981.00	\$974.11	\$974.11	\$955.38
56	\$1,052.51	\$1,052.51	\$1,025.05	\$1,025.05	\$1,005.34	\$1,005.34	\$1,046.44	\$1,046.44	\$1,026.31	\$1,026.31	\$1,019.10	\$1,019.10	\$999.50
57	\$1,099.43	\$1,099.43	\$1,070.74	\$1,070.74	\$1,050.15	\$1,050.15	\$1,093.09	\$1,093.09	\$1,072.06	\$1,072.06	\$1,064.53	\$1,064.53	\$1,044.06
58	\$1,149.50	\$1,149.50	\$1,119.51	\$1,119.51	\$1,097.98	\$1,097.98	\$1,142.88	\$1,142.88	\$1,120.89	\$1,120.89	\$1,113.02	\$1,113.02	\$1,091.61
59	\$1,174.32	\$1,174.32	\$1,143.68	\$1,143.68	\$1,121.68	\$1,121.68	\$1,167.55	\$1,167.55	\$1,145.09	\$1,145.09	\$1,137.04	\$1,137.04	\$1,115.18
60	\$1,224.39	\$1,224.39	\$1,192.45	\$1,192.45	\$1,169.52	\$1,169.52	\$1,217.34	\$1,217.34	\$1,193.92	\$1,193.92	\$1,185.53	\$1,185.53	\$1,162.73
61	\$1,267.70	\$1,267.70	\$1,234.63	\$1,234.63	\$1,210.89	\$1,210.89	\$1,260.40	\$1,260.40	\$1,236.15	\$1,236.15	\$1,227.46	\$1,227.46	\$1,203.86
62	\$1,296.13	\$1,296.13	\$1,262.31	\$1,262.31	\$1,238.03	\$1,238.03	\$1,288.66	\$1,288.66	\$1,263.86	\$1,263.86	\$1,254.98	\$1,254.98	\$1,230.85
63	\$1,331.77	\$1,331.77	\$1,297.02	\$1,297.02	\$1,272.08	\$1,272.08	\$1,324.09	\$1,324.09	\$1,298.61	\$1,298.61	\$1,289.49	\$1,289.49	\$1,264.70
64+	\$1,353.42	\$1,353.42	\$1,318.11	\$1,318.11	\$1,292.76	\$1,292.76	\$1,345.62	\$1,345.62	\$1,319.73	\$1,319.73	\$1,310.46	\$1,310.46	\$1,285.26

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0010017	79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022		79962PA0010018		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO \$2500 A	Premier Balance PPO \$2500 1x A		Premier Balance PPO \$2500 1x A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3000 A		Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0	\$2,500		\$2,500		\$3,000		\$3,000		\$3,500		\$3,500	
Coinurance =>	0%	100%		100%		100%		100%		100%		100%	
Copays =>	5	15		15		15		15		45		45	
OOP Maximum =>	\$0	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$327.74	\$330.22	\$330.22	\$323.87	\$323.87	\$337.55	\$337.55	\$331.06	\$331.06	\$322.16	\$322.16	\$315.97	\$315.97
15	\$356.87	\$359.57	\$359.57	\$352.66	\$352.66	\$367.55	\$367.55	\$360.49	\$360.49	\$350.80	\$350.80	\$344.05	\$344.05
16	\$368.01	\$370.80	\$370.80	\$363.67	\$363.67	\$379.03	\$379.03	\$371.74	\$371.74	\$361.75	\$361.75	\$354.79	\$354.79
17	\$379.15	\$382.02	\$382.02	\$374.67	\$374.67	\$390.50	\$390.50	\$382.99	\$382.99	\$372.70	\$372.70	\$365.53	\$365.53
18	\$391.15	\$394.11	\$394.11	\$386.53	\$386.53	\$402.85	\$402.85	\$395.11	\$395.11	\$384.49	\$384.49	\$377.10	\$377.10
19	\$403.14	\$406.19	\$406.19	\$398.38	\$398.38	\$415.21	\$415.21	\$407.23	\$407.23	\$396.28	\$396.28	\$388.66	\$388.66
20	\$415.57	\$418.71	\$418.71	\$410.66	\$410.66	\$428.00	\$428.00	\$419.78	\$419.78	\$408.50	\$408.50	\$400.64	\$400.64
21	\$428.42	\$431.66	\$431.66	\$423.36	\$423.36	\$441.24	\$441.24	\$432.76	\$432.76	\$421.13	\$421.13	\$413.03	\$413.03
22	\$428.42	\$431.66	\$431.66	\$423.36	\$423.36	\$441.24	\$441.24	\$432.76	\$432.76	\$421.13	\$421.13	\$413.03	\$413.03
23	\$428.42	\$431.66	\$431.66	\$423.36	\$423.36	\$441.24	\$441.24	\$432.76	\$432.76	\$421.13	\$421.13	\$413.03	\$413.03
24	\$428.42	\$431.66	\$431.66	\$423.36	\$423.36	\$441.24	\$441.24	\$432.76	\$432.76	\$421.13	\$421.13	\$413.03	\$413.03
25	\$430.13	\$433.39	\$433.39	\$425.05	\$425.05	\$443.00	\$443.00	\$434.49	\$434.49	\$422.81	\$422.81	\$414.68	\$414.68
26	\$438.70	\$442.02	\$442.02	\$433.52	\$433.52	\$451.83	\$451.83	\$443.15	\$443.15	\$431.24	\$431.24	\$422.94	\$422.94
27	\$448.98	\$452.38	\$452.38	\$443.68	\$443.68	\$462.42	\$462.42	\$453.53	\$453.53	\$441.34	\$441.34	\$432.86	\$432.86
28	\$465.69	\$469.21	\$469.21	\$460.19	\$460.19	\$479.63	\$479.63	\$470.41	\$470.41	\$457.77	\$457.77	\$448.96	\$448.96
29	\$479.40	\$483.03	\$483.03	\$473.74	\$473.74	\$493.75	\$493.75	\$484.26	\$484.26	\$471.24	\$471.24	\$462.18	\$462.18
30	\$486.26	\$489.93	\$489.93	\$480.51	\$480.51	\$500.81	\$500.81	\$491.18	\$491.18	\$477.98	\$477.98	\$468.79	\$468.79
31	\$496.54	\$500.29	\$500.29	\$490.67	\$490.67	\$511.40	\$511.40	\$501.57	\$501.57	\$488.09	\$488.09	\$478.70	\$478.70
32	\$506.82	\$510.65	\$510.65	\$500.83	\$500.83	\$521.99	\$521.99	\$511.96	\$511.96	\$498.20	\$498.20	\$488.61	\$488.61
33	\$513.25	\$517.13	\$517.13	\$507.19	\$507.19	\$528.61	\$528.61	\$518.45	\$518.45	\$504.51	\$504.51	\$494.81	\$494.81
34	\$520.10	\$524.04	\$524.04	\$513.96	\$513.96	\$535.67	\$535.67	\$525.37	\$525.37	\$511.25	\$511.25	\$501.42	\$501.42
35	\$523.53	\$527.49	\$527.49	\$517.35	\$517.35	\$539.20	\$539.20	\$528.83	\$528.83	\$514.62	\$514.62	\$504.72	\$504.72
36	\$526.96	\$530.94	\$530.94	\$520.73	\$520.73	\$542.73	\$542.73	\$532.29	\$532.29	\$517.99	\$517.99	\$508.03	\$508.03
37	\$530.38	\$534.40	\$534.40	\$524.12	\$524.12	\$546.26	\$546.26	\$535.76	\$535.76	\$521.36	\$521.36	\$511.33	\$511.33
38	\$533.81	\$537.85	\$537.85	\$527.51	\$527.51	\$549.79	\$549.79	\$539.22	\$539.22	\$524.73	\$524.73	\$514.64	\$514.64
39	\$540.67	\$544.75	\$544.75	\$534.28	\$534.28	\$556.84	\$556.84	\$546.14	\$546.14	\$531.47	\$531.47	\$521.24	\$521.24
40	\$547.52	\$551.66	\$551.66	\$541.05	\$541.05	\$563.90	\$563.90	\$553.07	\$553.07	\$538.20	\$538.20	\$527.85	\$527.85
41	\$557.80	\$562.02	\$562.02	\$551.21	\$551.21	\$574.49	\$574.49	\$563.45	\$563.45	\$548.31	\$548.31	\$537.77	\$537.77
42	\$567.66	\$571.95	\$571.95	\$560.95	\$560.95	\$584.64	\$584.64	\$573.41	\$573.41	\$558.00	\$558.00	\$547.26	\$547.26
43	\$581.37	\$585.76	\$585.76	\$574.50	\$574.50	\$598.76	\$598.76	\$587.26	\$587.26	\$571.47	\$571.47	\$560.48	\$560.48
44	\$598.50	\$603.03	\$603.03	\$591.43	\$591.43	\$616.41	\$616.41	\$604.57	\$604.57	\$588.32	\$588.32	\$577.00	\$577.00
45	\$618.64	\$623.32	\$623.32	\$611.33	\$611.33	\$637.15	\$637.15	\$624.91	\$624.91	\$608.11	\$608.11	\$596.42	\$596.42
46	\$642.63	\$647.49	\$647.49	\$635.04	\$635.04	\$661.86	\$661.86	\$649.14	\$649.14	\$631.70	\$631.70	\$619.55	\$619.55
47	\$669.62	\$674.68	\$674.68	\$661.71	\$661.71	\$689.66	\$689.66	\$676.40	\$676.40	\$658.23	\$658.23	\$645.57	\$645.57
48	\$700.47	\$705.76	\$705.76	\$692.19	\$692.19	\$721.43	\$721.43	\$707.56	\$707.56	\$688.55	\$688.55	\$675.30	\$675.30
49	\$730.88	\$736.41	\$736.41	\$722.25	\$722.25	\$752.76	\$752.76	\$738.29	\$738.29	\$718.45	\$718.45	\$704.63	\$704.63
50	\$765.16	\$770.94	\$770.94	\$756.12	\$756.12	\$788.05	\$788.05	\$772.91	\$772.91	\$752.14	\$752.14	\$737.67	\$737.67
51	\$799.00	\$805.05	\$805.05	\$789.57	\$789.57	\$822.91	\$822.91	\$807.10	\$807.10	\$785.41	\$785.41	\$770.30	\$770.30
52	\$836.28	\$842.60	\$842.60	\$826.40	\$826.40	\$861.30	\$861.30	\$844.75	\$844.75	\$822.05	\$822.05	\$806.23	\$806.23
53	\$873.98	\$880.59	\$880.59	\$863.65	\$863.65	\$900.13	\$900.13	\$882.83	\$882.83	\$859.11	\$859.11	\$842.58	\$842.58
54	\$914.68	\$921.59	\$921.59	\$903.87	\$903.87	\$942.05	\$942.05	\$923.94	\$923.94	\$899.11	\$899.11	\$881.82	\$881.82
55	\$955.38	\$962.60	\$962.60	\$944.09	\$944.09	\$983.97	\$983.97	\$965.05	\$965.05	\$939.12	\$939.12	\$921.06	\$921.06
56	\$999.50	\$1,007.06	\$1,007.06	\$987.70	\$987.70	\$1,029.41	\$1,029.41	\$1,009.63	\$1,009.63	\$982.50	\$982.50	\$963.60	\$963.60
57	\$1,044.06	\$1,051.96	\$1,051.96	\$1,031.73	\$1,031.73	\$1,075.30	\$1,075.30	\$1,054.64	\$1,054.64	\$1,026.29	\$1,026.29	\$1,006.55	\$1,006.55
58	\$1,091.61	\$1,099.87	\$1,099.87	\$1,078.72	\$1,078.72	\$1,124.28	\$1,124.28	\$1,102.67	\$1,102.67	\$1,073.04	\$1,073.04	\$1,052.40	\$1,052.40
59	\$1,115.18	\$1,123.61	\$1,123.61	\$1,102.01	\$1,102.01	\$1,148.55	\$1,148.55	\$1,126.47	\$1,126.47	\$1,096.20	\$1,096.20	\$1,075.12	\$1,075.12
60	\$1,162.73	\$1,171.53	\$1,171.53	\$1,149.00	\$1,149.00	\$1,197.53	\$1,197.53	\$1,174.51	\$1,174.51	\$1,142.95	\$1,142.95	\$1,120.96	\$1,120.96
61	\$1,203.86	\$1,212.96	\$1,212.96	\$1,189.64	\$1,189.64	\$1,239.88	\$1,239.88	\$1,216.06	\$1,216.06	\$1,183.38	\$1,183.38	\$1,160.61	\$1,160.61
62	\$1,230.85	\$1,240.16	\$1,240.16	\$1,216.31	\$1,216.31	\$1,267.68	\$1,267.68	\$1,243.32	\$1,243.32	\$1,209.91	\$1,209.91	\$1,186.64	\$1,186.64
63	\$1,264.70	\$1,274.26	\$1,274.26	\$1,249.76	\$1,249.76	\$1,302.54	\$1,302.54	\$1,277.51	\$1,277.51	\$1,243.18	\$1,243.18	\$1,219.26	\$1,219.26
64+	\$1,285.26	\$1,294.98	\$1,294.98	\$1,270.08	\$1,270.08	\$1,323.72	\$1,323.72	\$1,298.28	\$1,298.28	\$1,263.39	\$1,263.39	\$1,239.09	\$1,239.09

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010023		79962PA0010023		79962PA
Plan Marketing Name =>	Premier Balance PPO \$4000		Premier Balance PPO \$4000		Premier Balance PPO \$5000		Premier Balance PPO \$5000		Premier Balance PPO \$7000		Premier Balance PPO \$7000		Balance PP
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/P
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area
Network =>	F		F		F		F		F		F		I
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gc
Deductible =>	\$4,000		\$4,000		\$5,000		\$5,000		\$7,000		\$7,000		\$1,0
Coinurance =>	100%		100%		100%		100%		100%		100%		80
Copays =>	35		35		40		40		45		45		6
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$6,5
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yi
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$308.64	\$308.64	\$302.71	\$302.71	\$293.51	\$293.51	\$287.86	\$287.86	\$259.53	\$259.53	\$254.54	\$254.54	\$324.86
15	\$336.07	\$336.07	\$329.62	\$329.62	\$319.60	\$319.60	\$313.45	\$313.45	\$282.60	\$282.60	\$277.16	\$277.16	\$353.74
16	\$346.56	\$346.56	\$339.91	\$339.91	\$329.57	\$329.57	\$323.23	\$323.23	\$291.42	\$291.42	\$285.82	\$285.82	\$364.78
17	\$357.05	\$357.05	\$350.19	\$350.19	\$339.55	\$339.55	\$333.02	\$333.02	\$300.25	\$300.25	\$294.47	\$294.47	\$375.82
18	\$368.35	\$368.35	\$361.27	\$361.27	\$350.29	\$350.29	\$343.55	\$343.55	\$309.74	\$309.74	\$303.78	\$303.78	\$387.71
19	\$379.65	\$379.65	\$372.35	\$372.35	\$361.03	\$361.03	\$354.09	\$354.09	\$319.24	\$319.24	\$313.10	\$313.10	\$399.61
20	\$391.35	\$391.35	\$383.83	\$383.83	\$372.16	\$372.16	\$365.00	\$365.00	\$329.08	\$329.08	\$322.75	\$322.75	\$411.92
21	\$403.45	\$403.45	\$395.70	\$395.70	\$383.67	\$383.67	\$376.29	\$376.29	\$339.26	\$339.26	\$332.73	\$332.73	\$424.66
22	\$403.45	\$403.45	\$395.70	\$395.70	\$383.67	\$383.67	\$376.29	\$376.29	\$339.26	\$339.26	\$332.73	\$332.73	\$424.66
23	\$403.45	\$403.45	\$395.70	\$395.70	\$383.67	\$383.67	\$376.29	\$376.29	\$339.26	\$339.26	\$332.73	\$332.73	\$424.66
24	\$403.45	\$403.45	\$395.70	\$395.70	\$383.67	\$383.67	\$376.29	\$376.29	\$339.26	\$339.26	\$332.73	\$332.73	\$424.66
25	\$405.06	\$405.06	\$397.28	\$397.28	\$385.20	\$385.20	\$377.80	\$377.80	\$340.62	\$340.62	\$334.06	\$334.06	\$426.36
26	\$413.13	\$413.13	\$405.20	\$405.20	\$392.88	\$392.88	\$385.32	\$385.32	\$347.40	\$347.40	\$340.72	\$340.72	\$434.85
27	\$422.82	\$422.82	\$414.69	\$414.69	\$402.09	\$402.09	\$394.35	\$394.35	\$355.54	\$355.54	\$348.70	\$348.70	\$445.04
28	\$438.55	\$438.55	\$430.13	\$430.13	\$417.05	\$417.05	\$409.03	\$409.03	\$368.78	\$368.78	\$361.68	\$361.68	\$461.61
29	\$451.46	\$451.46	\$442.79	\$442.79	\$429.33	\$429.33	\$421.07	\$421.07	\$379.63	\$379.63	\$372.32	\$372.32	\$475.19
30	\$457.92	\$457.92	\$449.12	\$449.12	\$435.47	\$435.47	\$427.09	\$427.09	\$385.06	\$385.06	\$377.65	\$377.65	\$481.99
31	\$467.60	\$467.60	\$458.62	\$458.62	\$444.67	\$444.67	\$436.12	\$436.12	\$393.20	\$393.20	\$385.63	\$385.63	\$492.18
32	\$477.28	\$477.28	\$468.11	\$468.11	\$453.88	\$453.88	\$445.15	\$445.15	\$401.34	\$401.34	\$393.62	\$393.62	\$502.37
33	\$483.33	\$483.33	\$474.05	\$474.05	\$459.64	\$459.64	\$450.80	\$450.80	\$406.43	\$406.43	\$398.61	\$398.61	\$508.74
34	\$489.79	\$489.79	\$480.38	\$480.38	\$465.78	\$465.78	\$456.82	\$456.82	\$411.86	\$411.86	\$403.93	\$403.93	\$515.54
35	\$493.02	\$493.02	\$483.55	\$483.55	\$468.84	\$468.84	\$459.83	\$459.83	\$414.58	\$414.58	\$406.60	\$406.60	\$518.93
36	\$496.24	\$496.24	\$486.71	\$486.71	\$471.91	\$471.91	\$462.84	\$462.84	\$417.29	\$417.29	\$409.26	\$409.26	\$522.33
37	\$499.47	\$499.47	\$489.88	\$489.88	\$474.98	\$474.98	\$465.85	\$465.85	\$420.00	\$420.00	\$411.92	\$411.92	\$525.73
38	\$502.70	\$502.70	\$493.04	\$493.04	\$478.05	\$478.05	\$468.86	\$468.86	\$422.72	\$422.72	\$414.58	\$414.58	\$529.13
39	\$509.15	\$509.15	\$499.37	\$499.37	\$484.19	\$484.19	\$474.88	\$474.88	\$428.15	\$428.15	\$419.91	\$419.91	\$535.92
40	\$515.61	\$515.61	\$505.70	\$505.70	\$490.33	\$490.33	\$480.90	\$480.90	\$433.57	\$433.57	\$425.23	\$425.23	\$542.72
41	\$525.29	\$525.29	\$515.20	\$515.20	\$499.54	\$499.54	\$489.93	\$489.93	\$441.72	\$441.72	\$433.21	\$433.21	\$552.91
42	\$534.57	\$534.57	\$524.30	\$524.30	\$508.36	\$508.36	\$498.58	\$498.58	\$449.52	\$449.52	\$440.87	\$440.87	\$562.67
43	\$547.48	\$547.48	\$536.96	\$536.96	\$520.64	\$520.64	\$510.63	\$510.63	\$460.38	\$460.38	\$451.51	\$451.51	\$576.26
44	\$563.62	\$563.62	\$552.79	\$552.79	\$535.99	\$535.99	\$525.68	\$525.68	\$473.95	\$473.95	\$464.82	\$464.82	\$593.25
45	\$582.58	\$582.58	\$571.39	\$571.39	\$554.02	\$554.02	\$543.36	\$543.36	\$489.89	\$489.89	\$480.46	\$480.46	\$613.21
46	\$605.18	\$605.18	\$593.55	\$593.55	\$575.51	\$575.51	\$564.44	\$564.44	\$508.89	\$508.89	\$499.10	\$499.10	\$636.99
47	\$630.59	\$630.59	\$618.48	\$618.48	\$599.68	\$599.68	\$588.14	\$588.14	\$530.26	\$530.26	\$520.06	\$520.06	\$663.74
48	\$659.64	\$659.64	\$646.97	\$646.97	\$627.30	\$627.30	\$615.23	\$615.23	\$554.69	\$554.69	\$544.01	\$544.01	\$694.32
49	\$688.29	\$688.29	\$675.06	\$675.06	\$654.54	\$654.54	\$641.95	\$641.95	\$578.78	\$578.78	\$567.64	\$567.64	\$724.47
50	\$720.56	\$720.56	\$706.72	\$706.72	\$685.23	\$685.23	\$672.05	\$672.05	\$605.92	\$605.92	\$594.26	\$594.26	\$758.44
51	\$752.43	\$752.43	\$737.98	\$737.98	\$715.54	\$715.54	\$701.78	\$701.78	\$632.72	\$632.72	\$620.54	\$620.54	\$791.99
52	\$787.53	\$787.53	\$772.41	\$772.41	\$748.92	\$748.92	\$734.52	\$734.52	\$662.24	\$662.24	\$649.49	\$649.49	\$828.94
53	\$823.04	\$823.04	\$807.23	\$807.23	\$782.69	\$782.69	\$767.63	\$767.63	\$692.09	\$692.09	\$678.77	\$678.77	\$866.31
54	\$861.37	\$861.37	\$844.82	\$844.82	\$819.14	\$819.14	\$803.38	\$803.38	\$724.32	\$724.32	\$710.38	\$710.38	\$906.65
55	\$899.69	\$899.69	\$882.41	\$882.41	\$855.58	\$855.58	\$839.13	\$839.13	\$756.55	\$756.55	\$741.99	\$741.99	\$946.99
56	\$941.25	\$941.25	\$923.17	\$923.17	\$895.10	\$895.10	\$877.88	\$877.88	\$791.49	\$791.49	\$776.26	\$776.26	\$990.73
57	\$983.21	\$983.21	\$964.32	\$964.32	\$935.00	\$935.00	\$917.02	\$917.02	\$826.78	\$826.78	\$810.86	\$810.86	\$1,034.90
58	\$1,027.99	\$1,027.99	\$1,008.24	\$1,008.24	\$977.59	\$977.59	\$958.79	\$958.79	\$864.43	\$864.43	\$847.80	\$847.80	\$1,082.03
59	\$1,050.18	\$1,050.18	\$1,030.01	\$1,030.01	\$998.69	\$998.69	\$979.48	\$979.48	\$883.09	\$883.09	\$866.10	\$866.10	\$1,105.39
60	\$1,094.96	\$1,094.96	\$1,073.93	\$1,073.93	\$1,041.28	\$1,041.28	\$1,021.25	\$1,021.25	\$920.75	\$920.75	\$903.03	\$903.03	\$1,152.53
61	\$1,133.69	\$1,133.69	\$1,111.92	\$1,111.92	\$1,078.11	\$1,078.11	\$1,057.37	\$1,057.37	\$953.32	\$953.32	\$934.97	\$934.97	\$1,193.29
62	\$1,159.11	\$1,159.11	\$1,136.85	\$1,136.85	\$1,102.28	\$1,102.28	\$1,081.08	\$1,081.08	\$974.69	\$974.69	\$955.93	\$955.93	\$1,220.05
63	\$1,190.98	\$1,190.98	\$1,168.11	\$1,168.11	\$1,132.59	\$1,132.59	\$1,110.81	\$1,110.81	\$1,001.50	\$1,001.50	\$982.22	\$982.22	\$1,253.60
64+	\$1,210.35	\$1,210.35	\$1,187.10	\$1,187.10	\$1,151.01	\$1,151.01	\$1,128.87	\$1,128.87	\$1,017.78	\$1,017.78	\$998.19	\$998.19	\$1,273.98

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0020016	79962PA0020016		79962PA0020017		79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	PO \$1000 A	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A		Balance PPO \$2000	
Form # =>	PPO-6	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/PPO-6	
Rating Area =>	6,7	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F	F		F		F		F		F		F	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$0	\$1,000		\$1,750		\$1,750		\$2,000		\$2,000		\$2,000	
Coinurance =>	0%	80%		90%		90%		90%		90%		70%	
Copays =>	0	60		45		45		45		45		55	
OOP Maximum =>	\$0	\$6,900		\$7,900		\$7,900		\$7,900		\$7,900		\$8,550	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$324.86	\$318.61	\$318.61	\$328.28	\$328.28	\$321.97	\$321.97	\$326.90	\$326.90	\$320.61	\$320.61	\$292.80	\$292.80
15	\$353.74	\$346.94	\$346.94	\$357.46	\$357.46	\$350.58	\$350.58	\$355.96	\$355.96	\$349.11	\$349.11	\$318.83	\$318.83
16	\$364.78	\$357.76	\$357.76	\$368.61	\$368.61	\$361.53	\$361.53	\$367.07	\$367.07	\$360.01	\$360.01	\$328.78	\$328.78
17	\$375.82	\$368.59	\$368.59	\$379.77	\$379.77	\$372.47	\$372.47	\$378.18	\$378.18	\$370.90	\$370.90	\$338.73	\$338.73
18	\$387.71	\$380.26	\$380.26	\$391.79	\$391.79	\$384.25	\$384.25	\$390.14	\$390.14	\$382.64	\$382.64	\$349.45	\$349.45
19	\$399.61	\$391.92	\$391.92	\$403.80	\$403.80	\$396.04	\$396.04	\$402.11	\$402.11	\$394.37	\$394.37	\$360.17	\$360.17
20	\$411.92	\$404.00	\$404.00	\$416.25	\$416.25	\$408.24	\$408.24	\$414.50	\$414.50	\$406.53	\$406.53	\$371.27	\$371.27
21	\$424.66	\$416.49	\$416.49	\$429.12	\$429.12	\$420.87	\$420.87	\$427.32	\$427.32	\$419.10	\$419.10	\$382.75	\$382.75
22	\$424.66	\$416.49	\$416.49	\$429.12	\$429.12	\$420.87	\$420.87	\$427.32	\$427.32	\$419.10	\$419.10	\$382.75	\$382.75
23	\$424.66	\$416.49	\$416.49	\$429.12	\$429.12	\$420.87	\$420.87	\$427.32	\$427.32	\$419.10	\$419.10	\$382.75	\$382.75
24	\$424.66	\$416.49	\$416.49	\$429.12	\$429.12	\$420.87	\$420.87	\$427.32	\$427.32	\$419.10	\$419.10	\$382.75	\$382.75
25	\$426.36	\$418.16	\$418.16	\$430.84	\$430.84	\$422.55	\$422.55	\$429.03	\$429.03	\$420.78	\$420.78	\$384.28	\$384.28
26	\$434.85	\$426.49	\$426.49	\$439.42	\$439.42	\$430.97	\$430.97	\$437.58	\$437.58	\$429.16	\$429.16	\$391.94	\$391.94
27	\$445.04	\$436.48	\$436.48	\$449.72	\$449.72	\$441.07	\$441.07	\$447.83	\$447.83	\$439.22	\$439.22	\$401.12	\$401.12
28	\$461.61	\$452.72	\$452.72	\$466.45	\$466.45	\$457.49	\$457.49	\$464.50	\$464.50	\$455.56	\$455.56	\$416.05	\$416.05
29	\$475.19	\$466.05	\$466.05	\$480.19	\$480.19	\$470.95	\$470.95	\$478.17	\$478.17	\$468.97	\$468.97	\$428.30	\$428.30
30	\$481.99	\$472.72	\$472.72	\$487.05	\$487.05	\$477.69	\$477.69	\$485.01	\$485.01	\$475.68	\$475.68	\$434.42	\$434.42
31	\$492.18	\$482.71	\$482.71	\$497.35	\$497.35	\$487.79	\$487.79	\$495.26	\$495.26	\$485.74	\$485.74	\$443.61	\$443.61
32	\$502.37	\$492.71	\$492.71	\$507.65	\$507.65	\$497.89	\$497.89	\$505.52	\$505.52	\$495.80	\$495.80	\$452.79	\$452.79
33	\$508.74	\$498.96	\$498.96	\$514.09	\$514.09	\$504.20	\$504.20	\$511.93	\$511.93	\$502.08	\$502.08	\$458.53	\$458.53
34	\$515.54	\$505.62	\$505.62	\$520.95	\$520.95	\$510.94	\$510.94	\$518.77	\$518.77	\$508.79	\$508.79	\$464.66	\$464.66
35	\$518.93	\$508.95	\$508.95	\$524.38	\$524.38	\$514.30	\$514.30	\$522.19	\$522.19	\$512.14	\$512.14	\$467.72	\$467.72
36	\$522.33	\$512.28	\$512.28	\$527.82	\$527.82	\$517.67	\$517.67	\$525.60	\$525.60	\$515.49	\$515.49	\$470.78	\$470.78
37	\$525.73	\$515.61	\$515.61	\$531.25	\$531.25	\$521.04	\$521.04	\$529.02	\$529.02	\$518.85	\$518.85	\$473.84	\$473.84
38	\$529.13	\$518.95	\$518.95	\$534.68	\$534.68	\$524.40	\$524.40	\$532.44	\$532.44	\$522.20	\$522.20	\$476.91	\$476.91
39	\$535.92	\$525.61	\$525.61	\$541.55	\$541.55	\$531.14	\$531.14	\$539.28	\$539.28	\$528.90	\$528.90	\$483.03	\$483.03
40	\$542.72	\$532.27	\$532.27	\$548.42	\$548.42	\$537.87	\$537.87	\$546.11	\$546.11	\$535.61	\$535.61	\$489.15	\$489.15
41	\$552.91	\$542.27	\$542.27	\$558.71	\$558.71	\$547.97	\$547.97	\$556.37	\$556.37	\$545.67	\$545.67	\$498.34	\$498.34
42	\$562.67	\$551.85	\$551.85	\$568.58	\$568.58	\$557.65	\$557.65	\$566.20	\$566.20	\$555.31	\$555.31	\$507.14	\$507.14
43	\$576.26	\$565.18	\$565.18	\$582.32	\$582.32	\$571.12	\$571.12	\$579.87	\$579.87	\$568.72	\$568.72	\$519.39	\$519.39
44	\$593.25	\$581.84	\$581.84	\$599.48	\$599.48	\$587.96	\$587.96	\$596.97	\$596.97	\$585.48	\$585.48	\$534.70	\$534.70
45	\$613.21	\$601.41	\$601.41	\$619.65	\$619.65	\$607.74	\$607.74	\$617.05	\$617.05	\$605.18	\$605.18	\$552.69	\$552.69
46	\$636.99	\$624.74	\$624.74	\$643.68	\$643.68	\$631.31	\$631.31	\$640.98	\$640.98	\$628.65	\$628.65	\$574.13	\$574.13
47	\$663.74	\$650.97	\$650.97	\$670.71	\$670.71	\$657.82	\$657.82	\$667.90	\$667.90	\$655.05	\$655.05	\$598.24	\$598.24
48	\$694.32	\$680.96	\$680.96	\$701.61	\$701.61	\$688.12	\$688.12	\$698.67	\$698.67	\$685.23	\$685.23	\$625.80	\$625.80
49	\$724.47	\$710.53	\$710.53	\$732.08	\$732.08	\$718.00	\$718.00	\$729.01	\$729.01	\$714.98	\$714.98	\$652.97	\$652.97
50	\$758.44	\$743.85	\$743.85	\$766.41	\$766.41	\$751.67	\$751.67	\$763.19	\$763.19	\$748.51	\$748.51	\$683.59	\$683.59
51	\$791.99	\$776.75	\$776.75	\$800.31	\$800.31	\$784.92	\$784.92	\$796.95	\$796.95	\$781.62	\$781.62	\$713.83	\$713.83
52	\$828.94	\$812.99	\$812.99	\$837.64	\$837.64	\$821.54	\$821.54	\$834.13	\$834.13	\$818.08	\$818.08	\$747.13	\$747.13
53	\$866.31	\$849.64	\$849.64	\$875.40	\$875.40	\$858.57	\$858.57	\$871.73	\$871.73	\$854.96	\$854.96	\$780.81	\$780.81
54	\$906.65	\$889.21	\$889.21	\$916.17	\$916.17	\$898.56	\$898.56	\$912.33	\$912.33	\$894.78	\$894.78	\$817.17	\$817.17
55	\$946.99	\$928.77	\$928.77	\$956.94	\$956.94	\$938.54	\$938.54	\$952.92	\$952.92	\$934.59	\$934.59	\$853.53	\$853.53
56	\$990.73	\$971.67	\$971.67	\$1,001.14	\$1,001.14	\$981.89	\$981.89	\$996.94	\$996.94	\$977.76	\$977.76	\$892.96	\$892.96
57	\$1,034.90	\$1,014.99	\$1,014.99	\$1,045.77	\$1,045.77	\$1,025.66	\$1,025.66	\$1,041.38	\$1,041.38	\$1,021.35	\$1,021.35	\$932.76	\$932.76
58	\$1,082.03	\$1,061.22	\$1,061.22	\$1,093.40	\$1,093.40	\$1,072.38	\$1,072.38	\$1,088.81	\$1,088.81	\$1,067.87	\$1,067.87	\$975.25	\$975.25
59	\$1,105.39	\$1,084.12	\$1,084.12	\$1,117.00	\$1,117.00	\$1,095.52	\$1,095.52	\$1,112.31	\$1,112.31	\$1,090.92	\$1,090.92	\$996.30	\$996.30
60	\$1,152.53	\$1,130.35	\$1,130.35	\$1,164.63	\$1,164.63	\$1,142.24	\$1,142.24	\$1,159.75	\$1,159.75	\$1,137.44	\$1,137.44	\$1,038.78	\$1,038.78
61	\$1,193.29	\$1,170.34	\$1,170.34	\$1,205.83	\$1,205.83	\$1,182.64	\$1,182.64	\$1,200.77	\$1,200.77	\$1,177.67	\$1,177.67	\$1,075.53	\$1,075.53
62	\$1,220.05	\$1,196.58	\$1,196.58	\$1,232.86	\$1,232.86	\$1,209.16	\$1,209.16	\$1,227.69	\$1,227.69	\$1,204.07	\$1,204.07	\$1,099.64	\$1,099.64
63	\$1,253.60	\$1,229.48	\$1,229.48	\$1,266.76	\$1,266.76	\$1,242.41	\$1,242.41	\$1,261.45	\$1,261.45	\$1,237.18	\$1,237.18	\$1,129.88	\$1,129.88
64+	\$1,273.98	\$1,249.47	\$1,249.47	\$1,287.36	\$1,287.36	\$1,262.61	\$1,262.61	\$1,281.96	\$1,281.96	\$1,257.30	\$1,257.30	\$1,148.25	\$1,148.25

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020005		79962PA0020005		79962PA0080001		79962PA0080001		79962PA0090001		79962PA
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2600		Balance PPO \$2600		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2800		Health Savings PPO Embedded
Form # =>	HBG/PPO-6		HBG/PPO-6		HBG/PPO-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 6,7
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Gold		Gold		Silver		Silver
Deductible =>	\$2,000		\$2,600		\$2,600		\$1,500		\$1,500		\$2,800		\$2,800
Coinurance =>	70%		70%		70%		100%		100%		100%		100%
Copays =>	55		45		45		1		1		1		1
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$3,000		\$3,000		\$6,650		\$6,650
Pediatric Dental (Yes/No) =>	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
0 - 14	\$287.17	\$287.17	\$288.89	\$288.89	\$283.33	\$283.33	\$346.92	\$346.92	\$340.25	\$340.25	\$313.08	\$313.08	\$307.06
15	\$312.70	\$312.70	\$314.57	\$314.57	\$308.52	\$308.52	\$377.76	\$377.76	\$370.49	\$370.49	\$340.91	\$340.91	\$334.36
16	\$322.46	\$322.46	\$324.39	\$324.39	\$318.15	\$318.15	\$389.55	\$389.55	\$382.06	\$382.06	\$351.55	\$351.55	\$344.79
17	\$332.22	\$332.22	\$334.21	\$334.21	\$327.78	\$327.78	\$401.34	\$401.34	\$393.62	\$393.62	\$362.20	\$362.20	\$355.23
18	\$342.73	\$342.73	\$344.79	\$344.79	\$338.15	\$338.15	\$414.04	\$414.04	\$406.08	\$406.08	\$373.65	\$373.65	\$366.47
19	\$353.24	\$353.24	\$355.36	\$355.36	\$348.52	\$348.52	\$426.73	\$426.73	\$418.53	\$418.53	\$385.11	\$385.11	\$377.71
20	\$364.13	\$364.13	\$366.31	\$366.31	\$359.26	\$359.26	\$439.89	\$439.89	\$431.43	\$431.43	\$396.98	\$396.98	\$389.35
21	\$375.39	\$375.39	\$377.64	\$377.64	\$370.37	\$370.37	\$453.49	\$453.49	\$444.77	\$444.77	\$409.26	\$409.26	\$401.39
22	\$375.39	\$375.39	\$377.64	\$377.64	\$370.37	\$370.37	\$453.49	\$453.49	\$444.77	\$444.77	\$409.26	\$409.26	\$401.39
23	\$375.39	\$375.39	\$377.64	\$377.64	\$370.37	\$370.37	\$453.49	\$453.49	\$444.77	\$444.77	\$409.26	\$409.26	\$401.39
24	\$375.39	\$375.39	\$377.64	\$377.64	\$370.37	\$370.37	\$453.49	\$453.49	\$444.77	\$444.77	\$409.26	\$409.26	\$401.39
25	\$376.89	\$376.89	\$379.15	\$379.15	\$371.85	\$371.85	\$455.30	\$455.30	\$446.55	\$446.55	\$410.90	\$410.90	\$403.00
26	\$384.40	\$384.40	\$386.70	\$386.70	\$379.26	\$379.26	\$464.37	\$464.37	\$455.44	\$455.44	\$419.08	\$419.08	\$411.02
27	\$393.41	\$393.41	\$395.77	\$395.77	\$388.15	\$388.15	\$475.26	\$475.26	\$466.12	\$466.12	\$428.90	\$428.90	\$420.66
28	\$408.05	\$408.05	\$410.49	\$410.49	\$402.59	\$402.59	\$492.94	\$492.94	\$483.46	\$483.46	\$444.87	\$444.87	\$436.31
29	\$420.06	\$420.06	\$422.58	\$422.58	\$414.44	\$414.44	\$507.46	\$507.46	\$497.70	\$497.70	\$457.96	\$457.96	\$449.16
30	\$426.07	\$426.07	\$428.62	\$428.62	\$420.37	\$420.37	\$514.71	\$514.71	\$504.81	\$504.81	\$464.51	\$464.51	\$455.58
31	\$435.08	\$435.08	\$437.68	\$437.68	\$429.26	\$429.26	\$525.59	\$525.59	\$515.49	\$515.49	\$474.33	\$474.33	\$465.21
32	\$444.09	\$444.09	\$446.75	\$446.75	\$438.15	\$438.15	\$536.48	\$536.48	\$526.16	\$526.16	\$484.15	\$484.15	\$474.84
33	\$449.72	\$449.72	\$452.41	\$452.41	\$443.70	\$443.70	\$543.28	\$543.28	\$532.83	\$532.83	\$490.29	\$490.29	\$480.87
34	\$455.72	\$455.72	\$458.45	\$458.45	\$449.63	\$449.63	\$550.54	\$550.54	\$539.95	\$539.95	\$496.84	\$496.84	\$487.29
35	\$458.73	\$458.73	\$461.48	\$461.48	\$452.59	\$452.59	\$554.16	\$554.16	\$543.51	\$543.51	\$500.12	\$500.12	\$490.50
36	\$461.73	\$461.73	\$464.50	\$464.50	\$455.56	\$455.56	\$557.79	\$557.79	\$547.07	\$547.07	\$503.39	\$503.39	\$493.71
37	\$464.73	\$464.73	\$467.52	\$467.52	\$458.52	\$458.52	\$561.42	\$561.42	\$550.63	\$550.63	\$506.66	\$506.66	\$496.92
38	\$467.74	\$467.74	\$470.54	\$470.54	\$461.48	\$461.48	\$565.05	\$565.05	\$554.18	\$554.18	\$509.94	\$509.94	\$500.13
39	\$473.74	\$473.74	\$476.58	\$476.58	\$467.41	\$467.41	\$572.30	\$572.30	\$561.30	\$561.30	\$516.49	\$516.49	\$506.55
40	\$479.75	\$479.75	\$482.62	\$482.62	\$473.33	\$473.33	\$579.56	\$579.56	\$568.42	\$568.42	\$523.03	\$523.03	\$512.98
41	\$488.76	\$488.76	\$491.69	\$491.69	\$482.22	\$482.22	\$590.44	\$590.44	\$579.09	\$579.09	\$532.86	\$532.86	\$522.61
42	\$497.39	\$497.39	\$500.37	\$500.37	\$490.74	\$490.74	\$600.87	\$600.87	\$589.32	\$589.32	\$542.27	\$542.27	\$531.84
43	\$509.40	\$509.40	\$512.46	\$512.46	\$502.59	\$502.59	\$615.39	\$615.39	\$603.55	\$603.55	\$555.37	\$555.37	\$544.69
44	\$524.42	\$524.42	\$527.56	\$527.56	\$517.41	\$517.41	\$633.53	\$633.53	\$621.34	\$621.34	\$571.74	\$571.74	\$560.74
45	\$542.06	\$542.06	\$545.31	\$545.31	\$534.81	\$534.81	\$654.84	\$654.84	\$642.25	\$642.25	\$590.97	\$590.97	\$579.61
46	\$563.09	\$563.09	\$566.46	\$566.46	\$555.56	\$555.56	\$680.24	\$680.24	\$667.16	\$667.16	\$613.89	\$613.89	\$602.09
47	\$586.73	\$586.73	\$590.25	\$590.25	\$578.89	\$578.89	\$708.80	\$708.80	\$695.18	\$695.18	\$639.67	\$639.67	\$627.37
48	\$613.76	\$613.76	\$617.44	\$617.44	\$605.55	\$605.55	\$741.46	\$741.46	\$727.20	\$727.20	\$669.14	\$669.14	\$656.27
49	\$640.42	\$640.42	\$644.25	\$644.25	\$631.85	\$631.85	\$773.65	\$773.65	\$758.78	\$758.78	\$698.20	\$698.20	\$684.77
50	\$670.45	\$670.45	\$674.47	\$674.47	\$661.48	\$661.48	\$809.93	\$809.93	\$794.36	\$794.36	\$730.94	\$730.94	\$716.88
51	\$700.10	\$700.10	\$704.30	\$704.30	\$690.74	\$690.74	\$845.76	\$845.76	\$829.50	\$829.50	\$763.27	\$763.27	\$748.59
52	\$732.76	\$732.76	\$737.15	\$737.15	\$722.96	\$722.96	\$885.21	\$885.21	\$868.19	\$868.19	\$798.88	\$798.88	\$783.51
53	\$765.80	\$765.80	\$770.39	\$770.39	\$755.55	\$755.55	\$925.12	\$925.12	\$907.33	\$907.33	\$834.89	\$834.89	\$818.84
54	\$801.46	\$801.46	\$806.26	\$806.26	\$790.74	\$790.74	\$968.20	\$968.20	\$949.58	\$949.58	\$873.77	\$873.77	\$856.97
55	\$837.12	\$837.12	\$842.14	\$842.14	\$825.93	\$825.93	\$1,011.28	\$1,011.28	\$991.84	\$991.84	\$912.65	\$912.65	\$895.10
56	\$875.78	\$875.78	\$881.03	\$881.03	\$864.07	\$864.07	\$1,057.99	\$1,057.99	\$1,037.65	\$1,037.65	\$954.80	\$954.80	\$936.44
57	\$914.83	\$914.83	\$920.31	\$920.31	\$902.59	\$902.59	\$1,105.16	\$1,105.16	\$1,083.90	\$1,083.90	\$997.37	\$997.37	\$978.19
58	\$956.49	\$956.49	\$962.23	\$962.23	\$943.70	\$943.70	\$1,155.49	\$1,155.49	\$1,133.27	\$1,133.27	\$1,042.79	\$1,042.79	\$1,022.74
59	\$977.14	\$977.14	\$983.00	\$983.00	\$964.07	\$964.07	\$1,180.43	\$1,180.43	\$1,157.74	\$1,157.74	\$1,065.30	\$1,065.30	\$1,044.82
60	\$1,018.81	\$1,018.81	\$1,024.91	\$1,024.91	\$1,005.18	\$1,005.18	\$1,230.77	\$1,230.77	\$1,207.11	\$1,207.11	\$1,110.73	\$1,110.73	\$1,089.37
61	\$1,054.85	\$1,054.85	\$1,061.17	\$1,061.17	\$1,040.74	\$1,040.74	\$1,274.31	\$1,274.31	\$1,249.80	\$1,249.80	\$1,150.02	\$1,150.02	\$1,127.91
62	\$1,078.50	\$1,078.50	\$1,084.96	\$1,084.96	\$1,064.07	\$1,064.07	\$1,302.88	\$1,302.88	\$1,277.82	\$1,277.82	\$1,175.80	\$1,175.80	\$1,153.19
63	\$1,108.15	\$1,108.15	\$1,114.79	\$1,114.79	\$1,093.33	\$1,093.33	\$1,338.70	\$1,338.70	\$1,312.96	\$1,312.96	\$1,208.14	\$1,208.14	\$1,184.90
64+	\$1,126.17	\$1,126.17	\$1,132.92	\$1,132.92	\$1,111.11	\$1,111.11	\$1,360.47	\$1,360.47	\$1,334.31	\$1,334.31	\$1,227.78	\$1,227.78	\$1,204.17

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0090001	79962PA0090005		79962PA0090005		79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	ings PPO ed \$2800	Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$3550		Health Savings PPO Embedded \$4250		Health Savings PPO Embedded \$4250		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	IDHP-6	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6	
Rating Area =>	Area 9	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F	F		F		F		F		F		F	
Metal =>	Silver	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$0	\$3,550		\$3,550		\$4,250		\$4,250		\$4,750		\$4,750	
Coinurance =>	0%	100%		100%		100%		100%		60%		60%	
Copays =>	1	1		1		1		1		0.6		0.6	
OOP Maximum =>	\$50	\$6,900		\$6,900		\$4,250		\$4,250		\$6,350		\$6,350	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$307.06	\$306.69	\$306.69	\$300.79	\$300.79	\$301.79	\$301.79	\$295.99	\$295.99	\$271.54	\$271.54	\$266.32	\$266.32
15	\$334.36	\$333.95	\$333.95	\$327.53	\$327.53	\$328.62	\$328.62	\$322.30	\$322.30	\$295.67	\$295.67	\$289.99	\$289.99
16	\$344.79	\$344.37	\$344.37	\$337.75	\$337.75	\$338.88	\$338.88	\$332.36	\$332.36	\$304.90	\$304.90	\$299.04	\$299.04
17	\$355.23	\$354.80	\$354.80	\$347.97	\$347.97	\$349.13	\$349.13	\$342.42	\$342.42	\$314.13	\$314.13	\$308.10	\$308.10
18	\$366.47	\$366.02	\$366.02	\$358.98	\$358.98	\$360.18	\$360.18	\$353.25	\$353.25	\$324.07	\$324.07	\$317.84	\$317.84
19	\$377.71	\$377.25	\$377.25	\$369.99	\$369.99	\$371.22	\$371.22	\$364.08	\$364.08	\$334.01	\$334.01	\$327.59	\$327.59
20	\$389.35	\$388.87	\$388.87	\$381.39	\$381.39	\$382.67	\$382.67	\$375.30	\$375.30	\$344.30	\$344.30	\$337.69	\$337.69
21	\$401.39	\$400.90	\$400.90	\$393.19	\$393.19	\$394.50	\$394.50	\$386.91	\$386.91	\$354.95	\$354.95	\$348.13	\$348.13
22	\$401.39	\$400.90	\$400.90	\$393.19	\$393.19	\$394.50	\$394.50	\$386.91	\$386.91	\$354.95	\$354.95	\$348.13	\$348.13
23	\$401.39	\$400.90	\$400.90	\$393.19	\$393.19	\$394.50	\$394.50	\$386.91	\$386.91	\$354.95	\$354.95	\$348.13	\$348.13
24	\$401.39	\$400.90	\$400.90	\$393.19	\$393.19	\$394.50	\$394.50	\$386.91	\$386.91	\$354.95	\$354.95	\$348.13	\$348.13
25	\$403.00	\$402.50	\$402.50	\$394.76	\$394.76	\$396.08	\$396.08	\$388.46	\$388.46	\$356.37	\$356.37	\$349.52	\$349.52
26	\$411.02	\$410.52	\$410.52	\$402.63	\$402.63	\$403.97	\$403.97	\$396.20	\$396.20	\$363.47	\$363.47	\$356.49	\$356.49
27	\$420.66	\$420.14	\$420.14	\$412.06	\$412.06	\$413.44	\$413.44	\$405.48	\$405.48	\$371.99	\$371.99	\$364.84	\$364.84
28	\$436.31	\$435.78	\$435.78	\$427.40	\$427.40	\$428.82	\$428.82	\$420.57	\$420.57	\$385.83	\$385.83	\$378.42	\$378.42
29	\$449.16	\$448.61	\$448.61	\$439.98	\$439.98	\$441.45	\$441.45	\$432.95	\$432.95	\$397.19	\$397.19	\$389.56	\$389.56
30	\$455.58	\$455.02	\$455.02	\$446.27	\$446.27	\$447.76	\$447.76	\$439.14	\$439.14	\$402.87	\$402.87	\$395.13	\$395.13
31	\$465.21	\$464.64	\$464.64	\$455.71	\$455.71	\$457.23	\$457.23	\$448.43	\$448.43	\$411.39	\$411.39	\$403.48	\$403.48
32	\$474.84	\$474.26	\$474.26	\$465.14	\$465.14	\$466.69	\$466.69	\$457.71	\$457.71	\$419.91	\$419.91	\$411.84	\$411.84
33	\$480.87	\$480.28	\$480.28	\$471.04	\$471.04	\$472.61	\$472.61	\$463.52	\$463.52	\$425.23	\$425.23	\$417.06	\$417.06
34	\$487.29	\$486.69	\$486.69	\$477.33	\$477.33	\$478.92	\$478.92	\$469.71	\$469.71	\$430.91	\$430.91	\$422.63	\$422.63
35	\$490.50	\$489.90	\$489.90	\$480.48	\$480.48	\$482.08	\$482.08	\$472.80	\$472.80	\$433.75	\$433.75	\$425.41	\$425.41
36	\$493.71	\$493.11	\$493.11	\$483.62	\$483.62	\$485.24	\$485.24	\$475.90	\$475.90	\$436.59	\$436.59	\$428.20	\$428.20
37	\$496.92	\$496.31	\$496.31	\$486.77	\$486.77	\$488.39	\$488.39	\$478.99	\$478.99	\$439.43	\$439.43	\$430.98	\$430.98
38	\$500.13	\$499.52	\$499.52	\$489.91	\$489.91	\$491.55	\$491.55	\$482.09	\$482.09	\$442.27	\$442.27	\$433.77	\$433.77
39	\$506.55	\$505.94	\$505.94	\$496.21	\$496.21	\$497.86	\$497.86	\$488.28	\$488.28	\$447.95	\$447.95	\$439.34	\$439.34
40	\$512.98	\$512.35	\$512.35	\$502.50	\$502.50	\$504.17	\$504.17	\$494.47	\$494.47	\$453.63	\$453.63	\$444.91	\$444.91
41	\$522.61	\$521.97	\$521.97	\$511.93	\$511.93	\$513.64	\$513.64	\$503.76	\$503.76	\$462.14	\$462.14	\$453.27	\$453.27
42	\$531.84	\$531.19	\$531.19	\$520.98	\$520.98	\$522.71	\$522.71	\$512.66	\$512.66	\$470.31	\$470.31	\$461.27	\$461.27
43	\$544.69	\$544.02	\$544.02	\$533.56	\$533.56	\$535.34	\$535.34	\$525.04	\$525.04	\$481.67	\$481.67	\$472.41	\$472.41
44	\$560.74	\$560.06	\$560.06	\$549.29	\$549.29	\$551.12	\$551.12	\$540.51	\$540.51	\$495.87	\$495.87	\$486.34	\$486.34
45	\$579.61	\$578.90	\$578.90	\$567.77	\$567.77	\$569.66	\$569.66	\$558.70	\$558.70	\$512.55	\$512.55	\$502.70	\$502.70
46	\$602.09	\$601.35	\$601.35	\$589.79	\$589.79	\$591.75	\$591.75	\$580.37	\$580.37	\$532.43	\$532.43	\$522.20	\$522.20
47	\$627.37	\$626.61	\$626.61	\$614.56	\$614.56	\$616.60	\$616.60	\$604.74	\$604.74	\$554.79	\$554.79	\$544.13	\$544.13
48	\$656.27	\$655.47	\$655.47	\$642.87	\$642.87	\$645.01	\$645.01	\$632.60	\$632.60	\$580.34	\$580.34	\$569.19	\$569.19
49	\$684.77	\$683.94	\$683.94	\$670.78	\$670.78	\$673.02	\$673.02	\$660.07	\$660.07	\$605.54	\$605.54	\$593.91	\$593.91
50	\$716.88	\$716.01	\$716.01	\$702.24	\$702.24	\$704.58	\$704.58	\$691.02	\$691.02	\$633.94	\$633.94	\$621.76	\$621.76
51	\$748.59	\$747.68	\$747.68	\$733.30	\$733.30	\$735.74	\$735.74	\$721.59	\$721.59	\$661.98	\$661.98	\$649.26	\$649.26
52	\$783.51	\$782.56	\$782.56	\$767.51	\$767.51	\$770.06	\$770.06	\$755.25	\$755.25	\$692.86	\$692.86	\$679.55	\$679.55
53	\$818.84	\$817.84	\$817.84	\$802.11	\$802.11	\$804.78	\$804.78	\$789.30	\$789.30	\$724.10	\$724.10	\$710.19	\$710.19
54	\$856.97	\$855.92	\$855.92	\$839.46	\$839.46	\$842.26	\$842.26	\$826.05	\$826.05	\$757.82	\$757.82	\$743.26	\$743.26
55	\$895.10	\$894.01	\$894.01	\$876.81	\$876.81	\$879.74	\$879.74	\$862.81	\$862.81	\$791.54	\$791.54	\$776.33	\$776.33
56	\$936.44	\$935.30	\$935.30	\$917.31	\$917.31	\$920.37	\$920.37	\$902.66	\$902.66	\$828.10	\$828.10	\$812.19	\$812.19
57	\$978.19	\$976.99	\$976.99	\$958.20	\$958.20	\$961.40	\$961.40	\$942.90	\$942.90	\$865.01	\$865.01	\$848.39	\$848.39
58	\$1,022.74	\$1,021.49	\$1,021.49	\$1,001.85	\$1,001.85	\$1,005.19	\$1,005.19	\$985.85	\$985.85	\$904.41	\$904.41	\$887.04	\$887.04
59	\$1,044.82	\$1,043.54	\$1,043.54	\$1,023.47	\$1,023.47	\$1,026.88	\$1,026.88	\$1,007.13	\$1,007.13	\$923.93	\$923.93	\$906.18	\$906.18
60	\$1,089.37	\$1,088.04	\$1,088.04	\$1,067.12	\$1,067.12	\$1,070.67	\$1,070.67	\$1,050.07	\$1,050.07	\$963.33	\$963.33	\$944.82	\$944.82
61	\$1,127.91	\$1,126.53	\$1,126.53	\$1,104.86	\$1,104.86	\$1,108.55	\$1,108.55	\$1,087.22	\$1,087.22	\$997.41	\$997.41	\$978.25	\$978.25
62	\$1,153.19	\$1,151.79	\$1,151.79	\$1,129.63	\$1,129.63	\$1,133.40	\$1,133.40	\$1,111.59	\$1,111.59	\$1,019.77	\$1,019.77	\$1,000.18	\$1,000.18
63	\$1,184.90	\$1,183.46	\$1,183.46	\$1,160.70	\$1,160.70	\$1,164.56	\$1,164.56	\$1,142.16	\$1,142.16	\$1,047.81	\$1,047.81	\$1,027.68	\$1,027.68
64+	\$1,204.17	\$1,202.70	\$1,202.70	\$1,179.57	\$1,179.57	\$1,183.50	\$1,183.50	\$1,160.73	\$1,160.73	\$1,064.85	\$1,064.85	\$1,044.39	\$1,044.39

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010		79962PA0090007		79962PA0090007		79962PA
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$6100 Qualified A		High Deductible PPO Embedded \$6100 Qualified A		Health Savings PPO Embedded \$6850		Health Savings PPO Embedded \$6850		Lehigh Valley 50
Form # =>	HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/HDHP-6		HBG/LV
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7		Area 9		Are
Network =>	F		F		F		F		F		F		F
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Gr
Deductible =>	\$5,500		\$5,500		\$6,100		\$6,100		\$6,850		\$6,850		\$500/
Coinurance =>	80%		80%		100%		100%		100%		100%		100%
Copays =>	0.8		0.8		1		1		1		1		\$30/
OOP Maximum =>	\$6,250		\$6,250		\$6,100		\$6,100		\$6,850		\$6,850		\$8,550/
Pediatric Dental (Yes/No) =>	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
0 - 14	\$271.61	\$271.61	\$266.38	\$266.38	\$272.06	\$272.06	\$266.82	\$266.82	\$262.78	\$262.78	\$257.72	\$257.72	\$334.72
15	\$295.75	\$295.75	\$290.06	\$290.06	\$296.24	\$296.24	\$290.54	\$290.54	\$286.14	\$286.14	\$280.63	\$280.63	\$364.47
16	\$304.98	\$304.98	\$299.11	\$299.11	\$305.49	\$305.49	\$299.61	\$299.61	\$295.07	\$295.07	\$289.39	\$289.39	\$375.85
17	\$314.21	\$314.21	\$308.17	\$308.17	\$314.73	\$314.73	\$308.68	\$308.68	\$304.00	\$304.00	\$298.15	\$298.15	\$387.22
18	\$324.15	\$324.15	\$317.92	\$317.92	\$324.69	\$324.69	\$318.45	\$318.45	\$313.62	\$313.62	\$307.58	\$307.58	\$399.47
19	\$334.09	\$334.09	\$327.67	\$327.67	\$334.65	\$334.65	\$328.21	\$328.21	\$323.23	\$323.23	\$317.01	\$317.01	\$411.73
20	\$344.39	\$344.39	\$337.76	\$337.76	\$344.96	\$344.96	\$338.33	\$338.33	\$333.20	\$333.20	\$326.78	\$326.78	\$424.41
21	\$355.04	\$355.04	\$348.21	\$348.21	\$355.63	\$355.63	\$348.79	\$348.79	\$343.50	\$343.50	\$336.89	\$336.89	\$437.54
22	\$355.04	\$355.04	\$348.21	\$348.21	\$355.63	\$355.63	\$348.79	\$348.79	\$343.50	\$343.50	\$336.89	\$336.89	\$437.54
23	\$355.04	\$355.04	\$348.21	\$348.21	\$355.63	\$355.63	\$348.79	\$348.79	\$343.50	\$343.50	\$336.89	\$336.89	\$437.54
24	\$355.04	\$355.04	\$348.21	\$348.21	\$355.63	\$355.63	\$348.79	\$348.79	\$343.50	\$343.50	\$336.89	\$336.89	\$437.54
25	\$356.46	\$356.46	\$349.60	\$349.60	\$357.05	\$357.05	\$350.19	\$350.19	\$344.87	\$344.87	\$338.24	\$338.24	\$439.29
26	\$363.56	\$363.56	\$356.57	\$356.57	\$364.17	\$364.17	\$357.16	\$357.16	\$351.74	\$351.74	\$344.98	\$344.98	\$448.04
27	\$372.08	\$372.08	\$364.92	\$364.92	\$372.70	\$372.70	\$365.53	\$365.53	\$359.99	\$359.99	\$353.06	\$353.06	\$458.54
28	\$385.93	\$385.93	\$378.50	\$378.50	\$386.57	\$386.57	\$379.13	\$379.13	\$373.38	\$373.38	\$366.20	\$366.20	\$475.61
29	\$397.29	\$397.29	\$389.65	\$389.65	\$397.95	\$397.95	\$390.30	\$390.30	\$384.38	\$384.38	\$376.98	\$376.98	\$489.61
30	\$402.97	\$402.97	\$395.22	\$395.22	\$403.64	\$403.64	\$395.88	\$395.88	\$389.87	\$389.87	\$382.37	\$382.37	\$496.61
31	\$411.49	\$411.49	\$403.58	\$403.58	\$412.18	\$412.18	\$404.25	\$404.25	\$398.12	\$398.12	\$390.46	\$390.46	\$507.11
32	\$420.01	\$420.01	\$411.93	\$411.93	\$420.71	\$420.71	\$412.62	\$412.62	\$406.36	\$406.36	\$398.54	\$398.54	\$517.61
33	\$425.34	\$425.34	\$417.16	\$417.16	\$426.04	\$426.04	\$417.85	\$417.85	\$411.51	\$411.51	\$403.59	\$403.59	\$524.17
34	\$431.02	\$431.02	\$422.73	\$422.73	\$431.73	\$431.73	\$423.43	\$423.43	\$417.01	\$417.01	\$408.98	\$408.98	\$531.17
35	\$433.86	\$433.86	\$425.51	\$425.51	\$434.58	\$434.58	\$426.22	\$426.22	\$419.76	\$419.76	\$411.68	\$411.68	\$534.67
36	\$436.70	\$436.70	\$428.30	\$428.30	\$437.42	\$437.42	\$429.01	\$429.01	\$422.51	\$422.51	\$414.37	\$414.37	\$538.17
37	\$439.54	\$439.54	\$431.08	\$431.08	\$440.27	\$440.27	\$431.80	\$431.80	\$425.25	\$425.25	\$417.07	\$417.07	\$541.67
38	\$442.38	\$442.38	\$433.87	\$433.87	\$443.11	\$443.11	\$434.59	\$434.59	\$428.00	\$428.00	\$419.76	\$419.76	\$545.17
39	\$448.06	\$448.06	\$439.44	\$439.44	\$448.81	\$448.81	\$440.17	\$440.17	\$433.50	\$433.50	\$425.16	\$425.16	\$552.18
40	\$453.74	\$453.74	\$445.01	\$445.01	\$454.50	\$454.50	\$445.75	\$445.75	\$438.99	\$438.99	\$430.55	\$430.55	\$559.18
41	\$462.26	\$462.26	\$453.37	\$453.37	\$463.03	\$463.03	\$454.12	\$454.12	\$447.24	\$447.24	\$438.63	\$438.63	\$569.68
42	\$470.43	\$470.43	\$461.38	\$461.38	\$471.21	\$471.21	\$462.15	\$462.15	\$455.14	\$455.14	\$446.38	\$446.38	\$579.74
43	\$481.79	\$481.79	\$472.52	\$472.52	\$482.59	\$482.59	\$473.31	\$473.31	\$466.13	\$466.13	\$457.16	\$457.16	\$593.74
44	\$495.99	\$495.99	\$486.45	\$486.45	\$496.82	\$496.82	\$487.26	\$487.26	\$479.87	\$479.87	\$470.64	\$470.64	\$611.24
45	\$512.68	\$512.68	\$502.82	\$502.82	\$513.53	\$513.53	\$503.65	\$503.65	\$496.01	\$496.01	\$486.47	\$486.47	\$631.81
46	\$532.56	\$532.56	\$522.32	\$522.32	\$533.45	\$533.45	\$523.19	\$523.19	\$515.25	\$515.25	\$505.34	\$505.34	\$656.31
47	\$554.93	\$554.93	\$544.25	\$544.25	\$555.85	\$555.85	\$545.16	\$545.16	\$536.89	\$536.89	\$526.56	\$526.56	\$683.88
48	\$580.49	\$580.49	\$569.32	\$569.32	\$581.46	\$581.46	\$570.27	\$570.27	\$561.62	\$561.62	\$550.82	\$550.82	\$715.38
49	\$605.70	\$605.70	\$594.05	\$594.05	\$606.70	\$606.70	\$595.04	\$595.04	\$586.01	\$586.01	\$574.73	\$574.73	\$746.44
50	\$634.10	\$634.10	\$621.90	\$621.90	\$635.16	\$635.16	\$622.94	\$622.94	\$613.49	\$613.49	\$601.69	\$601.69	\$781.45
51	\$662.15	\$662.15	\$649.41	\$649.41	\$663.25	\$663.25	\$650.49	\$650.49	\$640.63	\$640.63	\$628.30	\$628.30	\$816.01
52	\$693.04	\$693.04	\$679.71	\$679.71	\$694.19	\$694.19	\$680.84	\$680.84	\$670.51	\$670.51	\$657.61	\$657.61	\$854.08
53	\$724.28	\$724.28	\$710.35	\$710.35	\$725.49	\$725.49	\$711.53	\$711.53	\$700.74	\$700.74	\$687.26	\$687.26	\$892.58
54	\$758.01	\$758.01	\$743.43	\$743.43	\$759.27	\$759.27	\$744.67	\$744.67	\$733.37	\$733.37	\$719.26	\$719.26	\$934.15
55	\$791.74	\$791.74	\$776.51	\$776.51	\$793.05	\$793.05	\$777.80	\$777.80	\$766.01	\$766.01	\$751.26	\$751.26	\$975.71
56	\$828.31	\$828.31	\$812.37	\$812.37	\$829.68	\$829.68	\$813.73	\$813.73	\$801.39	\$801.39	\$785.96	\$785.96	\$1,020.78
57	\$865.23	\$865.23	\$848.59	\$848.59	\$866.67	\$866.67	\$850.00	\$850.00	\$837.11	\$837.11	\$821.00	\$821.00	\$1,066.28
58	\$904.64	\$904.64	\$887.24	\$887.24	\$906.15	\$906.15	\$888.72	\$888.72	\$875.24	\$875.24	\$858.40	\$858.40	\$1,114.85
59	\$924.17	\$924.17	\$906.39	\$906.39	\$925.70	\$925.70	\$907.90	\$907.90	\$894.13	\$894.13	\$876.92	\$876.92	\$1,138.92
60	\$963.58	\$963.58	\$945.04	\$945.04	\$965.18	\$965.18	\$946.62	\$946.62	\$932.26	\$932.26	\$914.32	\$914.32	\$1,187.48
61	\$997.66	\$997.66	\$978.47	\$978.47	\$999.32	\$999.32	\$980.10	\$980.10	\$965.24	\$965.24	\$946.66	\$946.66	\$1,229.49
62	\$1,020.03	\$1,020.03	\$1,000.41	\$1,000.41	\$1,021.72	\$1,021.72	\$1,002.07	\$1,002.07	\$986.88	\$986.88	\$967.88	\$967.88	\$1,257.05
63	\$1,048.08	\$1,048.08	\$1,027.92	\$1,027.92	\$1,049.82	\$1,049.82	\$1,029.63	\$1,029.63	\$1,014.01	\$1,014.01	\$994.50	\$994.50	\$1,291.62
64+	\$1,065.12	\$1,065.12	\$1,044.63	\$1,044.63	\$1,066.89	\$1,066.89	\$1,046.37	\$1,046.37	\$1,030.50	\$1,030.50	\$1,010.67	\$1,010.67	\$1,312.62

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0140001	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002	
Plan Marketing Name =>	Flex Blue PPO DG	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500	
Form # =>	//PPO-4	HBG/LV/PPO-4		HBG/LV/HDHP-4		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2	
Rating Area =>	Area 6	Area 6		Area 6		Area 7		Area 9		Area 7		Area 9	
Network =>	N	N		N		X		X		X		X	
Metal =>	Gold	Gold		Silver		Gold		Gold		Gold		Gold	
Deductible =>	\$1,500	\$1,250/\$3,750		\$3,000/\$3,000		\$0/\$3,000		\$0/\$3,000		\$500/\$1,500		\$500/\$1,500	
Coinurance =>	/70%	100%/70%		90%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$65	\$25/\$60		90%/70%		\$25/70%		\$25/70%		\$30/\$65		\$30/\$65	
OOP Maximum =>	\$8,550	\$8,550/\$8,550		\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550	
Pediatric Dental (Yes/No) =>	es	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
0 - 14	\$334.72	\$322.67	\$322.67	\$277.79	\$277.79	\$339.55	\$339.55	\$333.02	\$333.02	\$336.36	\$336.36	\$329.90	\$329.90
15	\$364.47	\$351.35	\$351.35	\$302.48	\$302.48	\$369.74	\$369.74	\$362.62	\$362.62	\$366.26	\$366.26	\$359.22	\$359.22
16	\$375.85	\$362.32	\$362.32	\$311.92	\$311.92	\$381.28	\$381.28	\$373.94	\$373.94	\$377.69	\$377.69	\$370.44	\$370.44
17	\$387.22	\$373.28	\$373.28	\$321.36	\$321.36	\$392.82	\$392.82	\$385.26	\$385.26	\$389.13	\$389.13	\$381.65	\$381.65
18	\$399.47	\$385.09	\$385.09	\$331.53	\$331.53	\$405.24	\$405.24	\$397.45	\$397.45	\$401.44	\$401.44	\$393.72	\$393.72
19	\$411.73	\$396.90	\$396.90	\$341.70	\$341.70	\$417.67	\$417.67	\$409.64	\$409.64	\$413.75	\$413.75	\$405.80	\$405.80
20	\$424.41	\$409.14	\$409.14	\$352.23	\$352.23	\$430.54	\$430.54	\$422.26	\$422.26	\$426.50	\$426.50	\$418.30	\$418.30
21	\$437.54	\$421.79	\$421.79	\$363.12	\$363.12	\$443.86	\$443.86	\$435.32	\$435.32	\$439.69	\$439.69	\$431.24	\$431.24
22	\$437.54	\$421.79	\$421.79	\$363.12	\$363.12	\$443.86	\$443.86	\$435.32	\$435.32	\$439.69	\$439.69	\$431.24	\$431.24
23	\$437.54	\$421.79	\$421.79	\$363.12	\$363.12	\$443.86	\$443.86	\$435.32	\$435.32	\$439.69	\$439.69	\$431.24	\$431.24
24	\$437.54	\$421.79	\$421.79	\$363.12	\$363.12	\$443.86	\$443.86	\$435.32	\$435.32	\$439.69	\$439.69	\$431.24	\$431.24
25	\$439.29	\$423.48	\$423.48	\$364.57	\$364.57	\$445.64	\$445.64	\$437.06	\$437.06	\$441.45	\$441.45	\$432.96	\$432.96
26	\$448.04	\$431.91	\$431.91	\$371.83	\$371.83	\$454.51	\$454.51	\$445.77	\$445.77	\$450.24	\$450.24	\$441.59	\$441.59
27	\$458.54	\$442.04	\$442.04	\$380.55	\$380.55	\$465.17	\$465.17	\$456.22	\$456.22	\$460.80	\$460.80	\$451.94	\$451.94
28	\$475.61	\$458.49	\$458.49	\$394.71	\$394.71	\$482.48	\$482.48	\$473.19	\$473.19	\$477.94	\$477.94	\$468.76	\$468.76
29	\$489.61	\$471.98	\$471.98	\$406.33	\$406.33	\$496.68	\$496.68	\$487.12	\$487.12	\$492.01	\$492.01	\$482.56	\$482.56
30	\$496.61	\$478.73	\$478.73	\$412.14	\$412.14	\$503.78	\$503.78	\$494.09	\$494.09	\$499.05	\$499.05	\$489.46	\$489.46
31	\$507.11	\$488.85	\$488.85	\$420.86	\$420.86	\$514.43	\$514.43	\$504.54	\$504.54	\$509.60	\$509.60	\$499.81	\$499.81
32	\$517.61	\$498.98	\$498.98	\$429.57	\$429.57	\$525.09	\$525.09	\$514.98	\$514.98	\$520.15	\$520.15	\$510.16	\$510.16
33	\$524.17	\$505.30	\$505.30	\$435.02	\$435.02	\$531.74	\$531.74	\$521.51	\$521.51	\$526.75	\$526.75	\$516.63	\$516.63
34	\$531.17	\$512.05	\$512.05	\$440.83	\$440.83	\$538.85	\$538.85	\$528.48	\$528.48	\$533.78	\$533.78	\$523.53	\$523.53
35	\$534.67	\$515.43	\$515.43	\$443.73	\$443.73	\$542.40	\$542.40	\$531.96	\$531.96	\$537.30	\$537.30	\$526.98	\$526.98
36	\$538.17	\$518.80	\$518.80	\$446.64	\$446.64	\$545.95	\$545.95	\$535.44	\$535.44	\$540.82	\$540.82	\$530.43	\$530.43
37	\$541.67	\$522.18	\$522.18	\$449.54	\$449.54	\$549.50	\$549.50	\$538.93	\$538.93	\$544.34	\$544.34	\$533.88	\$533.88
38	\$545.17	\$525.55	\$525.55	\$452.45	\$452.45	\$553.05	\$553.05	\$542.41	\$542.41	\$547.85	\$547.85	\$537.33	\$537.33
39	\$552.18	\$532.30	\$532.30	\$458.26	\$458.26	\$560.15	\$560.15	\$549.37	\$549.37	\$554.89	\$554.89	\$544.22	\$544.22
40	\$559.18	\$539.05	\$539.05	\$464.07	\$464.07	\$567.25	\$567.25	\$556.34	\$556.34	\$561.92	\$561.92	\$551.12	\$551.12
41	\$569.68	\$549.17	\$549.17	\$472.78	\$472.78	\$577.91	\$577.91	\$566.79	\$566.79	\$572.48	\$572.48	\$561.47	\$561.47
42	\$579.74	\$558.87	\$558.87	\$481.13	\$481.13	\$588.11	\$588.11	\$576.80	\$576.80	\$582.59	\$582.59	\$571.39	\$571.39
43	\$593.74	\$572.37	\$572.37	\$492.75	\$492.75	\$602.32	\$602.32	\$590.73	\$590.73	\$596.66	\$596.66	\$585.19	\$585.19
44	\$611.24	\$589.24	\$589.24	\$507.28	\$507.28	\$620.07	\$620.07	\$608.14	\$608.14	\$614.25	\$614.25	\$602.44	\$602.44
45	\$631.81	\$609.06	\$609.06	\$524.35	\$524.35	\$640.93	\$640.93	\$628.60	\$628.60	\$634.91	\$634.91	\$622.71	\$622.71
46	\$656.31	\$632.69	\$632.69	\$544.68	\$544.68	\$665.79	\$665.79	\$652.98	\$652.98	\$659.54	\$659.54	\$646.86	\$646.86
47	\$683.88	\$659.26	\$659.26	\$567.56	\$567.56	\$693.75	\$693.75	\$680.41	\$680.41	\$687.24	\$687.24	\$674.03	\$674.03
48	\$715.38	\$689.63	\$689.63	\$593.70	\$593.70	\$725.71	\$725.71	\$711.75	\$711.75	\$718.89	\$718.89	\$705.08	\$705.08
49	\$746.44	\$719.57	\$719.57	\$619.48	\$619.48	\$757.23	\$757.23	\$742.66	\$742.66	\$750.11	\$750.11	\$735.70	\$735.70
50	\$781.45	\$753.32	\$753.32	\$648.53	\$648.53	\$792.73	\$792.73	\$777.48	\$777.48	\$785.29	\$785.29	\$770.19	\$770.19
51	\$816.01	\$786.64	\$786.64	\$677.22	\$677.22	\$827.80	\$827.80	\$811.87	\$811.87	\$820.02	\$820.02	\$804.26	\$804.26
52	\$854.08	\$823.33	\$823.33	\$708.81	\$708.81	\$866.41	\$866.41	\$849.74	\$849.74	\$858.27	\$858.27	\$841.78	\$841.78
53	\$892.58	\$860.45	\$860.45	\$740.76	\$740.76	\$905.47	\$905.47	\$888.05	\$888.05	\$896.97	\$896.97	\$879.73	\$879.73
54	\$934.15	\$900.52	\$900.52	\$775.26	\$775.26	\$947.64	\$947.64	\$929.41	\$929.41	\$938.74	\$938.74	\$920.70	\$920.70
55	\$975.71	\$940.59	\$940.59	\$809.76	\$809.76	\$989.81	\$989.81	\$970.76	\$970.76	\$980.51	\$980.51	\$961.67	\$961.67
56	\$1,020.78	\$984.04	\$984.04	\$847.16	\$847.16	\$1,035.53	\$1,035.53	\$1,015.60	\$1,015.60	\$1,025.80	\$1,025.80	\$1,006.08	\$1,006.08
57	\$1,066.28	\$1,027.90	\$1,027.90	\$884.92	\$884.92	\$1,081.69	\$1,081.69	\$1,060.87	\$1,060.87	\$1,071.52	\$1,071.52	\$1,050.93	\$1,050.93
58	\$1,114.85	\$1,074.72	\$1,074.72	\$925.23	\$925.23	\$1,130.96	\$1,130.96	\$1,109.20	\$1,109.20	\$1,120.33	\$1,120.33	\$1,098.80	\$1,098.80
59	\$1,138.92	\$1,097.92	\$1,097.92	\$945.20	\$945.20	\$1,155.37	\$1,155.37	\$1,133.14	\$1,133.14	\$1,144.51	\$1,144.51	\$1,122.52	\$1,122.52
60	\$1,187.48	\$1,144.74	\$1,144.74	\$985.51	\$985.51	\$1,204.64	\$1,204.64	\$1,181.46	\$1,181.46	\$1,193.32	\$1,193.32	\$1,170.39	\$1,170.39
61	\$1,229.49	\$1,185.23	\$1,185.23	\$1,020.37	\$1,020.37	\$1,247.25	\$1,247.25	\$1,223.25	\$1,223.25	\$1,235.53	\$1,235.53	\$1,211.78	\$1,211.78
62	\$1,257.05	\$1,211.80	\$1,211.80	\$1,043.24	\$1,043.24	\$1,275.21	\$1,275.21	\$1,250.67	\$1,250.67	\$1,263.23	\$1,263.23	\$1,238.95	\$1,238.95
63	\$1,291.62	\$1,245.12	\$1,245.12	\$1,071.93	\$1,071.93	\$1,310.27	\$1,310.27	\$1,285.06	\$1,285.06	\$1,297.96	\$1,297.96	\$1,273.02	\$1,273.02
64+	\$1,312.62	\$1,265.37	\$1,265.37	\$1,089.36	\$1,089.36	\$1,331.58	\$1,331.58	\$1,305.96	\$1,305.96	\$1,319.07	\$1,319.07	\$1,293.72	\$1,293.72

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA
Plan Marketing Name =>	Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue
Form # =>	HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/PPO-2		Embe
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Are
Network =>	X		X		X		X		X		X		)
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Slh
Deductible =>	\$1,250/\$3,750		\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000		\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/
Coinurance =>	100%/70%		100%/70%		100%/70%		100%/70%		70%/60%		70%/60%		90%/
Copays =>	\$25/\$60		\$25/\$60		\$10/\$40		\$10/\$40		\$40/60%		\$40/60%		90%
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yi
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$323.14	\$323.14	\$316.92	\$316.92	\$309.13	\$309.13	\$303.18	\$303.18	\$272.94	\$272.94	\$267.70	\$267.70	\$278.44
15	\$351.86	\$351.86	\$345.10	\$345.10	\$336.61	\$336.61	\$330.13	\$330.13	\$297.21	\$297.21	\$291.49	\$291.49	\$303.20
16	\$362.84	\$362.84	\$355.87	\$355.87	\$347.11	\$347.11	\$340.44	\$340.44	\$306.48	\$306.48	\$300.59	\$300.59	\$312.66
17	\$373.82	\$373.82	\$366.64	\$366.64	\$357.62	\$357.62	\$350.74	\$350.74	\$315.76	\$315.76	\$309.69	\$309.69	\$322.12
18	\$385.65	\$385.65	\$378.24	\$378.24	\$368.93	\$368.93	\$361.84	\$361.84	\$325.75	\$325.75	\$319.49	\$319.49	\$332.31
19	\$397.48	\$397.48	\$389.84	\$389.84	\$380.25	\$380.25	\$372.94	\$372.94	\$335.74	\$335.74	\$329.28	\$329.28	\$342.51
20	\$409.73	\$409.73	\$401.85	\$401.85	\$391.97	\$391.97	\$384.43	\$384.43	\$346.09	\$346.09	\$339.43	\$339.43	\$353.06
21	\$422.40	\$422.40	\$414.28	\$414.28	\$404.09	\$404.09	\$396.32	\$396.32	\$356.79	\$356.79	\$349.93	\$349.93	\$363.98
22	\$422.40	\$422.40	\$414.28	\$414.28	\$404.09	\$404.09	\$396.32	\$396.32	\$356.79	\$356.79	\$349.93	\$349.93	\$363.98
23	\$422.40	\$422.40	\$414.28	\$414.28	\$404.09	\$404.09	\$396.32	\$396.32	\$356.79	\$356.79	\$349.93	\$349.93	\$363.98
24	\$422.40	\$422.40	\$414.28	\$414.28	\$404.09	\$404.09	\$396.32	\$396.32	\$356.79	\$356.79	\$349.93	\$349.93	\$363.98
25	\$424.09	\$424.09	\$415.94	\$415.94	\$405.71	\$405.71	\$397.91	\$397.91	\$358.22	\$358.22	\$351.33	\$351.33	\$365.44
26	\$432.54	\$432.54	\$424.22	\$424.22	\$413.79	\$413.79	\$405.83	\$405.83	\$365.35	\$365.35	\$358.33	\$358.33	\$372.72
27	\$442.68	\$442.68	\$434.17	\$434.17	\$423.49	\$423.49	\$415.34	\$415.34	\$373.92	\$373.92	\$366.73	\$366.73	\$381.45
28	\$459.15	\$459.15	\$450.32	\$450.32	\$439.25	\$439.25	\$430.80	\$430.80	\$387.83	\$387.83	\$380.37	\$380.37	\$395.65
29	\$472.67	\$472.67	\$463.58	\$463.58	\$452.18	\$452.18	\$443.48	\$443.48	\$399.25	\$399.25	\$391.57	\$391.57	\$407.29
30	\$479.42	\$479.42	\$470.21	\$470.21	\$458.64	\$458.64	\$449.82	\$449.82	\$404.96	\$404.96	\$397.17	\$397.17	\$413.12
31	\$489.56	\$489.56	\$480.15	\$480.15	\$468.34	\$468.34	\$459.33	\$459.33	\$413.52	\$413.52	\$405.57	\$405.57	\$421.85
32	\$499.70	\$499.70	\$490.09	\$490.09	\$478.04	\$478.04	\$468.85	\$468.85	\$422.08	\$422.08	\$413.97	\$413.97	\$430.59
33	\$506.04	\$506.04	\$496.31	\$496.31	\$484.10	\$484.10	\$474.79	\$474.79	\$427.43	\$427.43	\$419.22	\$419.22	\$436.05
34	\$512.79	\$512.79	\$502.94	\$502.94	\$490.57	\$490.57	\$481.13	\$481.13	\$433.14	\$433.14	\$424.82	\$424.82	\$441.87
35	\$516.17	\$516.17	\$506.25	\$506.25	\$493.80	\$493.80	\$484.30	\$484.30	\$436.00	\$436.00	\$427.61	\$427.61	\$444.78
36	\$519.55	\$519.55	\$509.56	\$509.56	\$497.03	\$497.03	\$487.47	\$487.47	\$438.85	\$438.85	\$430.41	\$430.41	\$447.70
37	\$522.93	\$522.93	\$512.88	\$512.88	\$500.26	\$500.26	\$490.64	\$490.64	\$441.71	\$441.71	\$433.21	\$433.21	\$450.61
38	\$526.31	\$526.31	\$516.19	\$516.19	\$503.50	\$503.50	\$493.81	\$493.81	\$444.56	\$444.56	\$436.01	\$436.01	\$453.52
39	\$533.07	\$533.07	\$522.82	\$522.82	\$509.96	\$509.96	\$500.16	\$500.16	\$450.27	\$450.27	\$441.61	\$441.61	\$459.34
40	\$539.83	\$539.83	\$529.45	\$529.45	\$516.43	\$516.43	\$506.50	\$506.50	\$455.98	\$455.98	\$447.21	\$447.21	\$465.17
41	\$549.96	\$549.96	\$539.39	\$539.39	\$526.13	\$526.13	\$516.01	\$516.01	\$464.54	\$464.54	\$455.61	\$455.61	\$473.90
42	\$559.68	\$559.68	\$548.92	\$548.92	\$535.42	\$535.42	\$525.12	\$525.12	\$472.75	\$472.75	\$463.66	\$463.66	\$482.27
43	\$573.20	\$573.20	\$562.18	\$562.18	\$548.35	\$548.35	\$537.81	\$537.81	\$484.16	\$484.16	\$474.86	\$474.86	\$493.92
44	\$590.09	\$590.09	\$578.75	\$578.75	\$564.51	\$564.51	\$553.66	\$553.66	\$498.44	\$498.44	\$488.85	\$488.85	\$508.48
45	\$609.95	\$609.95	\$598.22	\$598.22	\$583.51	\$583.51	\$572.29	\$572.29	\$515.20	\$515.20	\$505.30	\$505.30	\$525.59
46	\$633.60	\$633.60	\$621.42	\$621.42	\$606.14	\$606.14	\$594.48	\$594.48	\$535.19	\$535.19	\$524.90	\$524.90	\$545.97
47	\$660.21	\$660.21	\$647.52	\$647.52	\$631.59	\$631.59	\$619.45	\$619.45	\$557.66	\$557.66	\$546.94	\$546.94	\$568.90
48	\$690.62	\$690.62	\$677.35	\$677.35	\$660.69	\$660.69	\$647.98	\$647.98	\$583.35	\$583.35	\$572.14	\$572.14	\$595.11
49	\$720.61	\$720.61	\$706.76	\$706.76	\$689.38	\$689.38	\$676.12	\$676.12	\$608.68	\$608.68	\$596.98	\$596.98	\$620.95
50	\$754.41	\$754.41	\$739.90	\$739.90	\$721.70	\$721.70	\$707.83	\$707.83	\$637.23	\$637.23	\$624.97	\$624.97	\$650.07
51	\$787.78	\$787.78	\$772.63	\$772.63	\$753.63	\$753.63	\$739.14	\$739.14	\$665.41	\$665.41	\$652.62	\$652.62	\$678.82
52	\$824.52	\$824.52	\$808.67	\$808.67	\$788.78	\$788.78	\$773.62	\$773.62	\$696.45	\$696.45	\$683.06	\$683.06	\$710.49
53	\$861.70	\$861.70	\$845.13	\$845.13	\$824.34	\$824.34	\$808.49	\$808.49	\$727.85	\$727.85	\$713.86	\$713.86	\$742.52
54	\$901.82	\$901.82	\$884.49	\$884.49	\$862.73	\$862.73	\$846.14	\$846.14	\$761.75	\$761.75	\$747.10	\$747.10	\$777.10
55	\$941.95	\$941.95	\$923.84	\$923.84	\$901.12	\$901.12	\$883.79	\$883.79	\$795.64	\$795.64	\$780.34	\$780.34	\$811.68
56	\$985.46	\$985.46	\$966.52	\$966.52	\$942.74	\$942.74	\$924.61	\$924.61	\$832.39	\$832.39	\$816.39	\$816.39	\$849.17
57	\$1,029.39	\$1,029.39	\$1,009.60	\$1,009.60	\$984.77	\$984.77	\$965.83	\$965.83	\$869.50	\$869.50	\$852.78	\$852.78	\$887.02
58	\$1,076.28	\$1,076.28	\$1,055.59	\$1,055.59	\$1,029.62	\$1,029.62	\$1,009.82	\$1,009.82	\$909.10	\$909.10	\$891.62	\$891.62	\$927.42
59	\$1,099.51	\$1,099.51	\$1,078.37	\$1,078.37	\$1,051.85	\$1,051.85	\$1,031.62	\$1,031.62	\$928.72	\$928.72	\$910.87	\$910.87	\$947.44
60	\$1,146.39	\$1,146.39	\$1,124.36	\$1,124.36	\$1,096.70	\$1,096.70	\$1,075.61	\$1,075.61	\$968.33	\$968.33	\$949.71	\$949.71	\$987.84
61	\$1,186.94	\$1,186.94	\$1,164.13	\$1,164.13	\$1,135.49	\$1,135.49	\$1,113.66	\$1,113.66	\$1,002.58	\$1,002.58	\$983.30	\$983.30	\$1,022.78
62	\$1,213.56	\$1,213.56	\$1,190.23	\$1,190.23	\$1,160.95	\$1,160.95	\$1,138.63	\$1,138.63	\$1,025.06	\$1,025.06	\$1,005.35	\$1,005.35	\$1,045.71
63	\$1,246.92	\$1,246.92	\$1,222.95	\$1,222.95	\$1,192.87	\$1,192.87	\$1,169.94	\$1,169.94	\$1,053.24	\$1,053.24	\$1,032.99	\$1,032.99	\$1,074.47
64+	\$1,267.20	\$1,267.20	\$1,242.84	\$1,242.84	\$1,212.27	\$1,212.27	\$1,188.96	\$1,188.96	\$1,070.37	\$1,070.37	\$1,049.79	\$1,049.79	\$1,091.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	0180001	79962PA0180001		79962PA0170006		79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	PPO 3000Q	Choice Blue PPO 3000Q		Choice Blue PPO 4250		Choice Blue PPO 4250		Choice Blue PPO 6650Q		Choice Blue PPO 6650Q	
Form # =>	HDHP-2	HBG/CB/HDHP-2		HBG/CB/PPO-2		HBG/CB/PPO-2		HBG/CB/HDHP-2		HBG/CB/HDHP-2	
Rating Area =>	a 7	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	k	X		X		X		X		X	
Metal =>	ver	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	\$3,000	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Coinsurance =>	70%	90%/70%		100%/60%		100%/60%		100%/70%		100%/70%	
Copays =>	70%	90%/70%		\$60/60%		\$60/60%		100%/70%		100%/70%	
OOP Maximum =>	\$6,650	\$6,650/\$6,650		\$8,550/\$8,550		\$8,550/\$8,550		\$6,900/\$6,900		\$6,900/\$6,900	
Pediatric Dental (Yes/No) =>	as	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$278.44	\$273.09	\$273.09	\$277.41	\$277.41	\$272.07	\$272.07	\$250.65	\$250.65	\$245.83	\$245.83
15	\$303.20	\$297.36	\$297.36	\$302.07	\$302.07	\$296.26	\$296.26	\$272.93	\$272.93	\$267.68	\$267.68
16	\$312.66	\$306.65	\$306.65	\$311.50	\$311.50	\$305.50	\$305.50	\$281.45	\$281.45	\$276.04	\$276.04
17	\$322.12	\$315.93	\$315.93	\$320.93	\$320.93	\$314.75	\$314.75	\$289.97	\$289.97	\$284.39	\$284.39
18	\$332.31	\$325.92	\$325.92	\$331.08	\$331.08	\$324.71	\$324.71	\$299.14	\$299.14	\$293.39	\$293.39
19	\$342.51	\$335.92	\$335.92	\$341.23	\$341.23	\$334.67	\$334.67	\$308.32	\$308.32	\$302.39	\$302.39
20	\$353.06	\$346.27	\$346.27	\$351.75	\$351.75	\$344.98	\$344.98	\$317.82	\$317.82	\$311.71	\$311.71
21	\$363.98	\$356.98	\$356.98	\$362.63	\$362.63	\$355.65	\$355.65	\$327.65	\$327.65	\$321.35	\$321.35
22	\$363.98	\$356.98	\$356.98	\$362.63	\$362.63	\$355.65	\$355.65	\$327.65	\$327.65	\$321.35	\$321.35
23	\$363.98	\$356.98	\$356.98	\$362.63	\$362.63	\$355.65	\$355.65	\$327.65	\$327.65	\$321.35	\$321.35
24	\$363.98	\$356.98	\$356.98	\$362.63	\$362.63	\$355.65	\$355.65	\$327.65	\$327.65	\$321.35	\$321.35
25	\$365.44	\$358.41	\$358.41	\$364.08	\$364.08	\$357.07	\$357.07	\$328.96	\$328.96	\$322.64	\$322.64
26	\$372.72	\$365.55	\$365.55	\$371.33	\$371.33	\$364.19	\$364.19	\$335.51	\$335.51	\$329.06	\$329.06
27	\$381.45	\$374.12	\$374.12	\$380.04	\$380.04	\$372.72	\$372.72	\$343.38	\$343.38	\$336.77	\$336.77
28	\$395.65	\$388.04	\$388.04	\$394.18	\$394.18	\$386.59	\$386.59	\$356.16	\$356.16	\$349.31	\$349.31
29	\$407.29	\$399.46	\$399.46	\$405.78	\$405.78	\$397.97	\$397.97	\$366.64	\$366.64	\$359.59	\$359.59
30	\$413.12	\$405.17	\$405.17	\$411.59	\$411.59	\$403.66	\$403.66	\$371.88	\$371.88	\$364.73	\$364.73
31	\$421.85	\$413.74	\$413.74	\$420.29	\$420.29	\$412.20	\$412.20	\$379.75	\$379.75	\$372.44	\$372.44
32	\$430.59	\$422.31	\$422.31	\$428.99	\$428.99	\$420.73	\$420.73	\$387.61	\$387.61	\$380.16	\$380.16
33	\$436.05	\$427.66	\$427.66	\$434.43	\$434.43	\$426.07	\$426.07	\$392.52	\$392.52	\$384.98	\$384.98
34	\$441.87	\$433.37	\$433.37	\$440.23	\$440.23	\$431.76	\$431.76	\$397.77	\$397.77	\$390.12	\$390.12
35	\$444.78	\$436.23	\$436.23	\$443.13	\$443.13	\$434.60	\$434.60	\$400.39	\$400.39	\$392.69	\$392.69
36	\$447.70	\$439.09	\$439.09	\$446.03	\$446.03	\$437.45	\$437.45	\$403.01	\$403.01	\$395.26	\$395.26
37	\$450.61	\$441.94	\$441.94	\$448.94	\$448.94	\$440.29	\$440.29	\$405.63	\$405.63	\$397.83	\$397.83
38	\$453.52	\$444.80	\$444.80	\$451.84	\$451.84	\$443.14	\$443.14	\$408.25	\$408.25	\$400.40	\$400.40
39	\$459.34	\$450.51	\$450.51	\$457.64	\$457.64	\$448.83	\$448.83	\$413.49	\$413.49	\$405.54	\$405.54
40	\$465.17	\$456.22	\$456.22	\$463.44	\$463.44	\$454.52	\$454.52	\$418.74	\$418.74	\$410.69	\$410.69
41	\$473.90	\$464.79	\$464.79	\$472.14	\$472.14	\$463.06	\$463.06	\$426.60	\$426.60	\$418.40	\$418.40
42	\$482.27	\$473.00	\$473.00	\$480.48	\$480.48	\$471.24	\$471.24	\$434.14	\$434.14	\$425.79	\$425.79
43	\$493.92	\$484.42	\$484.42	\$492.09	\$492.09	\$482.62	\$482.62	\$444.62	\$444.62	\$436.07	\$436.07
44	\$508.48	\$498.70	\$498.70	\$506.59	\$506.59	\$496.84	\$496.84	\$457.73	\$457.73	\$448.93	\$448.93
45	\$525.59	\$515.48	\$515.48	\$523.64	\$523.64	\$513.56	\$513.56	\$473.13	\$473.13	\$464.03	\$464.03
46	\$545.97	\$535.47	\$535.47	\$543.95	\$543.95	\$533.48	\$533.48	\$491.48	\$491.48	\$482.03	\$482.03
47	\$568.90	\$557.96	\$557.96	\$566.79	\$566.79	\$555.88	\$555.88	\$512.12	\$512.12	\$502.27	\$502.27
48	\$595.11	\$583.66	\$583.66	\$592.90	\$592.90	\$581.49	\$581.49	\$535.71	\$535.71	\$525.41	\$525.41
49	\$620.95	\$609.01	\$609.01	\$618.65	\$618.65	\$606.74	\$606.74	\$558.97	\$558.97	\$548.22	\$548.22
50	\$650.07	\$637.57	\$637.57	\$647.66	\$647.66	\$635.19	\$635.19	\$585.18	\$585.18	\$573.93	\$573.93
51	\$678.82	\$665.77	\$665.77	\$676.30	\$676.30	\$663.29	\$663.29	\$611.07	\$611.07	\$599.32	\$599.32
52	\$710.49	\$696.82	\$696.82	\$707.85	\$707.85	\$694.23	\$694.23	\$639.57	\$639.57	\$627.28	\$627.28
53	\$742.52	\$728.24	\$728.24	\$739.77	\$739.77	\$725.53	\$725.53	\$668.41	\$668.41	\$655.55	\$655.55
54	\$777.10	\$762.15	\$762.15	\$774.22	\$774.22	\$759.31	\$759.31	\$699.53	\$699.53	\$686.08	\$686.08
55	\$811.68	\$796.07	\$796.07	\$808.66	\$808.66	\$793.10	\$793.10	\$730.66	\$730.66	\$716.61	\$716.61
56	\$849.17	\$832.83	\$832.83	\$846.02	\$846.02	\$829.73	\$829.73	\$764.41	\$764.41	\$749.71	\$749.71
57	\$887.02	\$869.96	\$869.96	\$883.73	\$883.73	\$866.72	\$866.72	\$798.48	\$798.48	\$783.13	\$783.13
58	\$927.42	\$909.59	\$909.59	\$923.98	\$923.98	\$906.20	\$906.20	\$834.85	\$834.85	\$818.80	\$818.80
59	\$947.44	\$929.22	\$929.22	\$943.93	\$943.93	\$925.76	\$925.76	\$852.87	\$852.87	\$836.47	\$836.47
60	\$987.84	\$968.84	\$968.84	\$984.18	\$984.18	\$965.23	\$965.23	\$889.24	\$889.24	\$872.14	\$872.14
61	\$1,022.78	\$1,003.11	\$1,003.11	\$1,018.99	\$1,018.99	\$999.38	\$999.38	\$920.70	\$920.70	\$902.99	\$902.99
62	\$1,045.71	\$1,025.60	\$1,025.60	\$1,041.84	\$1,041.84	\$1,021.78	\$1,021.78	\$941.34	\$941.34	\$923.24	\$923.24
63	\$1,074.47	\$1,053.80	\$1,053.80	\$1,070.48	\$1,070.48	\$1,049.88	\$1,049.88	\$967.22	\$967.22	\$948.63	\$948.63
64+	\$1,091.94	\$1,070.94	\$1,070.94	\$1,087.89	\$1,087.89	\$1,066.95	\$1,066.95	\$982.95	\$982.95	\$964.05	\$964.05

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010020	Premier Balance PPO \$1550	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0010021	Premier Balance PPO \$2500 1x A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010022	Premier Balance PPO \$3000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010019	Premier Balance PPO \$4000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010023	Premier Balance PPO \$7000	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090001	Health Savings PPO Embedded \$2800	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0090005	Health Savings PPO Embedded \$3550	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090006	Health Savings PPO Embedded \$5500	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090007	Health Savings PPO Embedded \$6850	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 6										RATING AR
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	168	41	644	43	3	506	49	137	62	7	371
					Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46	\$512.46
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96	\$498.96
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90	\$472.90
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64	\$465.64
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88	\$456.88
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89	\$452.89
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27	\$445.27
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38	\$432.38
79962PA0010020	Premier Balance PPO \$1550	PPO	Gold	Off	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01	\$413.01
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63	\$421.63
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61	\$410.61
79962PA0010021	Premier Balance PPO \$2500 1x A	PPO	Gold	Off	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76	\$405.76
79962PA0010022	Premier Balance PPO \$3000 A	PPO	Gold	Off	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77	\$414.77
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86	\$395.86
79962PA0010019	Premier Balance PPO \$4000	PPO	Silver	Off	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25	\$379.25
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65	\$360.65
79962PA0010023	Premier Balance PPO \$7000	PPO	Bronze	Off	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90	\$318.90
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18	\$399.18
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37	\$403.37
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68	\$401.68
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79	\$359.79
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98	\$354.98
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28	\$426.28
79962PA0090001	Health Savings PPO Embedded \$2800	PPO	Silver	Off	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70
79962PA0090005	Health Savings PPO Embedded \$3550	PPO	Silver	Off	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85
79962PA0090003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83	\$370.83
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	PPO	Silver	Off	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66	\$333.66
79962PA0090006	Health Savings PPO Embedded \$5500	PPO	Silver	Off	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73	\$333.73
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	PPO	Silver	Off	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29	\$334.29
79962PA0090007	Health Savings PPO Embedded \$6850	PPO	Bronze	Off	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89	\$322.89
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			\$411.29			\$411.29		\$411.29			
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			\$396.48			\$396.48		\$396.48			
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			\$341.33			\$341.33		\$341.33			
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											\$417.22
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											\$413.31
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											\$397.06
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											\$379.85
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											\$335.39
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off											\$342.14
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											\$340.87
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off											\$307.99

Company Name Highmark Benefits Group (HBG)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C

		IEA 7			RATING AREA 9						
	02-01-2020 Number of Cover	1,479	2,025	1,872	1,506	2,254	655	58	48	611	50
HIOS Plan ID	Plan Marketing Name	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO \$0 Platinum A	\$512.46	\$512.46	\$512.46	\$502.60	\$502.60	\$502.60	\$502.60	\$502.60	\$502.60	\$502.60
79962PA0010002	Premier Balance PPO \$250 Platinum A	\$498.96	\$498.96	\$498.96	\$489.36	\$489.36	\$489.36	\$489.36	\$489.36	\$489.36	\$489.36
79962PA0010003	Premier Balance PPO \$0 Gold A	\$472.90	\$472.90	\$472.90	\$463.81	\$463.81	\$463.81	\$463.81	\$463.81	\$463.81	\$463.81
79962PA0010004	Premier Balance PPO \$250 Gold A	\$465.64	\$465.64	\$465.64	\$456.68	\$456.68	\$456.68	\$456.68	\$456.68	\$456.68	\$456.68
79962PA0010005	Premier Balance PPO \$500 A	\$456.88	\$456.88	\$456.88	\$448.10	\$448.10	\$448.10	\$448.10	\$448.10	\$448.10	\$448.10
79962PA0010006	Premier Balance PPO \$750 A	\$452.89	\$452.89	\$452.89	\$444.18	\$444.18	\$444.18	\$444.18	\$444.18	\$444.18	\$444.18
79962PA0010007	Premier Balance PPO \$1000 A	\$445.27	\$445.27	\$445.27	\$436.71	\$436.71	\$436.71	\$436.71	\$436.71	\$436.71	\$436.71
79962PA0010008	Premier Balance PPO \$1250 A	\$438.57	\$438.57	\$438.57	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14
79962PA0010016	Premier Balance PPO \$1400 A	\$424.57	\$424.57	\$424.57	\$416.40	\$416.40	\$416.40	\$416.40	\$416.40	\$416.40	\$416.40
79962PA0010009	Premier Balance PPO \$1500 A	\$432.38	\$432.38	\$432.38	\$424.07	\$424.07	\$424.07	\$424.07	\$424.07	\$424.07	\$424.07
79962PA0010020	Premier Balance PPO \$1550	\$413.01	\$413.01	\$413.01	\$405.06	\$405.06	\$405.06	\$405.06	\$405.06	\$405.06	\$405.06
79962PA0010011	Premier Balance PPO \$2000 A	\$421.63	\$421.63	\$421.63	\$413.52	\$413.52	\$413.52	\$413.52	\$413.52	\$413.52	\$413.52
79962PA0010017	Premier Balance PPO \$2500 A	\$410.61	\$410.61	\$410.61	\$402.72	\$402.72	\$402.72	\$402.72	\$402.72	\$402.72	\$402.72
79962PA0010021	Premier Balance PPO \$2500 1x A	\$405.76	\$405.76	\$405.76	\$397.96	\$397.96	\$397.96	\$397.96	\$397.96	\$397.96	\$397.96
79962PA0010022	Premier Balance PPO \$3000 A	\$414.77	\$414.77	\$414.77	\$406.79	\$406.79	\$406.79	\$406.79	\$406.79	\$406.79	\$406.79
79962PA0010018	Premier Balance PPO \$3500 A	\$395.86	\$395.86	\$395.86	\$388.25	\$388.25	\$388.25	\$388.25	\$388.25	\$388.25	\$388.25
79962PA0010019	Premier Balance PPO \$4000	\$379.25	\$379.25	\$379.25	\$371.95	\$371.95	\$371.95	\$371.95	\$371.95	\$371.95	\$371.95
79962PA0010015	Premier Balance PPO \$5000	\$360.65	\$360.65	\$360.65	\$353.72	\$353.72	\$353.72	\$353.72	\$353.72	\$353.72	\$353.72
79962PA0010023	Premier Balance PPO \$7000	\$318.90	\$318.90	\$318.90	\$312.77	\$312.77	\$312.77	\$312.77	\$312.77	\$312.77	\$312.77
79962PA0020016	Balance PPO \$1000 A	\$399.18	\$399.18	\$399.18	\$391.50	\$391.50	\$391.50	\$391.50	\$391.50	\$391.50	\$391.50
79962PA0020017	Balance PPO \$1750 A	\$403.37	\$403.37	\$403.37	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61
79962PA0020018	Balance PPO \$2000 A	\$401.68	\$401.68	\$401.68	\$393.96	\$393.96	\$393.96	\$393.96	\$393.96	\$393.96	\$393.96
79962PA0020006	Balance PPO \$2000	\$359.79	\$359.79	\$359.79	\$352.87	\$352.87	\$352.87	\$352.87	\$352.87	\$352.87	\$352.87
79962PA0020005	Balance PPO \$2600	\$354.98	\$354.98	\$354.98	\$348.15	\$348.15	\$348.15	\$348.15	\$348.15	\$348.15	\$348.15
79962PA0080001	Health Savings PPO \$1500	\$426.28	\$426.28	\$426.28	\$418.08	\$418.08	\$418.08	\$418.08	\$418.08	\$418.08	\$418.08
79962PA0090001	Health Savings PPO Embedded \$2800	\$384.70	\$384.70	\$384.70	\$377.30	\$377.30	\$377.30	\$377.30	\$377.30	\$377.30	\$377.30
79962PA0090005	Health Savings PPO Embedded \$3550	\$376.85	\$376.85	\$376.85	\$369.60	\$369.60	\$369.60	\$369.60	\$369.60	\$369.60	\$369.60
79962PA0090003	Health Savings PPO Embedded \$4250	\$370.83	\$370.83	\$370.83	\$363.70	\$363.70	\$363.70	\$363.70	\$363.70	\$363.70	\$363.70
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	\$333.66	\$333.66	\$333.66	\$327.24	\$327.24	\$327.24	\$327.24	\$327.24	\$327.24	\$327.24
79962PA0090006	Health Savings PPO Embedded \$5500	\$333.73	\$333.73	\$333.73	\$327.32	\$327.32	\$327.32	\$327.32	\$327.32	\$327.32	\$327.32
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	\$334.29	\$334.29	\$334.29	\$327.86	\$327.86	\$327.86	\$327.86	\$327.86	\$327.86	\$327.86
79962PA0090007	Health Savings PPO Embedded \$6850	\$322.89	\$322.89	\$322.89	\$316.68	\$316.68	\$316.68	\$316.68	\$316.68	\$316.68	\$316.68
79962PA0140001	Lehigh Valley Flex Blue PPO 500G										
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G										
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE										
79962PA0170001	Choice Blue PPO 0	\$417.22	\$417.22	\$417.22	\$409.20	\$409.20	\$409.20			\$409.20	\$409.20
79962PA0170002	Choice Blue PPO 500	\$413.31	\$413.31	\$413.31	\$405.36	\$405.36	\$405.36			\$405.36	\$405.36
79962PA0170003	Choice Blue PPO 1250	\$397.06	\$397.06	\$397.06	\$389.42	\$389.42	\$389.42			\$389.42	\$389.42
79962PA0170004	Choice Blue PPO 2500	\$379.85	\$379.85	\$379.85	\$372.54	\$372.54	\$372.54			\$372.54	\$372.54
79962PA0170005	Choice Blue PPO 2800	\$335.39	\$335.39	\$335.39	\$328.94	\$328.94	\$328.94			\$328.94	\$328.94
79962PA0180001	Choice Blue PPO 3000Q Embedded	\$342.14	\$342.14	\$342.14	\$335.56	\$335.56	\$335.56			\$335.56	\$335.56
79962PA0170006	Choice Blue PPO 4250	\$340.87	\$340.87	\$340.87	\$334.31	\$334.31	\$334.31			\$334.31	\$334.31
79962PA0180002	Choice Blue PPO 6650Q Embedded	\$307.99	\$307.99	\$307.99	\$302.07	\$302.07	\$302.07			\$302.07	\$302.07

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 6										RATING AR
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	168	41	644	43	3	506	49	137	62	7	371
					Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14	\$523.14
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36	\$509.36
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76	\$482.76
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34	\$475.34
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40	\$466.40
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32	\$462.32
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55	\$454.55
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71	\$447.71
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42	\$433.42
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39	\$441.39
79962PA0010020	Premier Balance PPO \$1550	PPO	Gold	Off	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41	\$430.41
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17	\$419.17
79962PA0010021	Premier Balance PPO \$2500 1x A	PPO	Gold	Off	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22	\$414.22
79962PA0010022	Premier Balance PPO \$3000 A	PPO	Gold	Off	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41	\$423.41
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11	\$404.11
79962PA0010019	Premier Balance PPO \$4000	PPO	Silver	Off	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15	\$387.15
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17	\$368.17
79962PA0010023	Premier Balance PPO \$7000	PPO	Bronze	Off	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55	\$325.55
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78	\$411.78
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05	\$410.05
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29	\$367.29
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37	\$362.37
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16	\$435.16
79962PA0090001	Health Savings PPO Embedded \$2800	PPO	Silver	Off	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72
79962PA0090005	Health Savings PPO Embedded \$3550	PPO	Silver	Off	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70
79962PA0090003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	PPO	Silver	Off	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61	\$340.61
79962PA0090006	Health Savings PPO Embedded \$5500	PPO	Silver	Off	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69	\$340.69
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	PPO	Silver	Off	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26	\$341.26
79962PA0090007	Health Savings PPO Embedded \$6850	PPO	Bronze	Off	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62	\$329.62
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			\$419.86			\$419.86		\$419.86			
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			\$404.74			\$404.74		\$404.74			
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			\$348.45			\$348.45		\$348.45			
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											\$425.92
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											\$421.93
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											\$405.33
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											\$387.76
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											\$342.38
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off											\$349.27
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											\$347.97
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off											\$314.41

Company Name Highmark Benefits Group (HBG)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C

		IEA 7			RATING AREA 9						
	02-01-2020 Number of Cover	1,479	2,025	1,872	1,506	2,254	655	58	48	611	50
HIOS Plan ID	Plan Marketing Name	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO \$0 Platinum A	\$523.14	\$523.14	\$523.14	\$513.08	\$513.08	\$513.08	\$513.08	\$513.08	\$513.08	\$513.08
79962PA0010002	Premier Balance PPO \$250 Platinum A	\$509.36	\$509.36	\$509.36	\$499.56	\$499.56	\$499.56	\$499.56	\$499.56	\$499.56	\$499.56
79962PA0010003	Premier Balance PPO \$0 Gold A	\$482.76	\$482.76	\$482.76	\$473.48	\$473.48	\$473.48	\$473.48	\$473.48	\$473.48	\$473.48
79962PA0010004	Premier Balance PPO \$250 Gold A	\$475.34	\$475.34	\$475.34	\$466.20	\$466.20	\$466.20	\$466.20	\$466.20	\$466.20	\$466.20
79962PA0010005	Premier Balance PPO \$500 A	\$466.40	\$466.40	\$466.40	\$457.43	\$457.43	\$457.43	\$457.43	\$457.43	\$457.43	\$457.43
79962PA0010006	Premier Balance PPO \$750 A	\$462.32	\$462.32	\$462.32	\$453.43	\$453.43	\$453.43	\$453.43	\$453.43	\$453.43	\$453.43
79962PA0010007	Premier Balance PPO \$1000 A	\$454.55	\$454.55	\$454.55	\$445.81	\$445.81	\$445.81	\$445.81	\$445.81	\$445.81	\$445.81
79962PA0010008	Premier Balance PPO \$1250 A	\$447.71	\$447.71	\$447.71	\$439.10	\$439.10	\$439.10	\$439.10	\$439.10	\$439.10	\$439.10
79962PA0010016	Premier Balance PPO \$1400 A	\$433.42	\$433.42	\$433.42	\$425.08	\$425.08	\$425.08	\$425.08	\$425.08	\$425.08	\$425.08
79962PA0010009	Premier Balance PPO \$1500 A	\$441.39	\$441.39	\$441.39	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90	\$432.90
79962PA0010020	Premier Balance PPO \$1550	\$421.61	\$421.61	\$421.61	\$413.50	\$413.50	\$413.50	\$413.50	\$413.50	\$413.50	\$413.50
79962PA0010011	Premier Balance PPO \$2000 A	\$430.41	\$430.41	\$430.41	\$422.14	\$422.14	\$422.14	\$422.14	\$422.14	\$422.14	\$422.14
79962PA0010017	Premier Balance PPO \$2500 A	\$419.17	\$419.17	\$419.17	\$411.11	\$411.11	\$411.11	\$411.11	\$411.11	\$411.11	\$411.11
79962PA0010021	Premier Balance PPO \$2500 1x A	\$414.22	\$414.22	\$414.22	\$406.25	\$406.25	\$406.25	\$406.25	\$406.25	\$406.25	\$406.25
79962PA0010022	Premier Balance PPO \$3000 A	\$423.41	\$423.41	\$423.41	\$415.27	\$415.27	\$415.27	\$415.27	\$415.27	\$415.27	\$415.27
79962PA0010018	Premier Balance PPO \$3500 A	\$404.11	\$404.11	\$404.11	\$396.34	\$396.34	\$396.34	\$396.34	\$396.34	\$396.34	\$396.34
79962PA0010019	Premier Balance PPO \$4000	\$387.15	\$387.15	\$387.15	\$379.71	\$379.71	\$379.71	\$379.71	\$379.71	\$379.71	\$379.71
79962PA0010015	Premier Balance PPO \$5000	\$368.17	\$368.17	\$368.17	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09
79962PA0010023	Premier Balance PPO \$7000	\$325.55	\$325.55	\$325.55	\$319.29	\$319.29	\$319.29	\$319.29	\$319.29	\$319.29	\$319.29
79962PA0020016	Balance PPO \$1000 A	\$407.50	\$407.50	\$407.50	\$399.66	\$399.66	\$399.66	\$399.66	\$399.66	\$399.66	\$399.66
79962PA0020017	Balance PPO \$1750 A	\$411.78	\$411.78	\$411.78	\$403.86	\$403.86	\$403.86	\$403.86	\$403.86	\$403.86	\$403.86
79962PA0020018	Balance PPO \$2000 A	\$410.05	\$410.05	\$410.05	\$402.17	\$402.17	\$402.17	\$402.17	\$402.17	\$402.17	\$402.17
79962PA0020006	Balance PPO \$2000	\$367.29	\$367.29	\$367.29	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22
79962PA0020005	Balance PPO \$2600	\$362.37	\$362.37	\$362.37	\$355.41	\$355.41	\$355.41	\$355.41	\$355.41	\$355.41	\$355.41
79962PA0080001	Health Savings PPO \$1500	\$435.16	\$435.16	\$435.16	\$426.79	\$426.79	\$426.79	\$426.79	\$426.79	\$426.79	\$426.79
79962PA0090001	Health Savings PPO Embedded \$2800	\$392.72	\$392.72	\$392.72	\$385.16	\$385.16	\$385.16	\$385.16	\$385.16	\$385.16	\$385.16
79962PA0090005	Health Savings PPO Embedded \$3550	\$384.70	\$384.70	\$384.70	\$377.30	\$377.30	\$377.30	\$377.30	\$377.30	\$377.30	\$377.30
79962PA0090003	Health Savings PPO Embedded \$4250	\$378.55	\$378.55	\$378.55	\$371.27	\$371.27	\$371.27	\$371.27	\$371.27	\$371.27	\$371.27
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	\$340.61	\$340.61	\$340.61	\$334.06	\$334.06	\$334.06	\$334.06	\$334.06	\$334.06	\$334.06
79962PA0090006	Health Savings PPO Embedded \$5500	\$340.69	\$340.69	\$340.69	\$334.14	\$334.14	\$334.14	\$334.14	\$334.14	\$334.14	\$334.14
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	\$341.26	\$341.26	\$341.26	\$334.70	\$334.70	\$334.70	\$334.70	\$334.70	\$334.70	\$334.70
79962PA0090007	Health Savings PPO Embedded \$6850	\$329.62	\$329.62	\$329.62	\$323.28	\$323.28	\$323.28	\$323.28	\$323.28	\$323.28	\$323.28
79962PA0140001	Lehigh Valley Flex Blue PPO 500G										
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G										
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE										
79962PA0170001	Choice Blue PPO 0	\$425.92	\$425.92	\$425.92	\$417.73	\$417.73	\$417.73			\$417.73	\$417.73
79962PA0170002	Choice Blue PPO 500	\$421.93	\$421.93	\$421.93	\$413.81	\$413.81	\$413.81			\$413.81	\$413.81
79962PA0170003	Choice Blue PPO 1250	\$405.33	\$405.33	\$405.33	\$397.53	\$397.53	\$397.53			\$397.53	\$397.53
79962PA0170004	Choice Blue PPO 2500	\$387.76	\$387.76	\$387.76	\$380.31	\$380.31	\$380.31			\$380.31	\$380.31
79962PA0170005	Choice Blue PPO 2800	\$342.38	\$342.38	\$342.38	\$335.79	\$335.79	\$335.79			\$335.79	\$335.79
79962PA0180001	Choice Blue PPO 3000Q Embedded	\$349.27	\$349.27	\$349.27	\$342.55	\$342.55	\$342.55			\$342.55	\$342.55
79962PA0170006	Choice Blue PPO 4250	\$347.97	\$347.97	\$347.97	\$341.28	\$341.28	\$341.28			\$341.28	\$341.28
79962PA0180002	Choice Blue PPO 6650Q Embedded	\$314.41	\$314.41	\$314.41	\$308.37	\$308.37	\$308.37			\$308.37	\$308.37

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 6										RATING AR
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	168	41	644	43	3	506	49	137	62	7	371
					Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04	\$534.04
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97	\$519.97
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82	\$492.82
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25	\$485.25
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12	\$476.12
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96	\$471.96
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02	\$464.02
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45	\$442.45
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59	\$450.59
79962PA0010020	Premier Balance PPO \$1550	PPO	Gold	Off	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38	\$439.38
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91	\$427.91
79962PA0010021	Premier Balance PPO \$2500 1x A	PPO	Gold	Off	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85	\$422.85
79962PA0010022	Premier Balance PPO \$3000 A	PPO	Gold	Off	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23	\$432.23
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53	\$412.53
79962PA0010019	Premier Balance PPO \$4000	PPO	Silver	Off	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22	\$395.22
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84
79962PA0010023	Premier Balance PPO \$7000	PPO	Bronze	Off	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33	\$332.33
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99	\$415.99
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36	\$420.36
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60	\$418.60
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23	\$444.23
79962PA0090001	Health Savings PPO Embedded \$2800	PPO	Silver	Off	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90
79962PA0090005	Health Savings PPO Embedded \$3550	PPO	Silver	Off	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72	\$392.72
79962PA0090003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44	\$386.44
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	PPO	Silver	Off	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71	\$347.71
79962PA0090006	Health Savings PPO Embedded \$5500	PPO	Silver	Off	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79	\$347.79
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	PPO	Silver	Off	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37	\$348.37
79962PA0090007	Health Savings PPO Embedded \$6850	PPO	Bronze	Off	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49	\$336.49
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			\$428.61			\$428.61		\$428.61			
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			\$413.18			\$413.18		\$413.18			
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			\$355.71			\$355.71		\$355.71			
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											\$434.80
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											\$430.72
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											\$413.78
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											\$395.84
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											\$349.51
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off											\$356.55
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											\$355.22
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off											\$320.96

Company Name Highmark Benefits Group (HBG)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C

		IEA 7			RATING AREA 9						
	02-01-2020 Number of Cover	1,479	2,025	1,872	1,506	2,254	655	58	48	611	50
HIOS Plan ID	Plan Marketing Name	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO \$0 Platinum A	\$534.04	\$534.04	\$534.04	\$523.77	\$523.77	\$523.77	\$523.77	\$523.77	\$523.77	\$523.77
79962PA0010002	Premier Balance PPO \$250 Platinum A	\$519.97	\$519.97	\$519.97	\$509.97	\$509.97	\$509.97	\$509.97	\$509.97	\$509.97	\$509.97
79962PA0010003	Premier Balance PPO \$0 Gold A	\$492.82	\$492.82	\$492.82	\$483.34	\$483.34	\$483.34	\$483.34	\$483.34	\$483.34	\$483.34
79962PA0010004	Premier Balance PPO \$250 Gold A	\$485.25	\$485.25	\$485.25	\$475.91	\$475.91	\$475.91	\$475.91	\$475.91	\$475.91	\$475.91
79962PA0010005	Premier Balance PPO \$500 A	\$476.12	\$476.12	\$476.12	\$466.97	\$466.97	\$466.97	\$466.97	\$466.97	\$466.97	\$466.97
79962PA0010006	Premier Balance PPO \$750 A	\$471.96	\$471.96	\$471.96	\$462.88	\$462.88	\$462.88	\$462.88	\$462.88	\$462.88	\$462.88
79962PA0010007	Premier Balance PPO \$1000 A	\$464.02	\$464.02	\$464.02	\$455.10	\$455.10	\$455.10	\$455.10	\$455.10	\$455.10	\$455.10
79962PA0010008	Premier Balance PPO \$1250 A	\$457.04	\$457.04	\$457.04	\$448.25	\$448.25	\$448.25	\$448.25	\$448.25	\$448.25	\$448.25
79962PA0010016	Premier Balance PPO \$1400 A	\$442.45	\$442.45	\$442.45	\$433.94	\$433.94	\$433.94	\$433.94	\$433.94	\$433.94	\$433.94
79962PA0010009	Premier Balance PPO \$1500 A	\$450.59	\$450.59	\$450.59	\$441.93	\$441.93	\$441.93	\$441.93	\$441.93	\$441.93	\$441.93
79962PA0010020	Premier Balance PPO \$1550	\$430.40	\$430.40	\$430.40	\$422.12	\$422.12	\$422.12	\$422.12	\$422.12	\$422.12	\$422.12
79962PA0010011	Premier Balance PPO \$2000 A	\$439.38	\$439.38	\$439.38	\$430.93	\$430.93	\$430.93	\$430.93	\$430.93	\$430.93	\$430.93
79962PA0010017	Premier Balance PPO \$2500 A	\$427.91	\$427.91	\$427.91	\$419.68	\$419.68	\$419.68	\$419.68	\$419.68	\$419.68	\$419.68
79962PA0010021	Premier Balance PPO \$2500 1x A	\$422.85	\$422.85	\$422.85	\$414.72	\$414.72	\$414.72	\$414.72	\$414.72	\$414.72	\$414.72
79962PA0010022	Premier Balance PPO \$3000 A	\$432.23	\$432.23	\$432.23	\$423.92	\$423.92	\$423.92	\$423.92	\$423.92	\$423.92	\$423.92
79962PA0010018	Premier Balance PPO \$3500 A	\$412.53	\$412.53	\$412.53	\$404.60	\$404.60	\$404.60	\$404.60	\$404.60	\$404.60	\$404.60
79962PA0010019	Premier Balance PPO \$4000	\$395.22	\$395.22	\$395.22	\$387.62	\$387.62	\$387.62	\$387.62	\$387.62	\$387.62	\$387.62
79962PA0010015	Premier Balance PPO \$5000	\$375.84	\$375.84	\$375.84	\$368.61	\$368.61	\$368.61	\$368.61	\$368.61	\$368.61	\$368.61
79962PA0010023	Premier Balance PPO \$7000	\$332.33	\$332.33	\$332.33	\$325.94	\$325.94	\$325.94	\$325.94	\$325.94	\$325.94	\$325.94
79962PA0020016	Balance PPO \$1000 A	\$415.99	\$415.99	\$415.99	\$407.99	\$407.99	\$407.99	\$407.99	\$407.99	\$407.99	\$407.99
79962PA0020017	Balance PPO \$1750 A	\$420.36	\$420.36	\$420.36	\$412.28	\$412.28	\$412.28	\$412.28	\$412.28	\$412.28	\$412.28
79962PA0020018	Balance PPO \$2000 A	\$418.60	\$418.60	\$418.60	\$410.55	\$410.55	\$410.55	\$410.55	\$410.55	\$410.55	\$410.55
79962PA0020006	Balance PPO \$2000	\$374.94	\$374.94	\$374.94	\$367.73	\$367.73	\$367.73	\$367.73	\$367.73	\$367.73	\$367.73
79962PA0020005	Balance PPO \$2600	\$369.93	\$369.93	\$369.93	\$362.81	\$362.81	\$362.81	\$362.81	\$362.81	\$362.81	\$362.81
79962PA0080001	Health Savings PPO \$1500	\$444.23	\$444.23	\$444.23	\$435.69	\$435.69	\$435.69	\$435.69	\$435.69	\$435.69	\$435.69
79962PA0090001	Health Savings PPO Embedded \$2800	\$400.90	\$400.90	\$400.90	\$393.19	\$393.19	\$393.19	\$393.19	\$393.19	\$393.19	\$393.19
79962PA0090005	Health Savings PPO Embedded \$3550	\$392.72	\$392.72	\$392.72	\$385.16	\$385.16	\$385.16	\$385.16	\$385.16	\$385.16	\$385.16
79962PA0090003	Health Savings PPO Embedded \$4250	\$386.44	\$386.44	\$386.44	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	\$347.71	\$347.71	\$347.71	\$341.02	\$341.02	\$341.02	\$341.02	\$341.02	\$341.02	\$341.02
79962PA0090006	Health Savings PPO Embedded \$5500	\$347.79	\$347.79	\$347.79	\$341.10	\$341.10	\$341.10	\$341.10	\$341.10	\$341.10	\$341.10
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	\$348.37	\$348.37	\$348.37	\$341.67	\$341.67	\$341.67	\$341.67	\$341.67	\$341.67	\$341.67
79962PA0090007	Health Savings PPO Embedded \$6850	\$336.49	\$336.49	\$336.49	\$330.02	\$330.02	\$330.02	\$330.02	\$330.02	\$330.02	\$330.02
79962PA0140001	Lehigh Valley Flex Blue PPO 500G										
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G										
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE										
79962PA0170001	Choice Blue PPO 0	\$434.80	\$434.80	\$434.80	\$426.43	\$426.43	\$426.43			\$426.43	\$426.43
79962PA0170002	Choice Blue PPO 500	\$430.72	\$430.72	\$430.72	\$422.44	\$422.44	\$422.44			\$422.44	\$422.44
79962PA0170003	Choice Blue PPO 1250	\$413.78	\$413.78	\$413.78	\$405.82	\$405.82	\$405.82			\$405.82	\$405.82
79962PA0170004	Choice Blue PPO 2500	\$395.84	\$395.84	\$395.84	\$388.23	\$388.23	\$388.23			\$388.23	\$388.23
79962PA0170005	Choice Blue PPO 2800	\$349.51	\$349.51	\$349.51	\$342.79	\$342.79	\$342.79			\$342.79	\$342.79
79962PA0180001	Choice Blue PPO 3000Q Embedded	\$356.55	\$356.55	\$356.55	\$349.69	\$349.69	\$349.69			\$349.69	\$349.69
79962PA0170006	Choice Blue PPO 4250	\$355.22	\$355.22	\$355.22	\$348.39	\$348.39	\$348.39			\$348.39	\$348.39
79962PA0180002	Choice Blue PPO 6650Q Embedded	\$320.96	\$320.96	\$320.96	\$314.79	\$314.79	\$314.79			\$314.79	\$314.79

Company Name Highmark Benefits Group (HBG)

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
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off
79962PA0010020	Premier Balance PPO \$1550	PPO	Gold	Off
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off
79962PA0010021	Premier Balance PPO \$2500 1x A	PPO	Gold	Off
79962PA0010022	Premier Balance PPO \$3000 A	PPO	Gold	Off
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off
79962PA0010019	Premier Balance PPO \$4000	PPO	Silver	Off
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off
79962PA0010023	Premier Balance PPO \$7000	PPO	Bronze	Off
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off
79962PA0090001	Health Savings PPO Embedded \$2800	PPO	Silver	Off
79962PA0090005	Health Savings PPO Embedded \$3550	PPO	Silver	Off
79962PA0090003	Health Savings PPO Embedded \$4250	PPO	Silver	Off
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	PPO	Silver	Off
79962PA0090006	Health Savings PPO Embedded \$5500	PPO	Silver	Off
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	PPO	Silver	Off
79962PA0090007	Health Savings PPO Embedded \$6850	PPO	Bronze	Off
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off

RATING AREA 6

168	41	644	43	3	506	49	137	62	7
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$545.17	\$545.17	\$545.17	\$545.17	\$545.17	\$545.17	\$545.17	\$545.17	\$545.17	\$545.17
\$530.81	\$530.81	\$530.81	\$530.81	\$530.81	\$530.81	\$530.81	\$530.81	\$530.81	\$530.81
\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09
\$495.36	\$495.36	\$495.36	\$495.36	\$495.36	\$495.36	\$495.36	\$495.36	\$495.36	\$495.36
\$486.05	\$486.05	\$486.05	\$486.05	\$486.05	\$486.05	\$486.05	\$486.05	\$486.05	\$486.05
\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79	\$481.79
\$473.69	\$473.69	\$473.69	\$473.69	\$473.69	\$473.69	\$473.69	\$473.69	\$473.69	\$473.69
\$466.56	\$466.56	\$466.56	\$466.56	\$466.56	\$466.56	\$466.56	\$466.56	\$466.56	\$466.56
\$451.67	\$451.67	\$451.67	\$451.67	\$451.67	\$451.67	\$451.67	\$451.67	\$451.67	\$451.67
\$459.98	\$459.98	\$459.98	\$459.98	\$459.98	\$459.98	\$459.98	\$459.98	\$459.98	\$459.98
\$439.37	\$439.37	\$439.37	\$439.37	\$439.37	\$439.37	\$439.37	\$439.37	\$439.37	\$439.37
\$448.54	\$448.54	\$448.54	\$448.54	\$448.54	\$448.54	\$448.54	\$448.54	\$448.54	\$448.54
\$436.82	\$436.82	\$436.82	\$436.82	\$436.82	\$436.82	\$436.82	\$436.82	\$436.82	\$436.82
\$431.66	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66
\$441.24	\$441.24	\$441.24	\$441.24	\$441.24	\$441.24	\$441.24	\$441.24	\$441.24	\$441.24
\$421.13	\$421.13	\$421.13	\$421.13	\$421.13	\$421.13	\$421.13	\$421.13	\$421.13	\$421.13
\$403.45	\$403.45	\$403.45	\$403.45	\$403.45	\$403.45	\$403.45	\$403.45	\$403.45	\$403.45
\$383.67	\$383.67	\$383.67	\$383.67	\$383.67	\$383.67	\$383.67	\$383.67	\$383.67	\$383.67
\$339.26	\$339.26	\$339.26	\$339.26	\$339.26	\$339.26	\$339.26	\$339.26	\$339.26	\$339.26
\$424.66	\$424.66	\$424.66	\$424.66	\$424.66	\$424.66	\$424.66	\$424.66	\$424.66	\$424.66
\$429.12	\$429.12	\$429.12	\$429.12	\$429.12	\$429.12	\$429.12	\$429.12	\$429.12	\$429.12
\$427.32	\$427.32	\$427.32	\$427.32	\$427.32	\$427.32	\$427.32	\$427.32	\$427.32	\$427.32
\$382.75	\$382.75	\$382.75	\$382.75	\$382.75	\$382.75	\$382.75	\$382.75	\$382.75	\$382.75
\$377.64	\$377.64	\$377.64	\$377.64	\$377.64	\$377.64	\$377.64	\$377.64	\$377.64	\$377.64
\$453.49	\$453.49	\$453.49	\$453.49	\$453.49	\$453.49	\$453.49	\$453.49	\$453.49	\$453.49
\$409.26	\$409.26	\$409.26	\$409.26	\$409.26	\$409.26	\$409.26	\$409.26	\$409.26	\$409.26
\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90	\$400.90
\$394.50	\$394.50	\$394.50	\$394.50	\$394.50	\$394.50	\$394.50	\$394.50	\$394.50	\$394.50
\$354.95	\$354.95	\$354.95	\$354.95	\$354.95	\$354.95	\$354.95	\$354.95	\$354.95	\$354.95
\$355.04	\$355.04	\$355.04	\$355.04	\$355.04	\$355.04	\$355.04	\$355.04	\$355.04	\$355.04
\$355.63	\$355.63	\$355.63	\$355.63	\$355.63	\$355.63	\$355.63	\$355.63	\$355.63	\$355.63
\$343.50	\$343.50	\$343.50	\$343.50	\$343.50	\$343.50	\$343.50	\$343.50	\$343.50	\$343.50
		\$437.54			\$437.54		\$437.54		
		\$421.79			\$421.79		\$421.79		
		\$363.12			\$363.12		\$363.12		

RATING AREA 7

371	1,479	2,025	1,872
Adams	Berks	Lancaster	York

\$545.17	\$545.17	\$545.17	\$545.17
\$530.81	\$530.81	\$530.81	\$530.81
\$503.09	\$503.09	\$503.09	\$503.09
\$495.36	\$495.36	\$495.36	\$495.36
\$486.05	\$486.05	\$486.05	\$486.05
\$481.79	\$481.79	\$481.79	\$481.79
\$473.69	\$473.69	\$473.69	\$473.69
\$466.56	\$466.56	\$466.56	\$466.56
\$451.67	\$451.67	\$451.67	\$451.67
\$459.98	\$459.98	\$459.98	\$459.98
\$439.37	\$439.37	\$439.37	\$439.37
\$448.54	\$448.54	\$448.54	\$448.54
\$436.82	\$436.82	\$436.82	\$436.82
\$431.66	\$431.66	\$431.66	\$431.66
\$441.24	\$441.24	\$441.24	\$441.24
\$421.13	\$421.13	\$421.13	\$421.13
\$403.45	\$403.45	\$403.45	\$403.45
\$383.67	\$383.67	\$383.67	\$383.67
\$339.26	\$339.26	\$339.26	\$339.26
\$424.66	\$424.66	\$424.66	\$424.66
\$429.12	\$429.12	\$429.12	\$429.12
\$427.32	\$427.32	\$427.32	\$427.32
\$382.75	\$382.75	\$382.75	\$382.75
\$377.64	\$377.64	\$377.64	\$377.64
\$453.49	\$453.49	\$453.49	\$453.49
\$409.26	\$409.26	\$409.26	\$409.26
\$400.90	\$400.90	\$400.90	\$400.90
\$394.50	\$394.50	\$394.50	\$394.50
\$354.95	\$354.95	\$354.95	\$354.95
\$355.04	\$355.04	\$355.04	\$355.04
\$355.63	\$355.63	\$355.63	\$355.63
\$343.50	\$343.50	\$343.50	\$343.50

\$443.86	\$443.86	\$443.86	\$443.86
\$439.69	\$439.69	\$439.69	\$439.69
\$422.40	\$422.40	\$422.40	\$422.40
\$404.09	\$404.09	\$404.09	\$404.09
\$356.79	\$356.79	\$356.79	\$356.79
\$363.98	\$363.98	\$363.98	\$363.98
\$362.63	\$362.63	\$362.63	\$362.63
\$327.65	\$327.65	\$327.65	\$327.65

RATING AREA 9

1,506	2,254	655	58	48	611	50
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$534.69	\$534.69	\$534.69	\$534.69	\$534.69	\$534.69	\$534.69
\$520.60	\$520.60	\$520.60	\$520.60	\$520.60	\$520.60	\$520.60
\$493.42	\$493.42	\$493.42	\$493.42	\$493.42	\$493.42	\$493.42
\$485.83	\$485.83	\$485.83	\$485.83	\$485.83	\$485.83	\$485.83
\$476.70	\$476.70	\$476.70	\$476.70	\$476.70	\$476.70	\$476.70
\$472.53	\$472.53	\$472.53	\$472.53	\$472.53	\$472.53	\$472.53
\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58
\$457.59	\$457.59	\$457.59	\$457.59	\$457.59	\$457.59	\$457.59
\$442.98	\$442.98	\$442.98	\$442.98	\$442.98	\$442.98	\$442.98
\$451.14	\$451.14	\$451.14	\$451.14	\$451.14	\$451.14	\$451.14
\$430.92	\$430.92	\$430.92	\$430.92	\$430.92	\$430.92	\$430.92
\$439.91	\$439.91	\$439.91	\$439.91	\$439.91	\$439.91	\$439.91
\$428.42	\$428.42	\$428.42	\$428.42	\$428.42	\$428.42	\$428.42
\$423.36	\$423.36	\$423.36	\$423.36	\$423.36	\$423.36	\$423.36
\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76
\$413.03	\$413.03	\$413.03	\$413.03	\$413.03	\$413.03	\$413.03
\$395.70	\$395.70	\$395.70	\$395.70	\$395.70	\$395.70	\$395.70
\$376.29	\$376.29	\$376.29	\$376.29	\$376.29	\$376.29	\$376.29
\$332.73	\$332.73	\$332.73	\$332.73	\$332.73	\$332.73	\$332.73
\$416.49	\$416.49	\$416.49	\$416.49	\$416.49	\$416.49	\$416.49
\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87
\$419.10	\$419.10	\$419.10	\$419.10	\$419.10	\$419.10	\$419.10
\$375.39	\$375.39	\$375.39	\$375.39	\$375.39	\$375.39	\$375.39
\$370.37	\$370.37	\$370.37	\$370.37	\$370.37	\$370.37	\$370.37
\$444.77	\$444.77	\$444.77	\$444.77	\$444.77	\$444.77	\$444.77
\$401.39	\$401.39	\$401.39	\$401.39	\$401.39	\$401.39	\$401.39
\$393.19	\$393.19	\$393.19	\$393.19	\$393.19	\$393.19	\$393.19
\$386.91	\$386.91	\$386.91	\$386.91	\$386.91	\$386.91	\$386.91
\$348.13	\$348.13	\$348.13	\$348.13	\$348.13	\$348.13	\$348.13
\$348.21	\$348.21	\$348.21	\$348.21	\$348.21	\$348.21	\$348.21
\$348.79	\$348.79	\$348.79	\$348.79	\$348.79	\$348.79	\$348.79
\$336.89	\$336.89	\$336.89	\$336.89	\$336.89	\$336.89	\$336.89

\$435.32	\$435.32	\$435.32			\$435.32	\$435.32
\$431.24	\$431.24	\$431.24			\$431.24	\$431.24
\$414.28	\$414.28	\$414.28			\$414.28	\$414.28
\$396.32	\$396.32	\$396.32			\$396.32	\$396.32
\$349.93	\$349.93	\$349.93			\$349.93	\$349.93
\$356.98	\$356.98	\$356.98			\$356.98	\$356.98
\$355.65	\$355.65	\$355.65			\$355.65	\$355.65
\$321.35	\$321.35	\$321.35			\$321.35	\$321.35

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Unified Rate Review v5.2

Company Legal Name:Highmark Benefits Group (HBG)

HIOS Issuer ID:79962

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

State:PA

Market:Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

TotalPMPM

Allowed Claims	\$84,150,593.00	\$584.04
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$72,016,153.00	\$499.82
Risk Adjustment	\$3,130,204.98	\$21.72
Experience Period Premium	\$86,355,530.00	\$613.22
Experience Period Member Months	144,084	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$104.84	1.056	1.028	1.056	1.028	\$123.55
Outpatient Hospital	\$227.55	1.056	1.028	1.056	1.028	\$268.16
Professional	\$130.00	1.056	1.028	1.056	1.028	\$153.20
Other Medical	\$11.85	1.056	1.028	1.056	1.028	\$13.96
Capitation	\$0.62	0.912	1.000	0.912	1.000	\$0.52
Prescription Drug	\$109.17	1.056	1.028	1.056	1.028	\$128.65
Total	\$584.03					\$688.04

Morbidity Adjustment	1.028
Demographic Shift	1.021
Plan Design Changes	0.993
Other	0.983
Adjusted Trended EHB Allowed Claims PMPM for01/01/2021	\$704.91
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for01/01/2021	\$704.91	\$96,600,866.40
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$20.20	\$2,768,208.00
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$684.71	\$93,832,658.40

Projected Member Months	137,040

Information Not Releasable to the Public Unless Authorized by Law:

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

Product-Plan Data Collection

Company Legal Name: Highmark Benefits Group (HBG)
HIOS Issuer ID: 79962
Effective Date of Rate Change(s): 01/01/2021

State: PA
Market: Small Group

To add a product to Worksheet 2 - Plan

To add a plan to Worksheet 2 - Plan Pr

To validate, select the Validate button o

To finalize, select the Finalize button or

To remove a product, navigate to the c

To remove a plan, navigate to the core

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Premier Balance PPO													
1.2 Product ID	79962PA001													
1.3 Plan Name	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance
1.4 Plan ID (Standard Component ID)	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010017
1.5 Metal	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Gold	Gold
1.6 AV Metal Value	0.897	0.883	0.819	0.819	0.819	0.820	0.819	0.817	0.813	0.806	0.719	0.797	0.796	0.796
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	4.97%	3.72%	8.10%	7.53%	6.50%	6.98%	6.32%	4.57%	3.99%	4.81%	4.38%	4.77%	2.97%	2.97%
1.12 Product Rate Increase %	5.36%													
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	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010015	79962PA0010016	79962PA0010017
\$84,150,593	\$84,150,593	\$5,610,071	\$1,838,004	\$2,539,467	\$3,690,395	\$11,174,235	\$603,446	\$14,213,289	\$560,650	\$3,295,806	\$11,239,039	\$3,713,323	\$1,607,149	\$4,960,232
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$12,134,440	\$350,630	\$145,970	\$348,030	\$377,673	\$1,219,585	\$93,478	\$1,799,044	\$63,762	\$571,565	\$1,659,031	\$670,334	\$231,667	\$605,916
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$72,016,153	\$5,259,442	\$1,692,033	\$2,191,437	\$3,312,722	\$9,954,650	\$509,969	\$12,414,245	\$496,889	\$2,724,241	\$9,580,007	\$3,042,989	\$1,375,481	\$4,354,315
2.7 Risk Adjustment Transfer Amount	\$3,130,205	\$1,155,089	\$333,956	-\$194,251	\$445,027	\$1,171,541	-\$211,839	\$1,249,272	-\$113,666	-\$392,293	\$64,455	-\$400,212	-\$437,051	\$457,245
2.8 Premium	\$88,355,530	\$5,521,081	\$2,228,904	\$3,337,656	\$3,204,401	\$10,894,069	\$864,745	\$14,881,028	\$664,781	\$4,525,675	\$11,912,528	\$3,880,121	\$1,581,494	\$3,995,309
2.9 Experience Period Member Months	144,084	7,611	3,126	5,414	4,928	16,685	1,450	23,394	1,271	7,627	19,793	6,892	2,778	6,152
2.10 Current Enrollment	12,589	820	358	435	423	1,561	147	1,965	103	574	1,635	430	154	487
2.11 Current Premium PMPM	\$631.79	\$756.91	\$744.42	\$676.68	\$670.34	\$662.01	\$655.94	\$649.78	\$642.16	\$636.90	\$626.26	\$536.10	\$628.86	\$614.06
2.12 Loss Ratio	78.72%	78.78%	66.02%	69.72%	90.77%	82.50%	78.11%	76.96%	90.16%	79.99%	87.44%	120.19%	97.79%	97.79%
Per Member Per Month														
2.13 Allowed Claims	\$584.04	\$737.10	\$587.97	\$469.06	\$748.86	\$669.72	\$416.17	\$607.56	\$441.11	\$432.12	\$567.83	\$538.79	\$578.53	\$806.28
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$84.22	\$46.07	\$46.70	\$64.28	\$76.64	\$73.09	\$64.47	\$76.90	\$50.17	\$74.94	\$83.82	\$97.26	\$83.39	\$98.49
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$499.82	\$691.03	\$541.28	\$404.77	\$672.22	\$596.62	\$351.70	\$530.66	\$390.94	\$357.18	\$484.01	\$441.52	\$495.13	\$707.79
2.18 Risk Adjustment Transfer Amount	\$21.72	\$151.77	\$106.83	-\$35.88	\$90.31	\$70.22	-\$146.10	\$53.40	-\$89.43	-\$51.43	\$3.26	-\$58.07	-\$157.33	\$74.32
2.19 Premium	\$613.22	\$725.41	\$713.02	\$616.49	\$650.24	\$652.93	\$596.38	\$636.10	\$523.04	\$593.38	\$601.86	\$562.99	\$569.29	\$649.43

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010015	79962PA0010016	79962PA0010017
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		1.0129	0.9862	0.9347	0.9203	0.9030	0.8951	0.8801	0.8668	0.8546	0.8333	0.7128	0.8391	0.8116
3.4 Provider Network Adjustment		1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense		9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%
3.7 Taxes and Fees		0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$768.31	\$748.06	\$708.99	\$698.07	\$684.95	\$678.95	\$667.58	\$657.49	\$648.23	\$632.08	\$540.68	\$636.48	\$615.62
3.11 Age Calibration Factor		0.6605												
3.12 Geographic Calibration Factor		0.9699												
3.13 Tobacco Calibration Factor		1.0000												
3.14 Calibrated Plan Adjusted Index Rate		\$492.19	\$479.22	\$454.19	\$447.20	\$438.79	\$434.95	\$427.66	\$421.20	\$415.27	\$404.92	\$346.37	\$407.74	\$394.38

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010015	79962PA0010016	79962PA0010017
4.2 Allowed Claims	\$96,698,126	\$6,672,453	\$2,851,469	\$3,388,371	\$3,281,030	\$12,242,127	\$1,122,640	\$15,001,686	\$776,731	\$4,331,289	\$12,216,253	\$3,067,264	\$1,156,169	\$3,605,087
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$14,803,782	\$354,472	\$193,607	\$330,616	\$348,270	\$1,428,067	\$136,418	\$1,963,798	\$108,200	\$637,435	\$1,968,273	\$759,495	\$181,831	\$633,707
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$81,894,345	\$6,317,981	\$2,657,862	\$3,057,754	\$2,932,761	\$10,814,060	\$986,222	\$13,037,888	\$668,531	\$3,693,854	\$10,247,980	\$2,307,768	\$974,338	\$2,971,380
4.7 Risk Adjustment Transfer Amount	\$2,343,947	\$151,063	\$65,269	\$79,226	\$77,174	\$290,017	\$26,682	\$358,776	\$18,678	\$104,677	\$297,817	\$78,405	\$28,119	\$88,668
4.8 Premium	\$88,048,818	\$6,792,787	\$2,857,604	\$3,287,549	\$3,153,162	\$11,626,751	\$1,060,338	\$14,017,704	\$718,772	\$3,971,452	\$11,018,130	\$2,481,200	\$1,047,561	\$3,194,684
4.9 Projected Member Months	137,040	8,832	3,816	4,632	4,512	16,956	1,560	20,976	1,092	6,120	17,412	4,584	1,644	5,184
4.10 Loss Ratio	90.60%	90.99%	90.93%	90.82%	90.79%	90.75%	90.73%	90.69%	90.65%	90.62%	90.56%	90.16%	90.58%	90.50%
Per Member Per Month														
4.11 Allowed Claims	\$705.62	\$755.49	\$747.24	\$731.51	\$727.18	\$721.99	\$719.64	\$715.18	\$711.29	\$707.73	\$701.60	\$669.12	\$703.27	\$695.43
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$108.03	\$40.13	\$50.74	\$71.38	\$77.19	\$84.22	\$87.45	\$93.62	\$99.08	\$104.16	\$113.04	\$165.68	\$110.60	\$122.24
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$597.59	\$715.35	\$696.50	\$660.14	\$649.99	\$637.77	\$632.19	\$621.56	\$612.21	\$603.57	\$588.56	\$503.44	\$592.66	\$573.18
4.16 Risk Adjustment Transfer Amount	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10
4.17 Premium	\$642.50	\$769.11	\$748.85	\$709.75	\$698.84	\$685.70	\$679.70	\$668.27	\$658.22	\$648.93	\$632.79	\$541.27	\$637.20	\$616.26

t 2 - Plan Product Info, select the Add Product button or Ctrl + 1

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

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utton or Ctrl + :

to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + 5

the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + 5

						Balance PPO					High Deductible PPO Embedded					Health Savings PPO	
						79962PA002					79962PA003					79962PA008	
Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Balance PPO	Balance PPO	Balance PPO	Balance PPO	Balance PPO	High Deductible	High Deductible	High Deductible	High Deductible	High Deductible	Health Savings	Health Savings
79962PA0010018	79962PA0010019	79962PA0010020	79962PA0010021	79962PA0010022	79962PA0010023	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0030009	79962PA0030010	79962PA0080001	79962PA0090001
Gold	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Gold	Gold	Bronze	Bronze	Bronze	Silver	Gold	Silver
0.786	0.719	0.813	0.785	0.819	0.650	0.720	0.719	0.650	0.784	0.793	0.792	0.637	0.629	0.661	0.661	0.820	0.719
Renewing	Renewing	New	New	New	New	Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	Terminated	Terminated	New	New	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2019	01/01/2021	01/01/2021	01/01/2021	01/01/2019	01/01/2019	01/01/2021	01/01/2021	01/01/2021	01/01/2021
2.14%	2.62%	0.00%	0.00%	0.00%	0.00%	5.05%	3.15%	0.00%	2.48%	3.71%	0.65%	0.00%	0.00%	0.00%	0.00%	5.55%	4.61%
						3.12%					0.00%					5.55%	
											5.27%						

79962PA0010018	79962PA0010019	79962PA0010020	79962PA0010021	79962PA0010022	79962PA0010023	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0030009	79962PA0030010	79962PA0080001	79962PA0090001
\$1,228,110	\$0	\$0	\$0	\$0	\$0	\$978,300	\$809,250	\$180,426	\$785,825	\$570,896	\$757,847	\$190,983	\$475,162	\$0	\$0	\$3,569,405	\$1,517,265
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$315,023	\$0	\$0	\$0	\$0	\$0	\$263,823	\$199,081	\$83,871	\$137,795	\$86,874	\$164,232	\$56,225	\$154,199	\$0	\$0	\$536,726	\$408,969
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$913,086	\$0	\$0	\$0	\$0	\$0	\$714,478	\$610,170	\$96,555	\$648,030	\$484,021	\$593,615	\$134,757	\$320,963	\$0	\$0	\$3,032,679	\$1,108,296
-\$564,460	\$0	\$0	\$0	\$0	\$0	\$145,855	\$289,783	-\$81,514	\$174,431	-\$15,078	-\$315,107	-\$29,893	-\$235,198	\$0	\$0	\$630,879	-\$126,433
\$2,115,206	\$0	\$0	\$0	\$0	\$0	\$1,202,733	\$772,293	\$303,598	\$724,077	\$439,422	\$1,189,669	\$150,922	\$684,272	\$0	\$0	\$3,265,351	\$1,761,339
3,416	0	0	0	0	0	2,167	1,426	624	1,256	655	2,082	300	1,368	0	0	5,751	3,399
276	420	0	0	0	0	169	100	36	80	43	105	14	84	0	0	516	523
\$599.21	\$554.67	\$0.00	\$0.00	\$0.00	\$0.00	\$530.47	\$534.38	\$485.86	\$606.15	\$607.62	\$607.48	\$484.54	\$482.03	\$0.00	\$0.00	\$629.73	\$562.91
58.88%		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	52.98%	57.45%	43.48%	72.12%	114.06%	67.88%	111.34%	71.47%	#DIV/0!	#DIV/0!	77.84%	67.79%
\$359.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$451.45	\$567.50	\$289.14	\$625.66	\$871.60	\$364.00	\$636.61	\$347.34	#DIV/0!	#DIV/0!	\$620.66	\$446.39
\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00
\$92.22	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$121.75	\$139.61	\$134.41	\$109.71	\$132.63	\$78.88	\$187.42	\$112.72	#DIV/0!	#DIV/0!	\$93.33	\$120.32
\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00
\$267.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$329.71	\$427.89	\$154.74	\$515.95	\$738.96	\$285.12	\$449.19	\$234.62	#DIV/0!	#DIV/0!	\$527.33	\$326.07
-\$165.24	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$67.31	\$203.21	-\$130.63	\$138.88	-\$23.02	-\$151.35	-\$99.64	-\$171.93	#DIV/0!	#DIV/0!	\$109.70	-\$37.20
\$619.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$555.02	\$541.58	\$486.53	\$576.49	\$670.87	\$571.41	\$503.07	\$500.20	#DIV/0!	#DIV/0!	\$567.79	\$518.19

79962PA0010018	79962PA0010019	79962PA0010020	79962PA0010021	79962PA0010022	79962PA0010023	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0030009	79962PA0030010	79962PA0080001	79962PA0090001
0.7824	0.7496	0.8163	0.8020	0.8198	0.6303	0.7016	0.7111	0.0000	0.7890	0.7973	0.7939	0.0000	0.0000	0.6595	0.6607	0.8425	0.7603
1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0000	1.0009	1.0009	1.0009	1.0009	1.0000	1.0009	1.0009	1.0009	1.0009
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%
0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$593.47	\$568.59	\$619.18	\$608.34	\$621.84	\$478.10	\$532.18	\$539.39	\$0.00	\$598.48	\$604.77	\$602.19	\$0.00	\$0.00	\$500.25	\$501.16	\$639.06	\$576.71
												\$684.71					
												0.6605					
												0.9699					
												1.0000					
\$380.19	\$364.25	\$396.66	\$389.71	\$398.36	\$306.28	\$340.92	\$345.54	\$0.00	\$383.39	\$387.43	\$385.78	\$0.00	\$0.00	\$320.47	\$321.05	\$409.39	\$369.45

79962PA0010018	79962PA0010019	79962PA0010020	79962PA0010021	79962PA0010022	79962PA0010023	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0030009	79962PA0030010	79962PA0080001	79962PA0090001
\$2,020,781	\$3,037,118	\$183,944	\$182,884	\$184,204	\$1,552,919	\$1,199,452	\$714,172	\$0	\$587,146	\$315,292	\$1,085,473	\$0	\$0	\$0	\$0	\$3,870,495	\$3,793,960
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$396,174	\$667,529	\$31,742	\$33,351	\$31,353	\$489,871	\$307,517	\$177,784	\$0	\$112,396	\$58,530	\$204,028	\$0	\$0	\$50,363	\$50,202	\$600,091	\$803,888
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,624,607	\$2,369,589	\$152,202	\$149,533	\$152,851	\$1,063,048	\$891,934	\$536,388	\$0	\$474,751	\$256,762	\$881,445	\$0	\$0	\$122,960	\$123,194	\$3,270,404	\$2,990,072
\$50,286	\$76,558	\$4,515	\$4,515	\$4,515	\$40,845	\$30,787	\$18,267	\$0	\$14,573	\$7,799	\$26,888	\$0	\$0	\$4,515	\$4,515	\$94,004	\$95,236
\$1,746,699	\$2,547,667	\$163,640	\$160,770	\$164,338	\$1,142,938	\$958,965	\$576,699	\$0	\$510,429	\$276,058	\$947,687	\$0	\$0	\$132,201	\$132,452	\$3,516,180	\$3,214,780
2,940	4,476	264	264	264	2,388	1,800	1,068	0	852	456	1,572	0	0	264	264	5,496	5,568
90.41%	90.30%	90.51%	90.47%	90.52%	89.80%	90.12%	90.15%	#DIV/0!	90.43%	90.45%	90.44%	#DIV/0!	#DIV/0!	89.94%	89.94%	90.59%	90.33%
\$687.34	\$678.53	\$696.76	\$692.74	\$697.74	\$650.30	\$666.36	\$668.70	#DIV/0!	\$689.14	\$691.43	\$690.50	#DIV/0!	#DIV/0!	\$656.53	\$656.81	\$704.24	\$681.39
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
\$134.75	\$149.14	\$120.24	\$126.33	\$118.76	\$205.14	\$170.84	\$166.46	#DIV/0!	\$131.92	\$128.35	\$129.79	#DIV/0!	#DIV/0!	\$190.77	\$190.16	\$109.19	\$144.38
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
\$552.59	\$529.40	\$576.52	\$566.41	\$578.98	\$445.16	\$495.52	\$502.24	#DIV/0!	\$557.22	\$563.07	\$560.72	#DIV/0!	#DIV/0!	\$465.76	\$466.64	\$595.05	\$537.01
\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	#DIV/0!	\$17.10	\$17.10	\$17.10	#DIV/0!	#DIV/0!	\$17.10	\$17.10	\$17.10	\$17.10
\$594.12	\$569.18	\$619.85	\$608.98	\$622.49	\$478.62	\$532.76	\$539.98	#DIV/0!	\$599.09	\$605.39	\$602.85	#DIV/0!	#DIV/0!	\$500.76	\$501.71	\$639.77	\$577.37

Health Savings PPO Embedded						Flex PPO			Health Savings Flex PPO Embedded		Lehigh Valley Flex Blue PPO		Valley Flex Blue PPO	Choice Blue PPO				
79962PA009						79962PA010			79962PA012		79962PA014		79962PA016	79962PA017				
Health Savings	Health Savings	Health Savings	Health Savings	Health Savings		Flex PPO 0 a	Flex PPO 500 a	Flex PPO 2000 a	Health Savings	Health Savings	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	Choice Blue PPO 0	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO
79962PA0090003	79962PA0090004	79962PA0090005	79962PA0090006	79962PA0090007		79962PA0100001	79962PA0100002	79962PA0100004	79962PA0120001	79962PA0120002	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005
Silver	Bronze	Silver	Silver	Silver		Platinum	Gold	Gold	Bronze	Silver	Gold	Gold	Silver	Gold	Gold	Gold	Gold	Silver
0.719	0.636	0.720	0.660	0.649		0.905	0.820	0.796	0.638	0.717	0.817	0.814	0.718	0.819	0.820	0.815	0.803	0.720
Renewing	Terminated	Renewing	New	New		Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No		No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2021	01/01/2019	01/01/2021	01/01/2021	01/01/2021		01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021
5.44%	0.00%	5.87%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	0.69%	1.36%	0.00%	0.08%	0.00%	-2.33%	0.00%
5.32%						0.00%			0.00%		4.11%		1.36%	-0.80%				

79962PA0090003	79962PA0090004	79962PA0090005	79962PA0090006	79962PA0090007	79962PA0100001	79962PA0100002	79962PA0100004	79962PA0120001	79962PA0120002	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005
\$1,194,192	\$555,578	\$5,276,801	\$0	\$0	\$66,997	\$288,377	\$320,640	\$0	\$0	\$244,177	\$86,813	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$349,909	\$102,614	\$987,045	\$0	\$0	\$5,917	\$22,774	\$50,666	\$0	\$0	\$48,852	\$15,409	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$844,284	\$452,964	\$4,289,756	\$0	\$0	\$61,080	\$265,603	\$269,974	\$0	\$0	\$195,325	\$71,403	\$0	\$0	\$0	\$0	\$0	\$0
-\$449,602	-\$4,487	\$384,919	\$0	\$0	\$58,823	\$146,103	\$2,010	\$0	\$0	-\$38,388	\$57,755	\$0	\$0	\$0	\$0	\$0	\$0
\$1,772,950	\$295,989	\$4,990,989	\$0	\$0	\$72,809	\$317,659	\$365,673	\$0	\$0	\$291,446	\$107,035	\$0	\$0	\$0	\$0	\$0	\$0
2,925	556	9,269	0	0	126	365	509	0	0	493	166	0	0	0	0	0	0
219	90	638	0	0	9	31	43	0	0	55	24	10	0	5	0	3	0
\$551.22	\$485.69	\$561.75	\$0.00	\$0.00	\$746.97	\$650.95	\$617.54	\$0.00	\$0.00	\$610.10	\$591.48	\$505.43	\$0.00	\$619.82	\$0.00	\$583.69	\$0.00
63.80%	155.39%	79.80%	#DIV/0!	#DIV/0!	46.40%	57.27%	73.43%	#DIV/0!	#DIV/0!	77.19%	43.33%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

\$408.27	\$999.24	\$569.30	#DIV/0!	#DIV/0!	\$531.72	\$790.07	\$629.94	#DIV/0!	#DIV/0!	\$495.29	\$522.97	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$119.63	\$184.56	\$106.49	#DIV/0!	#DIV/0!	\$46.96	\$62.40	\$99.54	#DIV/0!	#DIV/0!	\$99.09	\$92.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$288.64	\$814.68	\$462.81	#DIV/0!	#DIV/0!	\$484.76	\$727.68	\$530.40	#DIV/0!	#DIV/0!	\$396.20	\$430.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-\$153.71	-\$8.07	\$41.53	#DIV/0!	#DIV/0!	\$466.85	\$400.28	\$3.95	#DIV/0!	#DIV/0!	-\$77.87	\$347.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$606.14	\$532.35	\$538.46	#DIV/0!	#DIV/0!	\$577.85	\$870.30	\$718.41	#DIV/0!	#DIV/0!	\$591.17	\$644.79	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

79962PA0090003	79962PA0090004	79962PA0090005	79962PA0090006	79962PA0090007	79962PA0100001	79962PA0100002	79962PA0100004	79962PA0120001	79962PA0120002	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005
0.7329	0.0000	0.7448	0.6596	0.6382	0.0000	0.0000	0.0000	0.0000	0.0000	0.8648	0.8336	0.7177	0.8773	0.8690	0.8349	0.7987	0.7052
1.0009	0.0000	1.0009	1.0009	1.0009	0.0000	0.0000	0.0000	0.0000	0.0000	0.9409	0.9409	0.9409	0.9409	0.9409	0.9409	0.9409	0.9409
1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%	9.58%
0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$555.92	\$0.00	\$564.95	\$500.32	\$484.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$616.65	\$594.40	\$511.76	\$625.56	\$619.64	\$595.33	\$569.52	\$502.85

\$356.13	\$0.00	\$361.92	\$320.52	\$310.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$395.04	\$380.78	\$327.84	\$400.75	\$396.96	\$381.38	\$364.84	\$322.13

79962PA0090003	79962PA0090004	79962PA0090005	79962PA0090006	79962PA0090007	79962PA0100001	79962PA0100002	79962PA0100004	79962PA0120001	79962PA0120002	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005
\$1,569,557	\$0	\$4,600,158	\$173,332	\$172,110	\$0	\$0	\$0	\$0	\$0	\$392,818	\$166,216	\$68,053	\$177,275	\$32,123	\$174,217	\$23,411	\$165,582
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$364,483	\$0	\$1,027,242	\$50,343	\$53,117	\$0	\$0	\$0	\$0	\$0	\$55,229	\$26,746	\$16,594	\$23,519	\$4,429	\$27,893	\$4,323	\$41,985
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,205,074	\$0	\$3,572,916	\$122,988	\$118,992	\$0	\$0	\$0	\$0	\$0	\$337,588	\$139,470	\$51,459	\$153,757	\$27,694	\$146,324	\$19,089	\$123,598
\$39,818	\$0	\$116,171	\$4,515	\$4,515	\$0	\$0	\$0	\$0	\$0	\$10,057	\$4,310	\$1,847	\$4,515	\$821	\$4,515	\$616	\$4,515
\$1,295,637	\$0	\$3,841,425	\$132,231	\$127,935	\$0	\$0	\$0	\$0	\$0	\$362,958	\$149,951	\$55,326	\$165,312	\$29,775	\$157,320	\$20,523	\$132,886
2,328	0	6,792	264	264	0	0	0	0	0	588	252	108	264	48	264	36	264
90.24%	#DIV/0!	90.28%	89.94%	89.84%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	90.50%	90.41%	90.01%	90.54%	90.51%	90.42%	90.30%	89.95%

\$674.21	#DIV/0!	\$677.29	\$656.56	\$651.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$668.06	\$659.59	\$630.12	\$671.50	\$669.23	\$659.91	\$650.32	\$627.21
\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$156.56	#DIV/0!	\$151.24	\$190.69	\$201.20	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$93.93	\$106.14	\$153.65	\$89.09	\$92.28	\$105.66	\$120.08	\$159.03
\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$517.64	#DIV/0!	\$526.05	\$465.87	\$450.73	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$574.13	\$553.45	\$476.47	\$582.41	\$576.95	\$554.26	\$530.24	\$468.17
\$17.10	#DIV/0!	\$17.10	\$17.10	\$17.10	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10	\$17.10
\$556.55	#DIV/0!	\$565.58	\$500.88	\$484.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$617.28	\$595.05	\$512.28	\$626.18	\$620.31	\$595.91	\$570.09	\$503.36

Choice Blue PPO Embedded		
79962PA018		
Choice Blue PPO	Choice Blue PPO	Choice Blue PPO
79962PA0170006	79962PA0180001	79962PA0180002
Silver	Silver	Bronze
0.720	0.719	0.650
Renewing	Renewing	Renewing
PPO	PPO	PPO
No	No	No
01/01/2021	01/01/2021	01/01/2021
-0.80%	0.00%	-1.14%
	-1.14%	

79962PA0170006	79962PA0180001	79962PA0180002
\$0	\$0	\$8,445
\$0	\$0	\$0
\$0	\$0	\$7,751
\$0	\$0	\$0
\$0	\$0	\$693
\$0	\$0	-\$27,467
\$0	\$0	\$40,302
0	0	110
1	0	3
\$515.73	\$0.00	\$467.56
#DIV/0!	#DIV/0!	5.40%

#DIV/0!	#DIV/0!	\$76.77
#DIV/0!	#DIV/0!	\$0.00
#DIV/0!	#DIV/0!	\$70.46
#DIV/0!	#DIV/0!	\$0.00
#DIV/0!	#DIV/0!	\$6.30
#DIV/0!	#DIV/0!	-\$249.70
#DIV/0!	#DIV/0!	\$366.39

79962PA0170006	79962PA0180001	79962PA0180002
0.7167	0.7194	0.6476
0.9409	0.9409	0.9409
1.0000	1.0000	1.0000

9.58%	9.58%	9.58%
0.07%	0.07%	0.07%
0.00%	0.00%	0.00%
1.0000	1.0000	1.0000
\$511.05	\$512.97	\$461.77

\$327.39	\$328.62	\$295.82

79962PA0170006	79962PA0180001	79962PA0180002
\$7,559	\$166,458	\$22,129
\$0	\$0	\$0
\$1,849	\$40,372	\$6,651
\$0	\$0	\$0
\$5,710	\$126,086	\$15,478
\$205	\$4,515	\$616
\$6,139	\$135,561	\$16,641
12	264	36
90.00%	90.01%	89.69%

\$629.89	\$630.52	\$614.69
\$0.00	\$0.00	\$0.00
\$154.07	\$152.92	\$184.76
\$0.00	\$0.00	\$0.00
\$475.82	\$477.60	\$429.94
\$17.10	\$17.10	\$17.10
\$511.58	\$513.49	\$462.25

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas

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

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

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

Rating Area	Rating Factor
Rating Area 6	1.0400
Rating Area 7	1.0400
Rating Area 9	1.0200

button or Ctrl + Shift + R.

Part II of the Preliminary Justification

Highmark Benefits Group – Small Group Market

Scope and Range:

Highmark Benefits Group (HBG) is requesting a weighted average rate increase of 5.26% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2021 ACA qualifying small group products with effective dates from January 1, 2021 to December 31, 2021. This will impact 12,589 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from 0.65% to 8.10% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2020 and throughout 2021 as a result of both higher utilization and the increasing cost of healthcare services.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2021 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Benefits Group reported a financial gain in 2019.

Change in Medical Service Costs:

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

Change in Benefits:

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

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2020 rate filing, taxes and fees are lower since the Health Insurance Provider Fee was repealed for 2021. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Benefits Group (HBG)

Small Group Rate Filing

Effective January 1, 2021

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATE CHANGES	2
III.	EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT.....	2
IV.	BENEFIT CATEGORIES.....	3
V.	PROJECTION FACTORS	3
VI.	PLAN ADJUSTED INDEX RATES	8
VII.	CALIBRATION.....	9
VIII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	9
IX.	PROJECTED LOSS RATIO	10
X.	AV METAL VALUES.....	10
XI.	MEMBERSHIP PROJECTIONS.....	10
XII.	TERMINATED PLANS AND PRODUCTS.....	10
XIII.	PLAN TYPE.....	10
XIV.	ACTUARIAL CERTIFICATION.....	10

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group (HBG) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group (HBG)
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2021

II. Proposed Rate Changes

For all rate increases by plan please see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line 1.11 of the URRT Worksheet 2. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2021, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 5.26% rate increase (weighted on the current premium for renewing plans in the URRT) are:

- 3.5% is due to the increase in claim levels from the base experience period
- 4.2% is due to changes in our claims trend
- 4.2% from a change in the pricing of benefits and benefit richness
- 1.9% is due to the projected impact of COVID-19 on 2021 claim levels

These increases are being partially offset by the following to produce the net average increase:

- (-0.8%) from an increase in pharmaceutical rebates
- (-2.9%) is due to increases in administrative costs, taxes and fees
- (-3.0%) is due to changes in the risk adjustment transfer
- (-1.7%) from an improvement in morbidity

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

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2019, paid through February 29, 2020. We included only the non-grandfathered, insured members in HBG’s book-of-business.

III.2 Current Date:

The current date used for enrollment and premium is February 29, 2020.

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

- Historical Experience: To complete the URRT historical experience section we chose HBG’s current experience for the small group block of business for the period January 1, 2019 through December 31, 2019, with claims paid through February 29, 2020

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG’s book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HBG’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HBG’s book-of-business.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: HBG’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.991 was developed for HBG’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from HBG’s claims systems, and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to our Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2021 rates reflects an annual trend rate of 8.6% (5.6% cost, 2.8% utilization). The annual trend estimates include the impact of provider contracting and

anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for our trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for our projected claim levels. Using the factors discussed above to adjust our projected claim levels, we can establish an appropriate assumption for trend using our experience period claim levels as the starting point. Since our historical experience would encompass the expected coverage and demographic makeup of our membership, our historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2021 for groups that renew on or prior to October 1, 2021, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity.

Impact of COVID-19

The Morbidity Adjustment was increased by 1.9% to reflect the estimated impact of COVID-19 on 2021 claim costs. The drivers of the increase are costs directly related to COVID-19, such as a possible vaccine and continued cost sharing waivers, as well as other care delivery changes. Due to these factors we are currently estimating an impact to 2021 claim costs of 1.9% in the PA Small Group ACA market. The components of the adjustment are discussed below.

COVID-19 Treatment Costs (1.6% increase in 2021 claims): The primary driver for 2021 is the cost of a potential new vaccine. We assume a vaccine is available and 90% of members get it in 2021, either in the office or at a retail pharmacy. Additionally, we assume some vaccines will be administered in an additional office visit with waived cost sharing. Also, we assume COVID-19 testing will be required before any outpatient procedure.

Care Delivery Change (0.3% increase in 2021 claims): We assume some increase in cost of care due to member health deteriorating slightly. Additionally, we assume a higher intensity of services per visit as providers re-engage with their patients. Finally, we assume some care will be shifted to more expensive sites of service.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2021 rates, this is reflected with a 1.028 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

We are projecting a slight increase in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor. For the development of the CY 2021 rates, this is reflected with a 1.021 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.7%.
- We reflected a reduction in the capitation costs for the pediatric vision benefits -\$0.02.
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.

- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2021 rates, the combination of the above factors produces a 0.993 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$11.93 PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

HBG's small group experience is fully credible; no manual rate is developed or used in this projection.

V.7 Credibility of Experience

We do not use a rigid credibility formula or pre-defined manual rate in the small group market. Based on professional judgment, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein.

V.8 Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HBG. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2021	% of Members	Projected Quarterly Index Rate PMPM
1Q	32.5%	\$705.62
2Q	12.3%	\$720.32
3Q	16.9%	\$735.34
4Q	38.3%	\$750.66
Composite	100.0%	\$729.71

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

V.9 Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.2 workbook produce a Market Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

V.10 Reinsurance

HBG does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

V.11 Risk Adjustment Payment/Charge

To determine our estimated risk transfer for 2021, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HBG in 2021. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2019 Benefit Year published by CMS, the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

HBG considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2021, and is assuming that the net cost (payments less recoveries) will be negligible for the 2021 rating period.

Given the anticipated profile of the membership within HBG in 2021, and the estimated market-wide profile, we are assuming that HBG members will have a risk profile slightly higher than the market-wide averages, and that HBG will receive a contribution from the risk adjustment program in 2021, reducing premiums in the rate development by \$20.20 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of \$17.10 by HBG's expected paid-to-allowed ratio in 2021. Since the projected paid-to-allowed ratio is 84.7%, the URRT Worksheet 1 result is $\$20.20 = \$17.10 / 84.7\%$.

V.12 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2021, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for HBG. For HBG, all business will be offered Off Exchange in 2021, so there are no Exchange User Fees charged in the rate development.

VI. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

VI.1 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on standard expense allocation methods, as follows:

- Administrative expenses are recorded in our general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

VI.2 Taxes and Fees

The Health Insurance Provider Fee has been repealed for calendar years beginning after December 31, 2020. As such, a charge for this fee is no longer reflected in the rate development.

In addition, the Patient-Centered Outcomes Research Institute (PCORI) Fee was extended for an additional 10 years, and will be collected for all 2021 policy years. As such, the taxes and fees reflected in this filing include the anticipated PCORI fee to be collected.

The following taxes and fees were included in the 2021 rate development:

- \$0.23 PMPM for the PCORI Fee; and
- \$0.25 PMPM for the Risk Adjustment User Fee.

In total, these taxes and fees amount to 0.07% of the anticipated premium collected in 2021.

VI.3 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. HBG has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, HBG is

not waiving any right to include a profit and risk load which HBG believes is consistent with historical and legal interpretations of HBG and the Department.

VII. Calibration

VII.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.514. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.514). Please note that no member will pay these rates because the age factor of 1.514 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HBG is 0.6605.

VII.2 Geographic Factor Calibration

The projected weighted average geographic factor is 1.031. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.031. Please note that no member will pay these rates because HBG is not using a geographic factor of 1.031 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HBG is 0.9699.

VII.3 Tobacco Use Rating Factor Calibration

HBG does not currently utilize tobacco rating factors.

VIII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2021 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2021. The standard HHS Age Curve and area factors of 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

HBG is filing quarterly Index Rate trends of 2.08% per quarter. Subsequent quarterly rates can be developed by applying the quarterly Index Rate trend to the first quarter rates.

IX. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 90.4% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

X. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XI. Membership Projections

Since transitional policy relief was extended through 2021 for groups that renew on or prior to October 1, 2021, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HBG will come primarily from current ACA customers. HBG is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

HBG is terminating 9 QHP plans that were active in the 2019 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XIII. Plan Type

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

XIV. Actuarial Certification

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

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

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

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

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by HBG to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 07/20/2020

Exhibit I
Highmark Benefits Group (HBG)
2021

Pennsylvania Small Group Market Base Rate

	1/1/2021 Values
CY2021 Projected Period Average Members	11,420
CY2021 Allowed Claims	\$705.62
Projected Non-EHBs	
None	\$0.00
CY2021 Allowed Claims for EHB Only (Index Rate)	\$705.62
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.971
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2021 Market Adjusted Index Rate	\$685.42
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2021 Rate	
(a) Average Age Factor	1.514
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	1.0310
Combined Calibration Factor $1/((a/b)*c)$	0.6407

*Quarterly Index Rate trends are being set at 2.08%.

Highmark Benefits Group (HBG)

Exhibit II - 1

Central, PA (CPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary							Plan Adjusted					
HBG	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
								(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79962PA0010001	Platinum	Premier Balance PPO \$0 Platinum A	6, 7, 9	Off	\$769.11	1.1221	1.0129	1.0009	1.0000	1.1068	1.0000
	79962PA0010002	Platinum	Premier Balance PPO \$250 Platinum A	6, 7, 9	Off	\$748.85	1.0925	0.9862	1.0009	1.0000	1.1068	1.0000
	79962PA0010003	Gold	Premier Balance PPO \$0 Gold A	6, 7, 9	Off	\$709.75	1.0355	0.9347	1.0009	1.0000	1.1068	1.0000
	79962PA0010004	Gold	Premier Balance PPO \$250 Gold A	6, 7, 9	Off	\$698.84	1.0196	0.9203	1.0009	1.0000	1.1068	1.0000
	79962PA0010005	Gold	Premier Balance PPO \$500 A	6, 7, 9	Off	\$685.70	1.0004	0.9030	1.0009	1.0000	1.1068	1.0000
	79962PA0010006	Gold	Premier Balance PPO \$750 A	6, 7, 9	Off	\$679.70	0.9917	0.8951	1.0009	1.0000	1.1068	1.0000
	79962PA0010007	Gold	Premier Balance PPO \$1000 A	6, 7, 9	Off	\$668.27	0.9750	0.8801	1.0009	1.0000	1.1068	1.0000
	79962PA0010008	Gold	Premier Balance PPO \$1250 A	6, 7, 9	Off	\$658.22	0.9603	0.8668	1.0009	1.0000	1.1068	1.0000
	79962PA0010009	Gold	Premier Balance PPO \$1500 A	6, 7, 9	Off	\$648.93	0.9468	0.8546	1.0009	1.0000	1.1068	1.0000
	79962PA0010011	Gold	Premier Balance PPO \$2000 A	6, 7, 9	Off	\$632.79	0.9232	0.8333	1.0009	1.0000	1.1068	1.0000
	79962PA0010015	Silver	Premier Balance PPO \$5000	6, 7, 9	Off	\$541.27	0.7897	0.7128	1.0009	1.0000	1.1068	1.0000
	79962PA0010016	Gold	Premier Balance PPO \$1400 A	6, 7, 9	Off	\$637.20	0.9296	0.8391	1.0009	1.0000	1.1068	1.0000
	79962PA0010017	Gold	Premier Balance PPO \$2500 A	6, 7, 9	Off	\$616.26	0.8991	0.8116	1.0009	1.0000	1.1068	1.0000
	79962PA0010018	Gold	Premier Balance PPO \$3500 A	6, 7, 9	Off	\$594.12	0.8668	0.7824	1.0009	1.0000	1.1068	1.0000
	79962PA0010019	Silver	Premier Balance PPO \$4000	6, 7, 9	Off	\$569.18	0.8304	0.7496	1.0009	1.0000	1.1068	1.0000
	79962PA0010020	Gold	Premier Balance PPO \$1550	6, 7, 9	Off	\$619.85	0.9043	0.8163	1.0009	1.0000	1.1068	1.0000
	79962PA0010021	Gold	Premier Balance PPO \$2500 1x A	6, 7, 9	Off	\$608.98	0.8885	0.8020	1.0009	1.0000	1.1068	1.0000
	79962PA0010022	Gold	Premier Balance PPO \$3000 A	6, 7, 9	Off	\$622.49	0.9082	0.8198	1.0009	1.0000	1.1068	1.0000
	79962PA0010023	Bronze	Premier Balance PPO \$7000	6, 7, 9	Off	\$478.62	0.6983	0.6303	1.0009	1.0000	1.1068	1.0000
Balance PPO	79962PA0020005	Silver	Balance PPO \$2600	6, 7, 9	Off	\$532.76	0.7773	0.7016	1.0009	1.0000	1.1068	1.0000
	79962PA0020006	Silver	Balance PPO \$2000	6, 7, 9	Off	\$539.98	0.7878	0.7111	1.0009	1.0000	1.1068	1.0000
	79962PA0020016	Gold	Balance PPO \$1000 A	6, 7, 9	Off	\$599.09	0.8741	0.7890	1.0009	1.0000	1.1068	1.0000
	79962PA0020017	Gold	Balance PPO \$1750 A	6, 7, 9	Off	\$605.39	0.8832	0.7973	1.0009	1.0000	1.1068	1.0000
	79962PA0020018	Gold	Balance PPO \$2000 A	6, 7, 9	Off	\$602.85	0.8795	0.7939	1.0009	1.0000	1.1068	1.0000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Highmark Benefits Group (HBG)

Exhibit II - 2

Central, PA (CPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HBG	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
						Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Health Savings PPO	79962PA0080001	Gold	Health Savings PPO \$1500	6, 7, 9	Off	\$639.77	0.9334	0.8425	1.0009	1.0000	1.1068	1.0000
	79962PA0090001	Silver	Health Savings PPO Embedded \$2800	6, 7, 9	Off	\$577.37	0.8424	0.7603	1.0009	1.0000	1.1068	1.0000
	79962PA0090003	Silver	Health Savings PPO Embedded \$4250	6, 7, 9	Off	\$556.55	0.8120	0.7329	1.0009	1.0000	1.1068	1.0000
	79962PA0090005	Silver	Health Savings PPO Embedded \$3550	6, 7, 9	Off	\$565.58	0.8252	0.7448	1.0009	1.0000	1.1068	1.0000
	79962PA0090006	Silver	Health Savings PPO Embedded \$5500	6, 7, 9	Off	\$500.88	0.7308	0.6596	1.0009	1.0000	1.1068	1.0000
	79962PA0090007	Bronze	Health Savings PPO Embedded \$6850	6, 7, 9	Off	\$484.60	0.7070	0.6382	1.0009	1.0000	1.1068	1.0000
High Deductible PPO	79962PA0030009	Silver	High Deductible PPO Embedded \$4750 Qualified A	6, 7, 9	Off	\$500.76	0.7306	0.6595	1.0009	1.0000	1.1068	1.0000
	79962PA0030010	Silver	High Deductible PPO Embedded \$6100 Qualified A	6, 7, 9	Off	\$501.71	0.7320	0.6607	1.0009	1.0000	1.1068	1.0000
Lehigh Valley Flex Blue PPO	79962PA0140001	Gold	Lehigh Valley Flex Blue PPO 500G	6	Off	\$617.28	0.9006	0.8648	0.9409	1.0000	1.1068	1.0000
	79962PA0140002	Gold	Lehigh Valley Flex Blue PPO 1250G	6	Off	\$595.05	0.8681	0.8336	0.9409	1.0000	1.1068	1.0000
	79962PA0160001	Silver	Lehigh Valley Flex Blue PPO 3000SQE	6	Off	\$512.28	0.7474	0.7177	0.9409	1.0000	1.1068	1.0000
Choice Blue PPO	79962PA0170001	Gold	Choice Blue PPO 0	7, 9	Off	\$626.18	0.9136	0.8773	0.9409	1.0000	1.1068	1.0000
	79962PA0170002	Gold	Choice Blue PPO 500	7, 9	Off	\$620.31	0.9050	0.8690	0.9409	1.0000	1.1068	1.0000
	79962PA0170003	Gold	Choice Blue PPO 1250	7, 9	Off	\$595.91	0.8694	0.8349	0.9409	1.0000	1.1068	1.0000
	79962PA0170004	Gold	Choice Blue PPO 2500	7, 9	Off	\$570.08	0.8317	0.7987	0.9409	1.0000	1.1068	1.0000
	79962PA0170005	Silver	Choice Blue PPO 2800	7, 9	Off	\$503.36	0.7344	0.7052	0.9409	1.0000	1.1068	1.0000
	79962PA0170006	Silver	Choice Blue PPO 4250	7, 9	Off	\$511.58	0.7464	0.7167	0.9409	1.0000	1.1068	1.0000
	79962PA0180001	Silver	Choice Blue PPO 3000Q Embedded	7, 9	Off	\$513.49	0.7492	0.7194	0.9409	1.0000	1.1068	1.0000
	79962PA0180002	Bronze	Choice Blue PPO 6650Q Embedded	7, 9	Off	\$462.25	0.6744	0.6476	0.9409	1.0000	1.1068	1.0000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
Highmark Benefits Group (HBG)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	F	6, 7, 9	79962PA0020007	Balance PPO \$5000	79962PA0090007	Health Savings PPO Embedded \$6850
Off	F	6, 7, 9	79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A	79962PA0090007	Health Savings PPO Embedded \$6850
Off	F	6, 7, 9	79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A	79962PA0090007	Health Savings PPO Embedded \$6850
Off	F	6, 7, 9	79962PA0090004	Health Savings PPO Embedded \$5500	79962PA0090007	Health Savings PPO Embedded \$6850
Off	D	6, 9	79962PA0100001	Flex PPO \$0 a Community Blue Plan	79962PA0010001	Premier Balance PPO \$0 Platinum A
Off	D	6, 9	79962PA0100002	Flex PPO \$500 a Community Blue Plan	79962PA0010005	Premier Balance PPO \$500 A
Off	D	6, 9	79962PA0100004	Flex PPO \$2000 a Community Blue Plan	79962PA0020018	Balance PPO \$2000 A
Off	D	6, 9	79962PA0120001	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	79962PA0090007	Health Savings PPO Embedded \$6850
Off	D	6, 9	79962PA0120002	Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	79962PA0090001	Health Savings PPO Embedded \$2800

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Rate Effective Date*	1/1/2021			
Rate Expiration Date*	3/31/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0010001	Rating Area 6	No Preference	0-14	392.03
79962PA0010001	Rating Area 6	No Preference	15	426.88
79962PA0010001	Rating Area 6	No Preference	16	440.20
79962PA0010001	Rating Area 6	No Preference	17	453.53
79962PA0010001	Rating Area 6	No Preference	18	467.88
79962PA0010001	Rating Area 6	No Preference	19	482.22
79962PA0010001	Rating Area 6	No Preference	20	497.09
79962PA0010001	Rating Area 6	No Preference	21	512.46
79962PA0010001	Rating Area 6	No Preference	22	512.46
79962PA0010001	Rating Area 6	No Preference	23	512.46
79962PA0010001	Rating Area 6	No Preference	24	512.46
79962PA0010001	Rating Area 6	No Preference	25	514.51
79962PA0010001	Rating Area 6	No Preference	26	524.76
79962PA0010001	Rating Area 6	No Preference	27	537.06
79962PA0010001	Rating Area 6	No Preference	28	557.04
79962PA0010001	Rating Area 6	No Preference	29	573.44
79962PA0010001	Rating Area 6	No Preference	30	581.64
79962PA0010001	Rating Area 6	No Preference	31	593.94
79962PA0010001	Rating Area 6	No Preference	32	606.24
79962PA0010001	Rating Area 6	No Preference	33	613.93
79962PA0010001	Rating Area 6	No Preference	34	622.13
79962PA0010001	Rating Area 6	No Preference	35	626.23
79962PA0010001	Rating Area 6	No Preference	36	630.33
79962PA0010001	Rating Area 6	No Preference	37	634.43
79962PA0010001	Rating Area 6	No Preference	38	638.53
79962PA0010001	Rating Area 6	No Preference	39	646.72
79962PA0010001	Rating Area 6	No Preference	40	654.92
79962PA0010001	Rating Area 6	No Preference	41	667.22
79962PA0010001	Rating Area 6	No Preference	42	679.01
79962PA0010001	Rating Area 6	No Preference	43	695.41
79962PA0010001	Rating Area 6	No Preference	44	715.91
79962PA0010001	Rating Area 6	No Preference	45	739.99
79962PA0010001	Rating Area 6	No Preference	46	768.69
79962PA0010001	Rating Area 6	No Preference	47	800.97
79962PA0010001	Rating Area 6	No Preference	48	837.87
79962PA0010001	Rating Area 6	No Preference	49	874.26
79962PA0010001	Rating Area 6	No Preference	50	915.25
79962PA0010001	Rating Area 6	No Preference	51	955.74
79962PA0010001	Rating Area 6	No Preference	52	1000.32
79962PA0010001	Rating Area 6	No Preference	53	1045.42
79962PA0010001	Rating Area 6	No Preference	54	1094.10
79962PA0010001	Rating Area 6	No Preference	55	1142.79
79962PA0010001	Rating Area 6	No Preference	56	1195.57
79962PA0010001	Rating Area 6	No Preference	57	1248.87
79962PA0010001	Rating Area 6	No Preference	58	1305.75
79962PA0010001	Rating Area 6	No Preference	59	1333.93
79962PA0010001	Rating Area 6	No Preference	60	1390.82
79962PA0010001	Rating Area 6	No Preference	61	1440.01
79962PA0010001	Rating Area 6	No Preference	62	1472.30
79962PA0010001	Rating Area 6	No Preference	63	1512.78
79962PA0010001	Rating Area 6	No Preference	64 and over	1537.38
79962PA0010001	Rating Area 7	No Preference	0-14	392.03
79962PA0010001	Rating Area 7	No Preference	15	426.88
79962PA0010001	Rating Area 7	No Preference	16	440.20
79962PA0010001	Rating Area 7	No Preference	17	453.53
79962PA0010001	Rating Area 7	No Preference	18	467.88
79962PA0010001	Rating Area 7	No Preference	19	482.22
79962PA0010001	Rating Area 7	No Preference	20	497.09
79962PA0010001	Rating Area 7	No Preference	21	512.46
79962PA0010001	Rating Area 7	No Preference	22	512.46
79962PA0010001	Rating Area 7	No Preference	23	512.46
79962PA0010001	Rating Area 7	No Preference	24	512.46
79962PA0010001	Rating Area 7	No Preference	25	514.51
79962PA0010001	Rating Area 7	No Preference	26	524.76
79962PA0010001	Rating Area 7	No Preference	27	537.06
79962PA0010001	Rating Area 7	No Preference	28	557.04
79962PA0010001	Rating Area 7	No Preference	29	573.44
79962PA0010001	Rating Area 7	No Preference	30	581.64
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	79962PA0010019	Rating Area 9	No Preference	55	829.45
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	Rating Area 9	No Preference	61	991.56
	Rating Area 9	No Preference	62	1013.80
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	Rating Area 6	No Preference	53	724.16
	Rating Area 6	No Preference	54	757.88
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	Rating Area 6	No Preference	64 and over	1064.94
79962PA0020005	Rating Area 7	No Preference	0-14	271.56
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	79962PA0180002	Rating Area 9	No Preference	64 and over	906.21

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Rate Effective Date*	4/1/2021			
Rate Expiration Date*	6/30/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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79962PA0010001	Rating Area 6	No Preference	18	477.63
79962PA0010001	Rating Area 6	No Preference	19	492.27
79962PA0010001	Rating Area 6	No Preference	20	507.45
79962PA0010001	Rating Area 6	No Preference	21	523.14
79962PA0010001	Rating Area 6	No Preference	22	523.14
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	79962PA0010006	Rating Area 9	No Preference	54	968.07
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	79962PA0010006	Rating Area 9	No Preference	62	1302.70
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	79962PA0010007	Rating Area 6	No Preference	0-14	347.73
	79962PA0010007	Rating Area 6	No Preference	15	378.64
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	Rating Area 6	No Preference	18	408.76	
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	Rating Area 6	No Preference	56	1044.51	
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	Rating Area 6	No Preference	62	1286.27	
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	Rating Area 6	No Preference	64 and over	1343.13	
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	79962PA0010020	Rating Area 9	No Preference	16	355.20
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	79962PA0020018	Rating Area 9	No Preference	55	896.84
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	79962PA0020006	Rating Area 6	No Preference	23	367.29
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	Rating Area 9	No Preference	62	1034.91
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	Rating Area 6	No Preference	46	652.74
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	79962PA0170002	Rating Area 7	No Preference	58	1075.08
	79962PA0170002	Rating Area 7	No Preference	59	1098.28
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	79962PA0170002	Rating Area 7	No Preference	61	1185.62
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	79962PA0180002	Rating Area 9	No Preference	63	910.31
	79962PA0180002	Rating Area 9	No Preference	64 and over	925.11

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Rate Effective Date*	7/1/2021			
Rate Expiration Date*	9/30/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0010001	Rating Area 6	No Preference	0-14	408.54
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79962PA0010001	Rating Area 6	No Preference	16	458.74
79962PA0010001	Rating Area 6	No Preference	17	472.63
79962PA0010001	Rating Area 6	No Preference	18	487.58
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	79962PA0010021	Rating Area 9	No Preference	63	1224.25
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	79962PA0010022	Rating Area 6	No Preference	0-14	330.66
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	79962PA0010022	Rating Area 6	No Preference	16	371.29
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	79962PA0010022	Rating Area 6	No Preference	53	881.75
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	Rating Area 9	No Preference	53	864.80
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	Rating Area 9	No Preference	58	1080.15
	Rating Area 9	No Preference	59	1103.46
	Rating Area 9	No Preference	60	1150.52
	Rating Area 9	No Preference	61	1191.22
	Rating Area 9	No Preference	62	1217.92
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	Rating Area 6	No Preference	17	365.09
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	Rating Area 6	No Preference	19	388.19
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	Rating Area 6	No Preference	24	412.53
	Rating Area 6	No Preference	25	414.18
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	Rating Area 6	No Preference	29	461.62
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	Rating Area 6	No Preference	61	1159.21
	Rating Area 6	No Preference	62	1185.20
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	Rating Area 6	No Preference	64 and over	1237.59
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	Rating Area 7	No Preference	17	365.09
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	Rating Area 7	No Preference	55	919.94
	Rating Area 7	No Preference	56	962.43
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	Rating Area 7	No Preference	58	1051.13
	Rating Area 7	No Preference	59	1073.82
	Rating Area 7	No Preference	60	1119.61
	Rating Area 7	No Preference	61	1159.21
	Rating Area 7	No Preference	62	1185.20
	Rating Area 7	No Preference	63	1217.79
	Rating Area 7	No Preference	64 and over	1237.59
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	Rating Area 9	No Preference	63	1194.38
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	Rating Area 6	No Preference	47	617.73
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	Rating Area 6	No Preference	49	674.25
	Rating Area 6	No Preference	50	705.86
	Rating Area 6	No Preference	51	737.09
	Rating Area 6	No Preference	52	771.47
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	79962PA0010019	Rating Area 7	No Preference	0-14	302.34
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	79962PA0010019	Rating Area 7	No Preference	49	674.25
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	79962PA0010019	Rating Area 7	No Preference	56	922.05
	79962PA0010019	Rating Area 7	No Preference	57	963.15
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	79962PA0010019	Rating Area 7	No Preference	59	1028.76
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	79962PA0010019	Rating Area 7	No Preference	63	1166.69
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	Rating Area 7	No Preference	53	677.95
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	Rating Area 7	No Preference	57	809.89
	Rating Area 7	No Preference	58	846.78
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	Rating Area 7	No Preference	62	954.78
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	Rating Area 9	No Preference	52	636.23
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	Rating Area 9	No Preference	55	726.85
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	Rating Area 9	No Preference	63	962.17
	Rating Area 9	No Preference	64 and over	977.82
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	Rating Area 6	No Preference	17	368.15
	Rating Area 6	No Preference	18	379.80
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	Rating Area 6	No Preference	23	415.99
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	Rating Area 6	No Preference	26	425.97
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	Rating Area 6	No Preference	28	452.18
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	Rating Area 6	No Preference	30	472.15

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	Rating Area 6	No Preference	53	848.62	
	Rating Area 6	No Preference	54	888.14	
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	Rating Area 6	No Preference	57	1013.77	
	Rating Area 6	No Preference	58	1059.94	
	Rating Area 6	No Preference	59	1082.82	
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	Rating Area 6	No Preference	61	1168.93	
	Rating Area 6	No Preference	62	1195.14	
	Rating Area 6	No Preference	63	1228.00	
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	Rating Area 9	No Preference	62	1172.16	
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	79962PA0170001	Rating Area 7	No Preference	43	590.02
	79962PA0170001	Rating Area 7	No Preference	44	607.42
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	79962PA0180002	Rating Area 9	No Preference	64 and over	944.37

2021 Rates Table Template v10.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Rate Effective Date*	10/1/2021			
Rate Expiration Date*	12/31/2021			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	79962PA0020006	Rating Area 6	No Preference	49	652.97
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	79962PA0180002	Rating Area 9	No Preference	61	902.99
	79962PA0180002	Rating Area 9	No Preference	62	923.24
	79962PA0180002	Rating Area 9	No Preference	63	948.63
	79962PA0180002	Rating Area 9	No Preference	64 and over	964.05

Highmark Benefits Group (HBG)

2021 Small Group Rate Filing

Trend Exhibit

Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	23,738	\$ 465.14	\$ 465.14	
Feb-15	23,453	\$ 429.33	\$ 447.35	
Mar-15	23,310	\$ 499.16	\$ 464.48	
Apr-15	23,015	\$ 459.67	\$ 463.30	
May-15	22,821	\$ 425.43	\$ 455.87	
Jun-15	22,465	\$ 407.26	\$ 448.00	
Jul-15	22,443	\$ 453.83	\$ 448.81	
Aug-15	22,224	\$ 431.87	\$ 446.76	
Sep-15	21,983	\$ 479.36	\$ 450.25	
Oct-15	21,127	\$ 506.41	\$ 455.48	
Nov-15	20,675	\$ 490.66	\$ 458.43	
Dec-15	15,727	\$ 442.81	\$ 457.49	
Jan-16	13,932	\$ 416.07	\$ 454.50	-2.3%
Feb-16	13,369	\$ 433.37	\$ 455.76	1.9%
Mar-16	12,303	\$ 454.95	\$ 451.36	-2.8%
Apr-16	11,628	\$ 471.49	\$ 451.55	-2.5%
May-16	10,572	\$ 441.47	\$ 453.90	-0.4%
Jun-16	9,521	\$ 460.54	\$ 459.58	2.6%
Jul-16	8,928	\$ 426.45	\$ 458.67	2.2%
Aug-16	8,532	\$ 523.15	\$ 465.48	4.2%
Sep-16	8,001	\$ 614.92	\$ 471.25	4.7%
Oct-16	7,374	\$ 519.54	\$ 468.49	2.9%
Nov-16	7,058	\$ 483.13	\$ 465.70	1.6%
Dec-16	5,151	\$ 530.72	\$ 471.67	3.1%
Jan-17	5,675	\$ 556.60	\$ 483.29	6.3%
Feb-17	5,694	\$ 466.49	\$ 488.98	7.3%
Mar-17	5,618	\$ 481.31	\$ 492.99	9.2%
Apr-17	5,547	\$ 553.96	\$ 499.70	10.7%
May-17	5,577	\$ 527.37	\$ 509.01	12.1%
Jun-17	5,588	\$ 502.10	\$ 514.38	11.9%
Jul-17	5,498	\$ 614.33	\$ 532.10	16.0%
Aug-17	5,537	\$ 593.94	\$ 537.90	15.6%
Sep-17	5,490	\$ 544.87	\$ 529.62	12.4%
Oct-17	5,457	\$ 585.81	\$ 535.23	14.2%
Nov-17	5,493	\$ 545.79	\$ 541.65	16.3%
Dec-17	5,493	\$ 574.92	\$ 545.23	15.6%
Jan-18	5,531	\$ 554.65	\$ 545.04	12.8%
Feb-18	5,480	\$ 568.41	\$ 553.72	13.2%
Mar-18	5,518	\$ 608.09	\$ 564.40	14.5%
Apr-18	5,512	\$ 604.32	\$ 568.60	13.8%
May-18	5,554	\$ 494.41	\$ 565.84	11.2%
Jun-18	5,593	\$ 558.96	\$ 570.64	10.9%
Jul-18	6,179	\$ 501.57	\$ 560.67	5.4%
Aug-18	6,545	\$ 568.66	\$ 558.72	3.9%
Sep-18	7,164	\$ 503.05	\$ 554.08	4.6%
Oct-18	8,346	\$ 537.52	\$ 549.78	2.7%
Nov-18	9,221	\$ 577.93	\$ 553.48	2.2%
Dec-18	12,571	\$ 483.06	\$ 541.42	-0.7%
Jan-19	12,796	\$ 555.54	\$ 542.61	-0.4%
Feb-19	12,769	\$ 509.17	\$ 536.80	-3.1%
Mar-19	12,732	\$ 662.13	\$ 548.25	-2.9%
Apr-19	12,690	\$ 575.32	\$ 548.56	-3.5%
May-19	12,779	\$ 578.24	\$ 554.25	-2.0%
Jun-19	12,757	\$ 494.15	\$ 547.99	-4.0%
Jul-19	12,353	\$ 588.45	\$ 553.92	-1.2%
Aug-19	12,132	\$ 602.47	\$ 557.48	-0.2%
Sep-19	11,963	\$ 561.41	\$ 560.53	1.2%
Oct-19	11,758	\$ 611.33	\$ 565.92	2.9%
Nov-19	11,440	\$ 533.22	\$ 562.66	1.7%
Dec-19	11,440	\$ 559.04	\$ 569.16	5.1%
Jan-20	11,440	\$ 619.10	\$ 574.25	5.8%
Feb-20	11,440	\$ 574.10	\$ 579.98	8.0%
Mar-20	11,440	\$ 611.37	\$ 575.19	4.9%
Apr-20	11,440	\$ 663.96	\$ 582.31	6.2%
May-20	11,440	\$ 552.80	\$ 580.29	4.7%
Jun-20	11,440	\$ 599.99	\$ 589.77	7.6%
Jul-20	11,440	\$ 620.61	\$ 592.43	7.0%
Aug-20	11,440	\$ 618.35	\$ 593.69	6.5%
Sep-20	11,440	\$ 616.74	\$ 598.41	6.8%
Oct-20	11,440	\$ 643.93	\$ 601.10	6.2%
Nov-20	11,440	\$ 615.57	\$ 607.96	8.1%
Dec-20	11,440	\$ 624.44	\$ 613.41	7.8%
Jan-21	11,440	\$ 616.40	\$ 613.19	6.8%
Feb-21	11,440	\$ 598.60	\$ 615.23	6.1%
Mar-21	11,440	\$ 666.55	\$ 619.83	7.8%
Apr-21	11,440	\$ 700.24	\$ 622.85	7.0%
May-21	11,440	\$ 588.20	\$ 625.80	7.8%
Jun-21	11,440	\$ 632.83	\$ 628.54	6.6%
Jul-21	11,440	\$ 634.91	\$ 629.73	6.3%
Aug-21	11,440	\$ 675.53	\$ 634.49	6.9%
Sep-21	11,440	\$ 653.14	\$ 637.53	6.5%
Oct-21	11,440	\$ 662.34	\$ 639.06	6.3%
Nov-21	11,440	\$ 678.01	\$ 644.27	6.0%
Dec-21	11,440	\$ 643.92	\$ 645.89	5.3%

Proposed Annual Trend (Cost & Utilization)

8.6%

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Highmark Benefits Group (HBG)

2021 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Allowed Claims for those Members Expected to be Effective in 2021 [(Western region)]	(1)		\$ 589.07
Calendar year 2019 allowed claims PMPM [(Western region)]	(2)		\$ 584.04
COVID-19 Load	(3)		1.019
Change in Morbidity	(4)	= (1)*(3)/(2)	1.028

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2021 Age Factor for Members Expected to be Effective in 2021	(1)		1.522
2021 Area Factor for Members Expected to be Effective in 2021	(2)		1.031
Calendar Year 2019 Age Factor [Western Region]	(3)		1.489
Calendar Year 2019 Area Factor [Western Region]	(4)		1.033
Change in Demographics	(5)	= [(1)*(2)]/[(3)*(4)]	1.021

<u>Change in Benefits Calculation</u>			
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 703.88	Before Network Factor Applied	
EHB - Pediatric Benefits	\$ 0.52	\$	0.52
Change in Pharmacy Rebates	\$ (11.93)	\$	(11.93)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 692.46		
Change in Benefits	0.984		

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			0.999	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
79962PA0010001	Platinum	1.19	6.44%	1.00	1.001
79962PA0010002	Platinum	1.18	2.78%	1.00	1.001
79962PA0010003	Gold	1.15	3.38%	1.00	1.001
79962PA0010004	Gold	1.15	3.29%	1.00	1.001
79962PA0010005	Gold	1.14	12.37%	1.00	1.001
79962PA0010006	Gold	1.13	1.14%	1.00	1.001
79962PA0010007	Gold	1.13	15.31%	1.00	1.001
79962PA0010008	Gold	1.12	0.80%	1.00	1.001
79962PA0010016	Gold	1.11	1.20%	1.00	1.001
79962PA0010009	Gold	1.11	4.47%	1.00	1.001
79962PA0010020	Gold	1.10	0.19%	1.00	1.001
79962PA0010011	Gold	1.10	12.71%	1.00	1.001
79962PA0010017	Gold	1.10	3.78%	1.00	1.001
79962PA0010021	Gold	1.09	0.19%	1.00	1.001
79962PA0010022	Gold	1.10	0.19%	1.00	1.001
79962PA0010018	Gold	1.08	2.15%	1.00	1.001
79962PA0010019	Silver	1.07	3.27%	1.00	1.001
79962PA0010015	Silver	1.05	3.35%	1.00	1.001
79962PA0010023	Bronze	1.02	1.74%	1.00	1.001
79962PA0020016	Gold	1.09	0.62%	1.00	1.001
79962PA0020017	Gold	1.09	0.33%	1.00	1.001
79962PA0020018	Gold	1.09	1.15%	1.00	1.001
79962PA0020006	Silver	1.05	0.78%	1.00	1.001
79962PA0020005	Silver	1.05	1.31%	1.00	1.001
79962PA0080001	Gold	1.11	4.01%	1.00	1.001
79962PA0090001	Silver	1.07	4.06%	1.00	1.001
79962PA0090005	Silver	1.07	4.96%	1.00	1.001
79962PA0090003	Silver	1.06	1.70%	1.00	1.001
79962PA0030009	Silver	1.03	0.19%	1.00	1.001
79962PA0090006	Silver	1.03	0.19%	1.00	1.001
79962PA0030010	Silver	1.03	0.19%	1.00	1.001
79962PA0090007	Bronze	1.03	0.19%	1.00	1.001
79962PA0140001	Gold	1.12	0.43%	0.94	0.941
79962PA0140002	Gold	1.10	0.18%	0.94	0.941
79962PA0160001	Silver	1.06	0.08%	0.94	0.941
79962PA0170001	Gold	1.12	0.19%	0.94	0.941
79962PA0170002	Gold	1.12	0.04%	0.94	0.941
79962PA0170003	Gold	1.11	0.19%	0.94	0.941
79962PA0170004	Gold	1.09	0.03%	0.94	0.941
79962PA0170005	Silver	1.05	0.19%	0.94	0.941
79962PA0180001	Silver	1.06	0.19%	0.94	0.941
79962PA0170006	Silver	1.06	0.01%	0.94	0.941
79962PA0180002	Bronze	1.03	0.03%	0.94	0.941

Highmark Benefits Group (HBG)
2021 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 96,698,126 \$ 81,894,345
 Calculated Paid to Allowed Ratio 84.69%

Plan ID	Metal Level	Projected Members	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0010001	Platinum	736	\$ 6,672,453	\$ 6,317,981
79962PA0010002	Platinum	318	\$ 2,851,469	\$ 2,657,862
79962PA0010003	Gold	386	\$ 3,388,371	\$ 3,057,754
79962PA0010004	Gold	376	\$ 3,281,030	\$ 2,932,760
79962PA0010005	Gold	1,413	\$ 12,242,127	\$ 10,814,060
79962PA0010006	Gold	130	\$ 1,122,640	\$ 986,222
79962PA0010007	Gold	1,748	\$ 15,001,686	\$ 13,037,888
79962PA0010008	Gold	91	\$ 776,731	\$ 668,531
79962PA0010016	Gold	137	\$ 1,156,169	\$ 974,338
79962PA0010009	Gold	510	\$ 4,331,289	\$ 3,693,854
79962PA0010020	Gold	22	\$ 183,944	\$ 152,202
79962PA0010011	Gold	1,451	\$ 12,216,253	\$ 10,247,980
79962PA0010017	Gold	432	\$ 3,605,087	\$ 2,971,380
79962PA0010021	Gold	22	\$ 182,884	\$ 149,533
79962PA0010022	Gold	22	\$ 184,204	\$ 152,851
79962PA0010018	Gold	245	\$ 2,020,781	\$ 1,624,607
79962PA0010019	Silver	373	\$ 3,037,118	\$ 2,369,589
79962PA0010015	Silver	382	\$ 3,067,264	\$ 2,307,768
79962PA0010023	Bronze	199	\$ 1,552,919	\$ 1,063,048
79962PA0020016	Gold	71	\$ 587,146	\$ 474,751
79962PA0020017	Gold	38	\$ 315,292	\$ 256,762
79962PA0020018	Gold	131	\$ 1,085,473	\$ 881,445
79962PA0020006	Silver	89	\$ 714,172	\$ 536,388
79962PA0020005	Silver	150	\$ 1,199,452	\$ 891,934
79962PA0080001	Gold	458	\$ 3,870,495	\$ 3,270,404
79962PA0090001	Silver	464	\$ 3,793,960	\$ 2,990,072
79962PA0090005	Silver	566	\$ 4,600,158	\$ 3,572,916
79962PA0090003	Silver	194	\$ 1,569,557	\$ 1,205,074
79962PA0030009	Silver	22	\$ 173,323	\$ 122,960
79962PA0090006	Silver	22	\$ 173,332	\$ 122,988
79962PA0030010	Silver	22	\$ 173,397	\$ 123,194
79962PA0090007	Bronze	22	\$ 172,110	\$ 118,992
79962PA0140001	Gold	49	\$ 392,818	\$ 337,588
79962PA0140002	Gold	21	\$ 166,216	\$ 139,470
79962PA0160001	Silver	9	\$ 68,053	\$ 51,459
79962PA0170001	Gold	22	\$ 177,275	\$ 153,757
79962PA0170002	Gold	4	\$ 32,123	\$ 27,694
79962PA0170003	Gold	22	\$ 174,217	\$ 146,324
79962PA0170004	Gold	3	\$ 23,411	\$ 19,089
79962PA0170005	Silver	22	\$ 165,582	\$ 123,598
79962PA0180001	Silver	22	\$ 166,458	\$ 126,086
79962PA0170006	Silver	1	\$ 7,559	\$ 5,710
79962PA0180002	Bronze	3	\$ 22,129	\$ 15,478

Highmark Benefits Group (HBG)

2021 Small Group Rate Filing

Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79962PA0010001	Platinum	736	6,672,453	6,317,981	0.9469	1.0129	1.0697
79962PA0010002	Platinum	318	2,851,469	2,657,862	0.9321	0.9862	1.0580
79962PA0010003	Gold	386	3,388,371	3,057,754	0.9024	0.9347	1.0357
79962PA0010004	Gold	376	3,281,030	2,932,760	0.8939	0.9203	1.0296
79962PA0010005	Gold	1,413	12,242,127	10,814,060	0.8833	0.9030	1.0223
79962PA0010006	Gold	130	1,122,640	986,222	0.8785	0.8951	1.0189
79962PA0010007	Gold	1,748	15,001,686	13,037,888	0.8691	0.8801	1.0126
79962PA0010008	Gold	91	776,731	668,531	0.8607	0.8668	1.0071
79962PA0010016	Gold	137	1,156,169	974,338	0.8427	0.8391	0.9957
79962PA0010009	Gold	510	4,331,289	3,693,854	0.8528	0.8546	1.0021
79962PA0010020	Gold	22	183,944	152,202	0.8274	0.8163	0.9865
79962PA0010011	Gold	1,451	12,216,253	10,247,980	0.8389	0.8333	0.9934
79962PA0010017	Gold	432	3,605,087	2,971,380	0.8242	0.8116	0.9846
79962PA0010021	Gold	22	182,884	149,533	0.8176	0.8020	0.9808
79962PA0010022	Gold	22	184,204	152,851	0.8298	0.8198	0.9879
79962PA0010018	Gold	245	2,020,781	1,624,607	0.8040	0.7824	0.9732
79962PA0010019	Silver	373	3,037,118	2,369,589	0.7802	0.7496	0.9607
79962PA0010015	Silver	382	3,067,264	2,307,768	0.7524	0.7128	0.9474
79962PA0010023	Bronze	199	1,552,919	1,063,048	0.6845	0.6303	0.9208
79962PA0020016	Gold	71	587,146	474,751	0.8086	0.7890	0.9757
79962PA0020017	Gold	38	315,292	256,762	0.8144	0.7973	0.9790
79962PA0020018	Gold	131	1,085,473	881,445	0.8120	0.7939	0.9777
79962PA0020006	Silver	89	714,172	536,388	0.7511	0.7111	0.9468
79962PA0020005	Silver	150	1,199,452	891,934	0.7436	0.7016	0.9435
79962PA0080001	Gold	458	3,870,495	3,270,404	0.8450	0.8425	0.9971
79962PA0090001	Silver	464	3,793,960	2,990,072	0.7881	0.7603	0.9648
79962PA0090005	Silver	566	4,600,158	3,572,916	0.7767	0.7448	0.9590
79962PA0090003	Silver	194	1,569,557	1,205,074	0.7678	0.7329	0.9546
79962PA0030009	Silver	22	173,323	122,960	0.7094	0.6595	0.9296
79962PA0090006	Silver	22	173,332	122,988	0.7096	0.6596	0.9296
79962PA0030010	Silver	22	173,397	123,194	0.7105	0.6607	0.9300
79962PA0090007	Bronze	22	172,110	118,992	0.6914	0.6382	0.9231
79962PA0140001	Gold	49	392,818	337,588	0.8594	0.8648	1.0063
79962PA0140002	Gold	21	166,216	139,470	0.8391	0.8336	0.9935
79962PA0160001	Silver	9	68,053	51,459	0.7562	0.7177	0.9491
79962PA0170001	Gold	22	177,275	153,757	0.8673	0.8773	1.0115
79962PA0170002	Gold	4	32,123	27,694	0.8621	0.8690	1.0080
79962PA0170003	Gold	22	174,217	146,324	0.8399	0.8349	0.9940
79962PA0170004	Gold	3	23,411	19,089	0.8154	0.7987	0.9795
79962PA0170005	Silver	22	165,582	123,598	0.7464	0.7052	0.9447
79962PA0180001	Silver	22	166,458	126,086	0.7575	0.7194	0.9497
79962PA0170006	Silver	1	7,559	5,710	0.7554	0.7167	0.9488
79962PA0180002	Bronze	3	22,129	15,478	0.6994	0.6476	0.9259

1.0000

Highmark Benefits Group (HBG)
2021 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - EOY 2019	1.522	58.1%	\$609.94
Movement to ACA Book (from Transitional and New Business)	1.522	41.9%	\$624.25
Overall	1.522	100.0%	

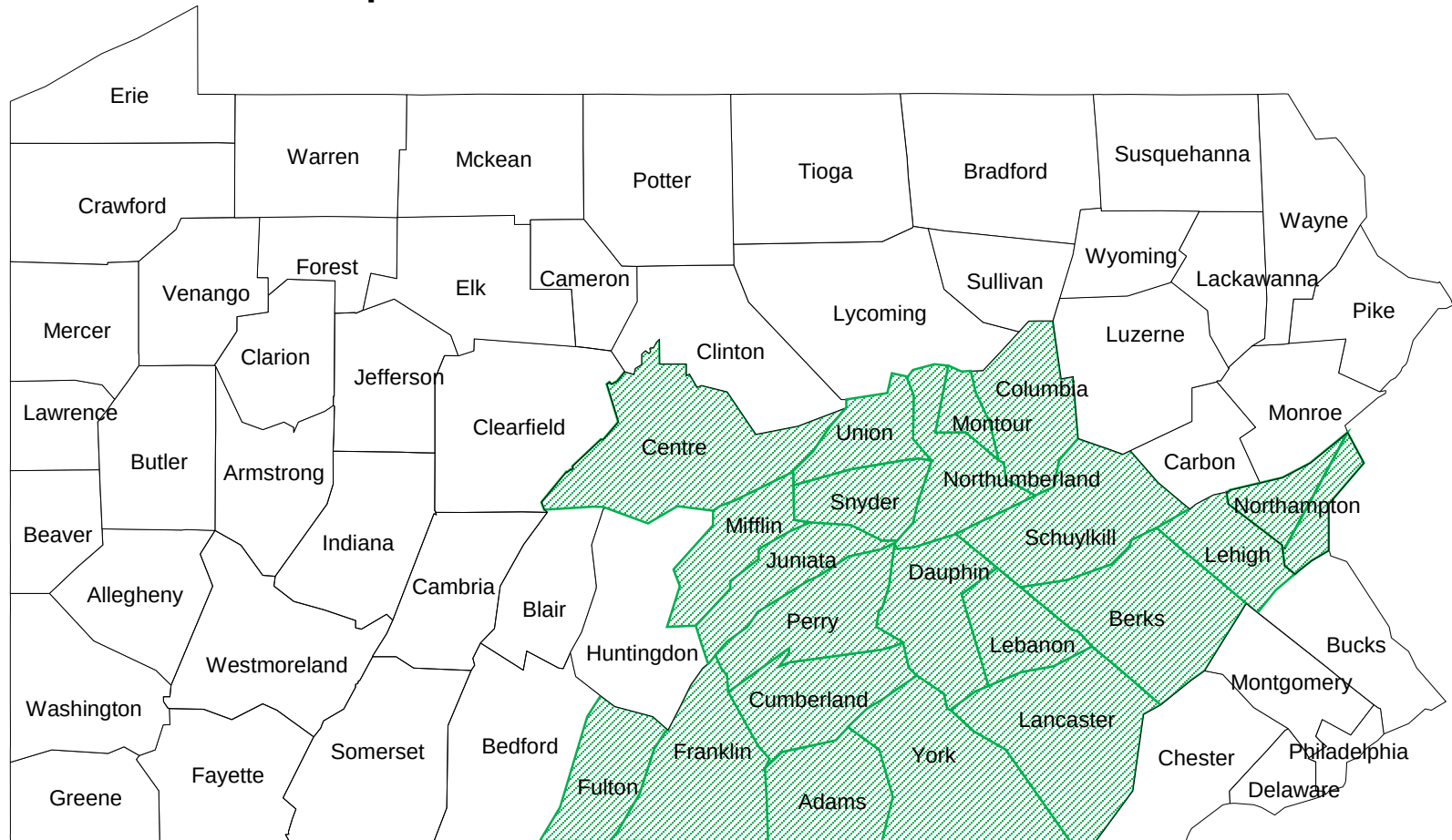
Child Capping Adjustment	1.005
Average Age Factor	1.514
Geographic Factor	1.031
Tobacco Surcharge (Not Applicable)	1.000

Area Factors						
State	County Code	County	Rating Area	Area Factor	% of Central PA Membership	
PA	001	Adams	R-PA007	1.04	2.09%	
PA	011	Berks	R-PA007	1.04	13.12%	
PA	027	Centre	R-PA006	1.04	1.00%	
PA	037	Columbia	R-PA006	1.04	0.21%	
PA	041	Cumberland	R-PA009	1.02	11.71%	
PA	043	Dauphin	R-PA009	1.02	14.08%	
PA	055	Franklin	R-PA009	1.02	4.67%	
PA	057	Fulton	R-PA009	1.02	0.39%	
PA	067	Juniata	R-PA009	1.02	0.31%	
PA	071	Lancaster	R-PA007	1.04	20.20%	
PA	075	Lebanon	R-PA009	1.02	5.09%	
PA	077	Lehigh	R-PA006	1.04	6.31%	
PA	087	Mifflin	R-PA006	1.04	0.46%	
PA	093	Montour	R-PA006	1.04	0.01%	
PA	095	Northampton	R-PA006	1.04	3.76%	
PA	097	Northumberland	R-PA006	1.04	0.64%	
PA	099	Perry	R-PA009	1.02	0.68%	
PA	107	Schuylkill	R-PA006	1.04	1.61%	
PA	109	Snyder	R-PA006	1.04	0.54%	
PA	119	Union	R-PA006	1.04	0.16%	
PA	133	York	R-PA007	1.04	12.84%	

2020 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

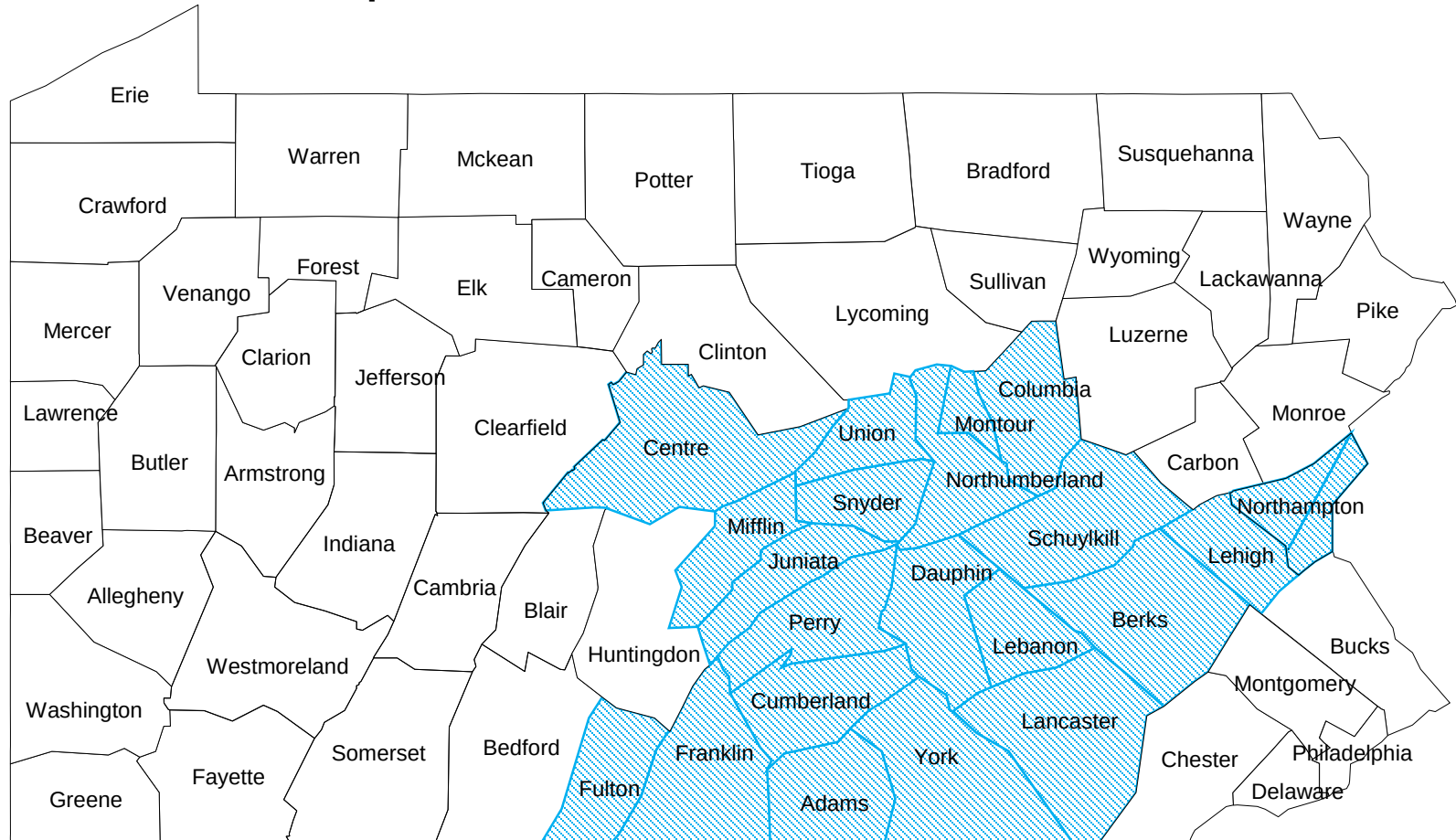
 : 2020 on-exchange service area

 : 2020 off-exchange only service area

2021 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

 : 2021 on-exchange service area

 : 2021 off-exchange only service area

Highmark Benefits Group's Response to Objection Letter Dated 06/16/2020

Product Name: HBG Small Group 2021 ACA Rate Filing

RE: HBG – 2021 Small Group ACA Compliant Plans (1A-SG-HBG-2020);

Pennsylvania Insurance Department ID #: HGHM-132380419

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/16/2020

Respond By Date: 06/23/2020

Response Date: 06/23/2020

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2021 ACA Rate Filing Objection Letter dated 06/16/2020. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HBG 06232020.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. The following questions relate to the trend assumption:

a. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the Pennsylvania Rate Template file.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06232020.xlsx" file included in this response in a worksheet labeled "Q#1a".

b. Please explain why the Company believes the current trend assumption is appropriate when the average normalized allowed PMPM shown in the "2021 Supplemental Exhibits" file appears to have increased at an annual rate of approximately 2.2% from 2017 to 2019. Specifically, please clearly state and demonstrate quantitatively why the projected trend rate from 2019 to 2021 is expected to be higher than that which was observed from 2017 to 2019, identifying specific drivers and their impact on the assumed difference.

Response:

The trend support data initially provided included only ACA plans. Due to membership fluctuations in the ACA data, the combined ACA and pre-ACA data was used to project claims for trend. Please see an updated trend support exhibit in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#1b”. The average trend from 2015-2019 is 9.5%, which is closer to the 8.6% filing assumption used.

2. The following questions pertain to the morbidity adjustment shown in Table 5 of the Pennsylvania Rate Template file:

a. Please provide a detailed quantitative exhibit and narrative providing support for the following assertions discussed in Section 2A of the Pennsylvania Actuarial Memorandum:

- i. That the Company will experience a drop in enrollment from 2019 to 2021.
- ii. That the Company will lose some of the better risk groups from 2019 to 2021.
- iii. That any new groups insured by 2021 will be of higher morbidity.

Response:

The Company has observed enrollment starting to decline at the end of the base experience period, which we expect will continue through the projection period.

The Company is expecting about a 0.9% increase in morbidity from the experience period to the projection period primarily due to a loss of lower morbidity membership through 2019 that the Company has reflected in its projection period.

b. Please provide a quantitative exhibit displaying average calendar year 2019 member months, allowed cost PMPM, average demographic factor, average geographic factor, and average network factor associated with transitional and ACA groups insured through the Company in Pennsylvania, separately.

Response:

The requested exhibit has been included in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#2”.

c. Please provide a detailed quantitative exhibit displaying the development of the 2019 allowed claims PMPM for members expected to be effective in 2021, as shown in the “2021 Supplemental Exhibits” file. In providing your response, please provide a detailed explanation of the process the Company utilized to determine which members from 2019 are expected to be effective in 2021 and identify the specific quantitative impact of each of the items listed in 2(a).

Response:

The requested exhibit has been included in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#2”.

To develop the Company’s value for 2019 allowed claims for the members expected to be active in 2021, we blend 3 different types of business together. The first category consists of all of the groups that were active in Highmark’s Central Pennsylvania off-exchange ACA polices as of the end of 2019. We apply a lapse rate to this cohort’s membership that is estimated by our Sales and Finance departments. The second category consists of the expected value of the 2019 experience for groups that currently have Highmark transitional coverage but will move into our ACA block at their 2020 or 2021 renewals. This expected value is calculated by assigning each group a probability of moving and then taking the probability weighted average of their member months, claim experience, and demographic experience. The probabilities are estimated using historical Transitional to ACA lapse rates. The third category is for business the Company is expected to gain throughout 2020 and 2021. The Company expects that the new business will have the same allowed claim levels and demographics as the business in its ACA block at the end of 2019. The membership in this category is estimated by our Sales and Finance departments.

In the attached file, you will find the average calendar year 2019 member months, allowed cost PMPM, average demographic factor, average geographic factor, and average network factor, for each of these three groups of business, as requested, as well as the block of business that we use as base experience for our rate development.

d. Please demonstrate that the Company has normalized for demographics, geography, network differences, etc. in developing the morbidity adjustment such that the Company is not double adjusting by applying separate demographic, geographic, network, etc. adjustments in addition to the morbidity adjustment.

Response:

As demonstrated in the attached Excel sheet, we normalize the claims from each group with their corresponding network, pricing, and induced demand factors, so that we do not double count those effects.

e. 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.

Response:

Although we do expect slightly higher morbidity in the projection period compared to the experience period, the anticipated changes in morbidity within the covered ACA population are small enough to not warrant an adjustment to the Company's projected 2021 risk transfer assumption.

3. Please provide an exhibit displaying the distribution of member months by age (i.e., 0, 1, ..., 63, 64+) for both the actual calendar year 2019 members underlying the experience period and the projected calendar year 2021 population.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06232020.xlsx" file included in this response in a worksheet labeled "Q#3".

Membership distribution is not assumed to change from 2019 to 2021.

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

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06232020.xlsx" file included in this response in a worksheet labeled "Q#4".

5. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer of - \$1,066,623 shared by the Department on May 23, 2020 from Jim Lavery.

Response:

The experience period risk adjustment amount in Table 2 has been updated to reflect the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the 5/14/2020 RATEE files.

6. Please reconcile the Trended EHB Allowed claims in cell H30 of worksheet 1 of the URRT and cell C13 of Table 5 of the PAAM exhibits.

Response:

These values are different because the change in induced demand is included in the trend in cell C12 of Table 5, however, for the URRT, the change in induced demand goes in the "Plan Design Changes" in cell F34 of worksheet 1. There may additionally be slight differences between the values in the PID and URRT exhibits because the URRT rounds all factors to 3 decimal places.

7. The data reported in worksheet 1 of the URRT Cells F32 – F35 should be for the filing entity. The impact of the manual data should be reflected in cell F38. Please update or explain.

Response:

The Company's Central Pennsylvania regional ACA business is large enough to be fully credible. The adjustment factors in cells F32-F35 of the URRT are used to arrive at appropriate projections for this filing entity.

8. In Table 3, the Other Medical Service Category weight has changed dramatically from 1.9% in 2020 to 18.79% in 2021. Please explain.

Response:

The Trend Components in Table 3 for Other Medical and Prescription Drugs were inadvertently switched. These results have been corrected in the filing update submitted with this response.

9. [Question and response redacted]

10. Regarding Table 6:

- a. [Question and response redacted]

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

Response:

Please see the worksheet labeled “Q#10b” in the “PID Response Exhibits HBG 06232020.xlsx” file included with this response for this development.

11. The 2020 columns for Tables 7 and 9 are populated with data from the quarterly update filing, not the annual filing. Please explain.

Response:

Tables 7 and 9 have been updated to reflect the data from the 2020 annual filing.

12. [Question and response redacted]

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

Response:

Table 10 has been updated and resubmitted along with this response.

14. Please provide a detailed quantitative exhibit displaying the development of the proposed network factor for Network X. In providing your response, please demonstrate why it is appropriate to change the network factor relative to the most recently approved filing.

Response:

The network factor is lower than the previously approved filing due to additional provider discounts for this product in 2021. Please see the tab entitled "Q#14" in the attached file “PID Response Exhibits HBG 06232020.xlsx” file included with this response for the development of the 2021 network factor for network X.

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

Response:

We have thoroughly tested the rates and can confirm 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.

16. 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.

Response:

The requested exhibit has been included in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#16”.

17. Please provide by service category the emerging claims data for this policy for the calendar year year-to-date as of end of May and discuss how this data may impact the resulting trend.

Response:

The requested exhibit has been included in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#17”. Please note that these are not normalized. The emerging 2020 claims data has seen many disruptions due to the emergence of COVID-19, while the impact from COVID-19 would not have impacted the 2019 experience period claims data. Thus since the Department has required that our initial rate filing exclude the impact of COVID-19, we are comfortable using our initially developed trend assumptions to project 2021 experience.

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

Response:

The requested exhibit has been included in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#18”.

19. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

Response:

The requested exhibit has been included in the “PID Response Exhibits HBG 06232020.xlsx” file included in this response in a worksheet labeled “Q#19”.

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

Response:

The Company looks forward to receiving the COVID-19 impact assessment from the Department.

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Question #1a - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2021 Average Benefit Richness Factor	(1)		1.1122
2019 Average Benefit Richness Factor	(2)		1.1196
Change in Induced Demand	(3)	= (((2)/(1))^.5)-1	-0.33%

Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized		12 Month	Annual Trend
		Allowed		Moving Average	
		PMPM	PMPM	PMPM	
Jan-15	58,360	\$	458.68		
Feb-15	57,742	\$	399.81		
Mar-15	57,261	\$	455.31		
Apr-15	56,775	\$	429.25		
May-15	56,613	\$	413.07		
Jun-15	56,065	\$	410.86		
Jul-15	55,666	\$	432.59		
Aug-15	55,307	\$	404.00		
Sep-15	54,535	\$	445.50		
Oct-15	52,963	\$	479.79		
Nov-15	51,958	\$	452.47		
Dec-15	41,862	\$	419.78	\$ 433.41	
Jan-16	39,655	\$	449.15	\$ 432.07	
Feb-16	38,907	\$	433.24	\$ 435.16	
Mar-16	37,757	\$	465.61	\$ 435.16	
Apr-16	37,011	\$	445.35	\$ 436.39	
May-16	35,703	\$	428.86	\$ 438.27	
Jun-16	34,615	\$	458.37	\$ 442.44	
Jul-16	33,860	\$	463.71	\$ 444.91	
Aug-16	33,301	\$	525.81	\$ 454.98	
Sep-16	32,527	\$	515.92	\$ 460.30	
Oct-16	31,609	\$	485.83	\$ 459.79	
Nov-16	31,018	\$	514.29	\$ 464.63	
Dec-16	26,208	\$	476.51	\$ 469.95	8.4%
Jan-17	26,557	\$	534.98	\$ 476.34	10.2%
Feb-17	26,451	\$	481.69	\$ 481.04	10.5%
Mar-17	26,214	\$	521.79	\$ 485.44	11.6%
Apr-17	26,069	\$	543.40	\$ 493.67	13.1%
May-17	25,983	\$	580.84	\$ 506.59	15.6%
Jun-17	25,905	\$	519.28	\$ 512.37	15.8%
Jul-17	25,758	\$	510.28	\$ 517.09	16.2%
Aug-17	25,675	\$	594.33	\$ 522.22	14.8%
Sep-17	25,420	\$	583.29	\$ 527.66	14.6%
Oct-17	24,906	\$	591.86	\$ 536.90	16.8%
Nov-17	24,742	\$	555.05	\$ 540.61	16.4%
Dec-17	22,079	\$	532.48	\$ 545.52	16.1%
Jan-18	21,939	\$	588.13	\$ 549.55	15.4%
Feb-18	21,870	\$	565.11	\$ 556.75	15.7%
Mar-18	21,873	\$	616.55	\$ 564.37	16.3%
Apr-18	21,783	\$	580.35	\$ 567.47	14.9%
May-18	21,839	\$	575.69	\$ 566.88	11.9%
Jun-18	21,846	\$	553.72	\$ 570.26	11.3%
Jul-18	22,317	\$	558.09	\$ 574.87	11.2%
Aug-18	22,652	\$	608.34	\$ 575.82	10.3%
Sep-18	23,223	\$	572.10	\$ 574.80	8.9%
Oct-18	24,162	\$	592.65	\$ 574.82	7.1%
Nov-18	24,829	\$	577.14	\$ 576.84	6.7%
Dec-18	27,209	\$	515.40	\$ 574.33	5.3%
Jan-19	27,350	\$	605.44	\$ 576.28	4.9%
Feb-19	27,262	\$	587.46	\$ 578.20	3.9%
Mar-19	27,212	\$	672.29	\$ 584.10	3.5%
Apr-19	27,168	\$	643.55	\$ 589.81	3.9%
May-19	27,179	\$	627.07	\$ 594.18	4.8%
Jun-19	27,136	\$	539.82	\$ 592.26	3.9%
Jul-19	26,711	\$	615.57	\$ 596.70	3.8%
Aug-19	26,480	\$	657.10	\$ 600.93	4.4%
Sep-19	26,212	\$	614.67	\$ 604.16	5.1%
Oct-19	25,880	\$	696.77	\$ 612.50	6.6%
Nov-19	25,520	\$	615.97	\$ 615.51	6.7%
Dec-19	25,520	\$	602.46	\$ 622.99	8.5%
Jan-20	25,520	\$	681.73	\$ 629.21	9.2%
Feb-20	25,520	\$	628.70	\$ 632.77	9.4%
Mar-20	25,520	\$	679.09	\$ 633.11	8.4%
Apr-20	25,520	\$	690.02	\$ 636.85	8.0%
May-20	25,520	\$	630.66	\$ 637.20	7.2%
Jun-20	25,520	\$	663.63	\$ 647.92	9.4%
Jul-20	25,520	\$	674.93	\$ 652.96	9.4%
Aug-20	25,520	\$	684.70	\$ 655.23	9.0%
Sep-20	25,520	\$	680.61	\$ 660.81	9.4%
Oct-20	25,520	\$	709.35	\$ 661.82	8.1%
Nov-20	25,520	\$	676.53	\$ 666.87	8.3%
Dec-20	25,520	\$	676.86	\$ 673.07	8.0%
Jan-21	25,520	\$	699.11	\$ 674.52	7.2%
Feb-21	25,520	\$	675.07	\$ 678.38	7.2%
Mar-21	25,520	\$	762.19	\$ 685.31	8.2%
Apr-21	25,520	\$	748.49	\$ 690.18	8.4%
May-21	25,520	\$	690.59	\$ 695.17	9.1%
Jun-21	25,520	\$	719.92	\$ 699.86	8.0%
Jul-21	25,520	\$	709.67	\$ 702.76	7.6%
Aug-21	25,520	\$	768.25	\$ 709.72	8.3%
Sep-21	25,520	\$	739.87	\$ 714.66	8.1%
Oct-21	25,520	\$	747.88	\$ 717.87	8.5%
Nov-21	25,520	\$	763.31	\$ 725.10	8.7%
Dec-21	25,520	\$	714.39	\$ 728.23	8.2%

Proposed Annual Trend (Cost & Utilization) **8.6%**

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Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing
Derivation of Change in Morbidity

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Allowed Claims for those Members Expected to be Effective in 2021 [HBG, Central Region]	(1)		\$ 589.07
Calendar year 2019 allowed claims PMPM [HBG, Central Region]	(2)		\$ 584.04
Change in Morbidity	(3)	=(1)/(2)	1.009

*Note that these claims imply the same Network, Age, Area, and Induced D
*From 'I Data', cell M37

CY 2019 Experience for all of Highmark's CPA Small Group ACA and Transistional business	
2019 Member Months	318,257
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$526.74
2019 Age Factor	1.489
2019 Area Factor	1.033
2019 Induced Utilization Factor	1.120
2019 Network Factor	1.000

CY 2019 Experience for those in Highmark's CPA ACA block at the end of the year	
2019 Member Months	118,495
2021 Expected Member Months, Post Lapse	76,931
Percentage of Membership in 2021	58.1%
2019 Completed Allowed \$PMPM	\$615.31
2019 Age Factor	1.522
2019 Area Factor	1.031
2019 Induced Utilization Factor	1.121
2019 Network Factor	1.000

CY 2019 Experience for Transistional business expected to move to the ACA by 2021	
2019 Member Months	465
2021 Expected Member Months	467
Percentage of Membership in 2021	0.4%
2019 Completed Allowed \$PMPM	\$872.96
2019 Age Factor	1.536
2019 Area Factor	1.033
2019 Induced Utilization Factor	1.123
2019 Network Factor	1.000

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Same as current block)	
2019 Member Months	-
2021 Expected Member Months	55,080
Percentage of Membership in 2021	41.6%
2019 Completed Allowed \$PMPM	\$ 627.61
2019 Age Factor	1.522
2019 Area Factor	1.031
2019 Induced Utilization Factor	1.121
2019 Network Factor	1.000

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	118,960
2021 Expected Member Months	132,478
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 621.33
2019 Age Factor	1.522
2019 Area Factor	1.031
2019 Induced Utilization Factor	1.121
2019 Network Factor	1.000

Factor to adjust the morbidity level from the total central PA block to the expected morbidity in Highmark's average ACA block in 2021	1.154
Base allowed claims PMPM for Transistional and ACA business in 2021, rebate adjusted, excluding capitations	\$ 510.30
2019 allowed claims PMPM for Highmark Benefits Group ACA business in 2021	\$ 589.07

*Capitations are excluded here, as we add the full amount of the capitation in at the change in benefits l

emand Characteristics as the Total Highmark CPA block

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Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing
Question #3, Members by Age Band

Experience Period Member Months by Age																																																								
Rating Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+				
Member Months	18652	1410	1643	1421	1739	1806	1815	1951	1915	1683	2035	2158	2388	2477	2236	2542	2140	2462	2262	2115	2358	2333	2374	2610	2817	2414	2224	2509	2576	2263	2302	2400	2370	2400	2816	3112	2756	2651	3014	2937	2846	3263	2998	3339	3190	3022	3270	3003	2859	2509	2099	3600				

Question #4, Members by Rating Region

Rating Region	Members
Rating Region 6	1,660
Rating Region 7	5,747
Rating Region 9	5,182

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

D20 Number of Covered Lives by Rating					RATING AREA 6										RATING AREA 7				RATING AREA 9							
					168	41	644	43	3	506	49	137	62	7	371	1,479	2,025	1,872	1,506	2,254	655	58	48	611	50	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
79962PA0010001	nce PPO \$	PPO	Platinum	Off	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$503.57	\$493.89	\$493.89	\$493.89	\$493.89	\$493.89	\$493.89	\$493.89	
79962PA0010002	ce PPO \$2	PPO	Platinum	Off	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$490.30	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	
79962PA0010003	alance PPO	PPO	Gold	Off	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$464.70	\$455.77	\$455.77	\$455.77	\$455.77	\$455.77	\$455.77	\$455.77	
79962PA0010004	alance PPO	PPO	Gold	Off	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$457.56	\$448.76	\$448.76	\$448.76	\$448.76	\$448.76	\$448.76	\$448.76	
79962PA0010005	Balance PP	PPO	Gold	Off	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$448.96	\$440.33	\$440.33	\$440.33	\$440.33	\$440.33	\$440.33	\$440.33	
79962PA0010006	Balance PP	PPO	Gold	Off	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$445.03	\$436.47	\$436.47	\$436.47	\$436.47	\$436.47	\$436.47	\$436.47	
79962PA0010007	alance PP	PPO	Gold	Off	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$437.55	\$429.13	\$429.13	\$429.13	\$429.13	\$429.13	\$429.13	\$429.13	
79962PA0010008	alance PP	PPO	Gold	Off	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$430.96	\$422.68	\$422.68	\$422.68	\$422.68	\$422.68	\$422.68	\$422.68	
79962PA0010016	alance PP	PPO	Gold	Off	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$417.21	\$409.18	\$409.18	\$409.18	\$409.18	\$409.18	\$409.18	\$409.18	
79962PA0010009	alance PP	PPO	Gold	Off	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$424.88	\$416.71	\$416.71	\$416.71	\$416.71	\$416.71	\$416.71	\$416.71	
79962PA0010020	Balance PP	PPO	Gold	Off	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$405.84	\$398.04	\$398.04	\$398.04	\$398.04	\$398.04	\$398.04	\$398.04	
79962PA0010011	alance PP	PPO	Gold	Off	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$414.32	\$406.35	\$406.35	\$406.35	\$406.35	\$406.35	\$406.35	\$406.35	
79962PA0010017	alance PP	PPO	Gold	Off	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$403.49	\$395.73	\$395.73	\$395.73	\$395.73	\$395.73	\$395.73	\$395.73	
79962PA0010021	alance PPO	PPO	Gold	Off	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$398.73	\$391.06	\$391.06	\$391.06	\$391.06	\$391.06	\$391.06	\$391.06	
79962PA0010022	alance PP	PPO	Gold	Off	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$407.57	\$399.74	\$399.74	\$399.74	\$399.74	\$399.74	\$399.74	\$399.74	
79962PA0010018	alance PP	PPO	Gold	Off	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$388.99	\$381.51	\$381.51	\$381.51	\$381.51	\$381.51	\$381.51	\$381.51	
79962PA0010019	Balance PP	PPO	Silver	Off	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$372.67	\$365.50	\$365.50	\$365.50	\$365.50	\$365.50	\$365.50	\$365.50	
79962PA0010015	Balance PP	PPO	Silver	Off	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$354.40	\$347.58	\$347.58	\$347.58	\$347.58	\$347.58	\$347.58	\$347.58	
79962PA0010023	Balance PP	PPO	Bronze	Off	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$313.37	\$307.35	\$307.35	\$307.35	\$307.35	\$307.35	\$307.35	\$307.35	
79962PA0020016	ce PPO \$1	PPO	Gold	Off	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$392.25	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	
79962PA0020017	ce PPO \$1	PPO	Gold	Off	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$396.38	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	
79962PA0020018	ce PPO \$2	PPO	Gold	Off	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$387.13	\$387.13	\$387.13	\$387.13	\$387.13	\$387.13	\$387.13	
79962PA0020006	nce PPO \$	PPO	Silver	Off	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$353.55	\$346.75	\$346.75	\$346.75	\$346.75	\$346.75	\$346.75	\$346.75	
79962PA0020005	nce PPO \$	PPO	Silver	Off	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$348.82	\$342.11	\$342.11	\$342.11	\$342.11	\$342.11	\$342.11	\$342.11	
79962PA0080001	savings PP	PPO	Gold	Off	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$418.89	\$410.83	\$410.83	\$410.83	\$410.83	\$410.83	\$410.83	\$410.83	
79962PA0090001	s PPO Emb	PPO	Silver	Off	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$378.03	\$370.76	\$370.76	\$370.76	\$370.76	\$370.76	\$370.76	\$370.76	
79962PA0090005	s PPO Emb	PPO	Silver	Off	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$370.31	\$363.19	\$363.19	\$363.19	\$363.19	\$363.19	\$363.19	\$363.19	
79962PA0090003	s PPO Emb	PPO	Silver	Off	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$364.40	\$357.39	\$357.39	\$357.39	\$357.39	\$357.39	\$357.39	\$357.39	
79962PA0030009	Embedde	PPO	Silver	Off	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$327.87	\$321.57	\$321.57	\$321.57	\$321.57	\$321.57	\$321.57	\$321.57	
79962PA0090006	s PPO Emb	PPO	Silver	Off	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$327.95	\$321.64	\$321.64	\$321.64	\$321.64	\$321.64	\$321.64	\$321.64	
79962PA0030010	Embedde	PPO	Silver	Off	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$328.49	\$322.18	\$322.18	\$322.18	\$322.18	\$322.18	\$322.18	\$322.18	
79962PA0090007	s PPO Emb	PPO	Bronze	Off	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$311.19	\$311.19	\$311.19	\$311.19	\$311.19	\$311.19	\$311.19	
79962PA0140001	ey Flex Blue	PPO	Gold	Off			\$404.16				\$404.16															
79962PA0140002	ey Flex Blue	PPO	Gold	Off			\$389.60				\$389.60															
79962PA0160001	Flex Blue	PPO	Silver	Off			\$335.41				\$335.41															
79962PA0170001	ice Blue PP	PPO	Gold	Off											\$409.99	\$409.99	\$409.99	\$409.99	\$402.10	\$402.10	\$402.10			\$402.10	\$402.10	
79962PA0170002	te Blue PP	PPO	Gold	Off											\$406.14	\$406.14	\$406.14	\$406.14	\$398.33	\$398.33	\$398.33			\$398.33	\$398.33	
79962PA0170003	e Blue PP	PPO	Gold	Off											\$390.17	\$390.17	\$390.17	\$390.17	\$382.67	\$382.67	\$382.67			\$382.67	\$382.67	
79962PA0170004	e Blue PP	PPO	Gold	Off											\$373.26	\$373.26	\$373.26	\$373.26	\$366.08	\$366.08	\$366.08			\$366.08	\$366.08	
79962PA0170005	e Blue PP	PPO	Silver	Off											\$329.57	\$329.57	\$329.57	\$329.57	\$323.23	\$323.23	\$323.23			\$323.23	\$323.23	
79962PA0180001	PP0 3000	PPO	Silver	Off											\$336.21	\$336.21	\$336.21	\$336.21	\$329.74	\$329.74	\$329.74			\$329.74	\$329.74	
79962PA0170006	e Blue PP	PPO	Silver	Off											\$334.96	\$334.96	\$334.96	\$334.96	\$328.52	\$328.52	\$328.52			\$328.52	\$328.52	
79962PA0180002	PP0 6650	PPO	Bronze	Off											\$302.65	\$302.65	\$302.65	\$302.65	\$296.83	\$296.83	\$296.83			\$296.83	\$296.83	

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Question #10b, Quality Improvement Costs

Category	2019 SHCE
Member Months	134,575
Adjusted Premium Earned (Line 1.8)	\$71,557,061
Total Incurred Claims (Line 5.0)	\$58,018,862
Improving HC Quality Expenses (Line 6.6)	\$445,369
Claim Adjustment Expenses (Line 8.3)	\$1,311,173
General and Admin Expense (Line 10.5)	\$6,619,889
Total Expenses	\$8,376,431
Improving HC Quality Expenses	5.3%
Claim Adjustment Expenses	15.7%
General and Admin Expense	79.0%
Total Expenses	100.0%
Quality Improvement as PMPM	\$3.3
Quality Improvement as % of Premium	0.62%

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Question #14, Network Factor

		100%	6.0%
<u>Region</u>	<u>County</u>	<u>Enrollment Distribution</u>	<u>Total Savings</u>
CPA	Lancaster	25%	8.0%
CPA	York	18%	4.3%
CPA	Berks	14%	4.0%
CPA	Cumberland	13%	5.3%
CPA	Dauphin	12%	7.4%
CPA	Lebanon	7%	7.5%
CPA	Franklin	6%	3.8%
CPA	Adams	3%	5.0%
CPA	Perry	2%	6.8%

Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing
Question #16, Average Quarterly Rate Change

		Average Rate Change				2.56%		Average Rate Change				3.08%		Average Rate Change				7.44%		Average Rate Change				8.09%	
		Q1				Q2				Q3				Q4											
HIOS ID	Plan Name	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase								
79962PA0010001	Premier Balance PPO \$0 Platinum A	\$ 493.23	\$ 483.24	353	2.1%	\$ 503.51	\$ 491.26	28.0	2.5%	\$ 514.00	\$ 481.07	71.0	6.8%	\$ 524.72	\$ 486.82	368	7.8%								
79962PA0010002	Premier Balance PPO \$250 Platinum A	\$ 480.24	\$ 475.33	146	1.0%	\$ 490.25	\$ 483.21	29.0	1.5%	\$ 500.46	\$ 473.19	53	5.8%	\$ 510.89	\$ 478.85	130	6.7%								
79962PA0010003	Premier Balance PPO \$0 Gold A	\$ 455.16	\$ 431.66	174	5.4%	\$ 464.65	\$ 438.82	54.0	5.9%	\$ 474.33	\$ 429.72	46	10.4%	\$ 484.22	\$ 434.86	161	11.4%								
79962PA0010004	Premier Balance PPO \$250 Gold A	\$ 448.17	\$ 427.97	185	4.7%	\$ 457.51	\$ 435.07	23.0	5.2%	\$ 467.04	\$ 426.04	41	9.6%	\$ 476.77	\$ 431.13	174	10.6%								
79962PA0010005	Premier Balance PPO \$500 A	\$ 439.74	\$ 422.87	678	4.0%	\$ 448.91	\$ 429.89	150.0	4.4%	\$ 458.26	\$ 420.97	274	8.9%	\$ 467.81	\$ 426.00	459	9.8%								
79962PA0010006	Premier Balance PPO \$750 A	\$ 435.90	\$ 419.91	53	3.8%	\$ 444.98	\$ 426.87	3.0	4.2%	\$ 454.25	\$ 418.02	51	8.7%	\$ 463.72	\$ 423.02	40	9.6%								
79962PA0010007	Premier Balance PPO \$1000 A	\$ 428.57	\$ 415.02	736	3.3%	\$ 437.50	\$ 421.90	111.0	3.7%	\$ 446.61	\$ 413.15	340	8.1%	\$ 455.92	\$ 418.09	778	9.0%								
79962PA0010008	Premier Balance PPO \$1250 A	\$ 422.12	\$ 410.60	69	2.8%	\$ 430.91	\$ 417.41	-	3.2%	\$ 439.89	\$ 408.75	4	7.6%	\$ 449.06	\$ 413.64	30	8.6%								
79962PA0010016	Premier Balance PPO \$1400 A	\$ 408.64	\$ 401.61	50	1.8%	\$ 417.16	\$ 408.27	15.0	2.2%	\$ 425.85	\$ 399.80	35	6.5%	\$ 434.72	\$ 404.58	54	7.5%								
79962PA0010009	Premier Balance PPO \$1500 A	\$ 416.16	\$ 406.59	322	2.4%	\$ 424.83	\$ 413.33	77.0	2.8%	\$ 433.69	\$ 404.76	44	7.1%	\$ 442.72	\$ 409.60	131	8.1%								
79962PA0010020	Premier Balance PPO \$1550	\$ 397.51	New Plan	-	New	\$ 405.79	New Plan	-	New	\$ 414.25	New Plan	-	New	\$ 422.88	New Plan	-	New								
79962PA0010011	Premier Balance PPO \$2000 A	\$ 405.81	\$ 399.66	602	1.5%	\$ 414.27	\$ 406.28	47.0	2.0%	\$ 422.90	\$ 397.86	137	6.3%	\$ 431.71	\$ 402.61	849	7.2%								
79962PA0010017	Premier Balance PPO \$2500 A	\$ 395.21	\$ 392.44	247	0.7%	\$ 403.44	\$ 398.95	27.0	1.1%	\$ 411.85	\$ 390.68	69	5.4%	\$ 420.43	\$ 395.35	144	6.3%								
79962PA0010021	Premier Balance PPO \$2500 1x A	\$ 390.54	New Plan	-	New	\$ 398.68	New Plan	-	New	\$ 406.99	New Plan	-	New	\$ 415.47	New Plan	-	New								
79962PA0010022	Premier Balance PPO \$3000 A	\$ 399.21	New Plan	-	New	\$ 407.53	New Plan	-	New	\$ 416.02	New Plan	-	New	\$ 424.69	New Plan	-	New								
79962PA0010018	Premier Balance PPO \$3500 A	\$ 381.01	\$ 382.66	123	-0.4%	\$ 388.95	\$ 389.00	17.0	0.0%	\$ 397.05	\$ 380.93	33	4.2%	\$ 405.33	\$ 385.49	103	5.1%								
79962PA0010019	Premier Balance PPO \$4000	\$ 365.02	\$ 355.36	420	2.7%	\$ 372.63	\$ 361.26	-	3.1%	\$ 380.39	\$ 353.76	-	7.5%	\$ 388.32	\$ 357.99	-	8.5%								
79962PA0010015	Premier Balance PPO \$5000	\$ 347.12	\$ 341.78	160	1.6%	\$ 354.35	\$ 347.44	49.0	2.0%	\$ 361.74	\$ 340.24	27	6.3%	\$ 369.28	\$ 344.30	194	7.3%								
79962PA0010023	Premier Balance PPO \$7000	\$ 306.94	New Plan	-	New	\$ 313.34	New Plan	-	New	\$ 319.86	New Plan	-	New	\$ 326.53	New Plan	-	New								
79962PA0020016	Balance PPO \$1000 A	\$ 384.20	\$ 385.81	25	-0.4%	\$ 392.21	\$ 392.21	13.0	0.0%	\$ 400.38	\$ 384.07	-	4.2%	\$ 408.73	\$ 388.66	42	5.2%								
79962PA0020017	Balance PPO \$1750 A	\$ 388.24	\$ 388.80	10	-0.1%	\$ 396.33	\$ 395.25	-	0.3%	\$ 404.59	\$ 387.05	16	4.5%	\$ 413.02	\$ 391.68	17	5.4%								
79962PA0020018	Balance PPO \$2000 A	\$ 386.61	\$ 387.46	58	-0.2%	\$ 394.67	\$ 393.88	29.0	0.2%	\$ 402.89	\$ 385.71	12	4.5%	\$ 411.29	\$ 390.32	6	5.4%								
79962PA0020006	Balance PPO \$2000	\$ 346.29	\$ 341.21	40	1.5%	\$ 353.51	\$ 346.87	26.0	1.9%	\$ 360.87	\$ 339.68	29	6.2%	\$ 368.39	\$ 343.74	5	7.2%								
79962PA0020005	Balance PPO \$2600	\$ 341.66	\$ 337.11	16	1.3%	\$ 348.78	\$ 342.70	41.0	1.8%	\$ 356.05	\$ 335.60	11	6.1%	\$ 363.47	\$ 339.61	101	7.0%								
79962PA0080001	Health Savings PPO \$1500	\$ 410.29	\$ 402.79	143	1.9%	\$ 418.84	\$ 409.47	4.0	2.3%	\$ 427.57	\$ 400.98	164	6.6%	\$ 436.48	\$ 405.77	205	7.6%								
79962PA0090001	Health Savings PPO Embedded \$2800	\$ 370.27	\$ 359.53	289	3.0%	\$ 377.98	\$ 365.49	72.0	3.4%	\$ 385.86	\$ 357.91	65	7.8%	\$ 393.90	\$ 362.19	97	8.8%								
79962PA0090005	Health Savings PPO Embedded \$3550	\$ 362.71	\$ 358.11	98	1.3%	\$ 370.27	\$ 364.05	2.0	1.7%	\$ 377.98	\$ 356.50	69	6.0%	\$ 385.86	\$ 360.76	469	7.0%								
79962PA0090003	Health Savings PPO Embedded \$4250	\$ 356.91	\$ 351.01	57	1.7%	\$ 364.35	\$ 356.83	15.0	2.1%	\$ 371.95	\$ 349.43	-	6.4%	\$ 379.70	\$ 353.61	147	7.4%								
79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	\$ 321.14	New Plan	-	New	\$ 327.83	New Plan	-	New	\$ 334.66	New Plan	-	New	\$ 341.64	New Plan	-	New								
79962PA0090006	Health Savings PPO Embedded \$5500	\$ 321.21	New Plan	-	New	\$ 327.91	New Plan	-	New	\$ 334.74	New Plan	-	New	\$ 341.72	New Plan	-	New								
79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	\$ 321.75	New Plan	-	New	\$ 328.46	New Plan	-	New	\$ 335.30	New Plan	-	New	\$ 342.29	New Plan	-	New								
79962PA0090007	Health Savings PPO Embedded \$6850	\$ 310.78	New Plan	-	New	\$ 317.25	New Plan	-	New	\$ 323.86	New Plan	-	New	\$ 330.61	New Plan	-	New								
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	\$ 395.86	\$ 389.06	17	1.7%	\$ 404.11	\$ 395.51	-	2.2%	\$ 412.53	\$ 387.31	2	6.5%	\$ 421.13	\$ 391.93	36	7.4%								
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	\$ 381.60	\$ 378.68	23	0.8%	\$ 389.56	\$ 384.96	1.0	1.2%	\$ 397.67	\$ 376.98	-	5.5%	\$ 405.96	\$ 381.49	-	6.4%								
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	\$ 328.53	\$ 323.82	10	1.5%	\$ 335.37	\$ 329.19	-	1.9%	\$ 342.36	\$ 322.36	-	6.2%	\$ 349.50	\$ 326.21	-	7.1%								
79962PA0170001	Choice Blue PPO 0	\$ 401.57	\$ 399.17	-	0.6%	\$ 409.94	\$ 405.79	-	1.0%	\$ 418.48	\$ 397.38	-	5.3%	\$ 427.20	\$ 402.12	-	6.2%								
79962PA0170002	Choice Blue PPO 500	\$ 397.81	\$ 397.10	5	0.2%	\$ 406.10	\$ 403.69	-	0.6%	\$ 414.56	\$ 395.31	-	4.9%	\$ 423.20	\$ 400.04	-	5.8%								
79962PA0170003	Choice Blue PPO 1250	\$ 382.16	\$ 385.58	-	-0.9%	\$ 390.12	\$ 391.98	-	-0.5%	\$ 398.25	\$ 383.85	-	3.8%	\$ 406.55	\$ 388.44	-	4.7%								
79962PA0170004	Choice Blue PPO 2500	\$ 365.60	\$ 373.95	3	-2.2%	\$ 373.22	\$ 380.16	-	-1.8%	\$ 380.99	\$ 372.27	-	2.3%	\$ 388.93	\$ 376.72	-	3.2%								
79962PA0170005	Choice Blue PPO 2800	\$ 322.80	\$ 326.89	-	-1.2%	\$ 329.53	\$ 332.31	-	-0.8%	\$ 336.40	\$ 325.42	-	3.4%	\$ 343.41	\$ 329.31	-	4.3%								
79962PA0180001	Choice Blue PPO 3000Q Embedded	\$ 329.30	\$ 331.96	-	-0.8%	\$ 336.17	\$ 337.47	-	-0.4%	\$ 343.17	\$ 330.47	-	3.8%	\$ 350.32	\$ 334.42	-	4.8%								
79962PA0170006	Choice Blue PPO 4250	\$ 328.08	\$ 330.42	1	-0.7%	\$ 334.92	\$ 335.90	-	-0.3%	\$ 341.90	\$ 328.93	-	3.9%	\$ 349.02	\$ 332.86	-	4.9%								
79962PA0180002	Choice Blue PPO 6650Q Embedded	\$ 296.44	\$ 299.55	3	-1.0%	\$ 302.62	\$ 304.52	-	-0.6%	\$ 308.92	\$ 298.20	-	3.6%	\$ 315.36	\$ 301.77	-	4.5%								

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Question #17

Service Category	Paid Claims*
Inpatient Hospital	\$110.28
Outpatient Hospital	\$192.78
Professional	\$82.42
Prescription Drug	\$88.40
Other Medical	\$7.63
Total	\$481.50

*These are paid, completed claims from January 2020 - May 2020 and include drug rebates

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Question #18, Actual to Projected Claim Costs

Year	Projected Claims*	Actual Claims**
2016	\$528.72	\$458.16
2017	\$520.52	\$489.34
2018	\$517.64	\$475.33
2019	\$539.98	\$499.23

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

**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2021 filing

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Question #19, Financial Experience

	2014	2015	2016	2017	2018	2019
Member Months		76,612	78,674	59,174	79,173	144,136
Premium		\$37,336,617	\$42,899,161	\$33,623,754	\$48,402,201	\$89,385,487
Incurred Claims		\$31,831,997	\$36,949,346	\$40,328,444	\$28,125,705	\$67,810,094
Admin Expense	N/A	\$3,171,672	\$4,947,729	\$3,320,785	\$5,519,713	\$10,172,185
Taxes and Fees		\$467,831	\$895,870	\$8,267	\$697,207	\$51,421
UW Gain/Loss		\$1,865,117	\$106,216	(\$10,033,742)	\$14,059,576	\$11,351,788
UW Gain Loss PMPM		\$24.34	\$1.35	(\$169.56)	\$177.58	\$78.76

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Highmark Benefits Group's Response to Objection Letter Dated 07/07/2020

Product Name: HBG Small Group 2021 ACA Rate Filing

RE: HBG – 2021 Small Group ACA Compliant Plans (1A-SG-HBG-2020);

Pennsylvania Insurance Department ID #: HGHM-132380419

Objection Letter Status: Pending Industry Response

Objection Letter Date: 07/07/2020

Respond By Date: 07/16/2020

Response Date: 07/16/2020

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2021 ACA Rate Filing Objection Letter dated 07/16/2020. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HBG 07162020.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. The following questions relate to the response provided to question 1 from the objection responses dated 6/23/2020:

a. Please provide a detailed quantitative exhibit displaying the development of the 2019 and 2021 average benefit richness factors. In providing your response, please provide an exhibit displaying the distribution of members by metal for actual calendar year 2019 experience and projected 2021 members. Please demonstrate that the distributions align with the distributions shown on the 'Wksh 2 – Plan Product Info' tab of the URRT. If they do not align, please explain why.

Response:

Please see the worksheet titled "Question #1a" in the workbook submitted with this response. The benefit richness factor is applied after the age and area factors in the base rate development, so it is important to take the average benefit richness with respect to membership, average age factor in a plan, and average area factor in a plan, not just the membership. We calculated the 2019 induced demand factors with the new PID formula

so there would not be false change in benefit richness caused by the formula change. The 2021 benefit richness factor is just membership weighted because in rating, it must be assumed that each plan has the same demographics. The claims base for the morbidity adjustment uses the regional benefit richness factor, which is why we use the change in benefit richness to go from the regional benefit richness factor to this company's projected benefit richness factor.

The 2019 experience in the exhibit will not match the URRT because the 2019 experience in the exhibit is based on all small group data in CPA, but the URRT is just HBG experience. The projected 2021 enrollment matches the projected enrollment on the URRT.

b. Please explain why the Company believes it is reasonable to utilize experience as old as calendar year 2015 experience in the development of the trend assumption instead of limiting the trend analysis to more recent experience that may better reflect the current state of the Company's small group block (e.g., calendar years 2017 through 2019), which indicates a lower trend assumption may be more appropriate (i.e., average normalized allowed PMPM provided in the "Response Exhibits" excel file appears to have increased as an annual rate of approximately 6.9% from 2017 to 2019).

Response:

As discussed in the Actuarial Memorandum, the Company's trend assumptions are derived from a projection of allowed claim cost levels that consider the many factors that can impact the projected experience, including, but not limited to, such impacts as provider contracting changes, changes in utilization patterns, and changes in available treatment options. The historical experience shown in the development of the trend assumption is analyzed to provide an appropriate level of support for the Company's regression analysis. Actuarial judgment is used to determine which time period is used to establish the appropriate window for regression. Wherever the more recent experience provides a sufficient base, it is utilized over any prior historical results.

Although the average normalized allowed claims from 2017 to 2019 may be 6.9%, it would not be prudent to fully rely on historical trend levels to establish the projected trend, especially when consideration is made for the other significant items impacting trend. By performing a regression study of the underlying trend on normalized claim

levels, the Company is able to develop an appropriate base claim level for the projection period, which can then be adjusted for additional drivers of trend.

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

a. Please provide a detailed quantitative exhibit that demonstrates that enrollment declined at the end of calendar year 2019 and in year-to-date 2020. In providing your response, please demonstrate that lower risk groups have lapsed over that time period.

Response:

Please refer to PID Table 4, submitted with our latest filing documents, which illustrates the witnessed membership decline at the end of calendar year 2019. As can be seen in PID Table 1, the membership in this company as of February 2020 has increased from the end of calendar year 2019. However, based on our internal membership forecast, which relies on input from our Enrollment Forecast and Sales departments, our membership outlook is anticipated to decrease throughout the rest of 2020 and into 2021 driven by more aggressive rate actions taken by other carriers in the market to revise 3Q/4Q 2020 rates, as well as aggressive rate actions anticipated to be taken for 2021.

The development of our morbidity adjustment was provided in the prior round of questions, and is resubmitted in this response on the worksheet titled "Question #2". We calculate a 2019 claims PMPM for the members that are either active at the end of the year or expected to join our block by the rating period, at the total central PA Small Group block's demographics. The morbidity factor is used to adjust HBG's experience to that claims amount. Being that this factor is greater than 1.00, this implies an expectation that our morbidity will increase from 2019 to 2021. In other words, as can be seen in cell B22 of the provided worksheet, we anticipate a portion of our business to lapse, and subsequently gain membership of higher morbidity, as shown in the development of our morbidity adjustment.

b. For each cohort (e.g., CY 2019 Experience for those in Highmark's CPA ACA block at the end of the year), please provide a detailed quantitative exhibit displaying the development of the assumed 2021 expected member months and describe the approach which was utilized to develop the assumption.

Response:

Our membership assumptions are sourced from Highmark's internal membership forecast, which is based on input from our Enrollment Forecast and Sales departments in determining reasonable expectations of lapse rates, new business, and transitions from our transitional block to our ACA block. This forecast considers items such as historical persistency, new business expectations, changes in market competitiveness based on anticipated rate relativities to other carriers, as well as the potential impact of movement from Transitional business. Our internal forecast modeling has suggested a 35.08% lapse rate from 2019 to 2021, which is used to project how much of our current block will still be active in 2021. The starting point for the active cohort is the active cohort's 118,495 member months in the experience period.

For the Transitional to ACA cohort, we estimate this membership by assigning each group a probability of movement to our ACA market based on their indicated Transitional premium level relative to comparable ACA rates. The 2021 expected member months is an expectation calculated with respect to those probabilities. The transition probabilities are estimated based on historical transition rates at different premium relativities.

The amount of new business we expect is simply an assumption taken from our internal forecast modeling that is largely driven by our sales team's judgement based on their historical performance at similar market rate relativities.

c. Please provide quantitative support for, and describe the purpose of, the 2% adjustment applied in developing the "2019 Completed Allowed \$PMPM" figure associated with the "Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021" population.

Response:

Please see the "Question #2c" worksheet. We saw an influx of new business at the start of 2020. Based on demographic risk scores from an external vendor, this new business is anticipated to result in a claims increase of 5.69%. As this new business is older than our existing block, the ACA age curve would partially compensate for 3.55% of the anticipated impact through incremental revenue. The net impact is an expected morbidity increase of 2.1% to the single risk pool, which would not be compensated for by the ACA age factors. For simplicity, we rounded this to a flat 2.0% load on the new business.

Because we removed the effect of the age curve in this calculation, it is not necessary to include a corresponding increase in age in the change in demographics factor. Otherwise, we would be double counting the impact.

d. Please provide a detailed quantitative exhibit displaying the development of the “Base allowed claims PMPM for Transitional and ACA business in 2021, rebate adjusted, excluding capitations” allowed claim cost PMPM figure.

Response:

This value was mislabeled. It should have read “Base allowed claims PMPM for Transitional and ACA business in 2019, rebate adjusted, excluding capitations”. We have resubmitted the original exhibit (name “Question 2”) with this fix, along with a calculation of that PMPM. It is the total 2019 experience PMPM in cell B14 with Value Based Reimbursement payments added in and prescription drug rebates applied.

e. Question and response redacted.

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

a. Please explain why the “changes in demographics” assumption shown in Table 5 of the PA Rate Template file indicates that the Company’s block will increase in age from 2019 to 2021, but the Company stated in the response to question 3 that the “membership distribution is not assumed to change from 2019 to 2021”.

Response:

The change in demographics factor is not indicative of a change in average age factor from 2019 to 2021. The change in demographics factor represents the known difference between the average age factor in the base experience and the average age factor of the active population at the end of 2019 that are expected to be in our ACA block in 2021 in this region. We assume that the 2021 age distribution will be the same as the age distribution of the active population at the end of 2019. Note that the change in demographics also includes the change in area factor, which follows the same logic as the change in age.

b. Please provide a detailed quantitative exhibit displaying the development of the “changes in demographics” assumption shown in Table 5 of the PA Rate Template file. In providing your

response, please include the development of the calendar year 2019 average age factor underlying the calculation and demonstrate that the distribution of member months by age for the experience period is consistent with the distribution of member months provided in the response to question 3.

Response:

The change in demographics factor in Table 5 takes changes the demographics from being representative of the total Central PA small group population to being representative of the members in the active population at the end of 2019 that are expected to be in our ACA block in 2021. Our response to question 3 included just HBG's experience for both lapsed and in-force members. We use regional data for the change in demographics calculation. These won't be consistent for that reason. Please see the "Question #3" worksheet in the workbook submitted with this response for the detail behind the change in demographics factor. As mentioned in the response to 3a, it represents the change in age factor between the total 2019 experience and that of the members active at the end of 2019 that are expected to be in our ACA block in 2021. Note that the change in demographics also includes the change in area factor, which follows the same logic as the change in age factor.

4. Question and response redacted.

5. 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.

Response:

Table 2 of the Department's Actuarial Memorandum exhibits will be updated along with the updated filing submission that reflects the impact of Covid-19 consistent with the Department's guidance (see Question #8).

6. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on or before July 16th, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

As discussed in the responses to Questions #2e and #4 above, the Company has some concerns regarding the appropriateness of the 2019 results for a basis of projection and does not intend to update its projected risk adjustment transfer amount due to the final CMS transfer amount.

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

Response:

The Company has compared the data and results in the PAAM exhibits and the URRT to ensure consistency. Any known issues in the workbooks (for example, the limited rounding capabilities of the URRT) are discussed in the Actuarial Memorandum.

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

Response:

The Company will be submitting updated filing documents that reflect the impact of Covid-19 consistent with the Department's guidance within the timeframe agreed upon between the Company and the Department.

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

Response:

The Company confirms that they thoroughly test the rates of each rate filing submission 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.

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

- 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).

Response:

The Company will be submitting updated filing documents that reflect the impact of Covid-19 consistent with the Department’s guidance within the timeframe agreed upon between the Company and the Department. All above-referenced documents will be updated as appropriate.

Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing

Question #1a - Change in Induced Demand

2019 Data						
Experience Plans	Metal Level	Member Months	Average Age Factor	Average Area Factor	IDF Factor (2019 estimated under new PID Method)	
Transitional Experience	Transitional	171,469	1.4653	1.0342	1.1196	* Average of all Transitional Plans IDF Factors
79962PA001001100	Gold	19,793	1.5058	1.0287	1.1102	
70194PA024000600	Gold	2,420	1.3868	1.0351	1.1045	
79962PA001000400	Gold	4,928	1.5075	1.0321	1.1558	
79962PA001000100	Platinum	7,611	1.4895	1.0285	1.2014	
79962PA001000900	Gold	7,627	1.4582	1.0342	1.1207	
79962PA001000500	Gold	16,685	1.5318	1.0310	1.1505	
79962PA009000400	Bronze	556	1.7037	1.0340	1.0332	
79962PA001000700	Gold	23,394	1.5308	1.0309	1.1336	
79962PA001000300	Gold	5,414	1.4105	1.0321	1.1637	
79962PA001000200	Platinum	3,126	1.4866	1.0299	1.1877	
79962PA001001700	Gold	6,152	1.6468	1.0321	1.0998	
70194PA025000200	Bronze	284	1.3621	1.0366	1.0260	
79962PA010000200	Gold	365	2.0568	1.0400	1.1378	
79962PA002000700	Bronze	624	1.5572	1.0327	1.0384	
79962PA002000600	Silver	1,426	1.5517	1.0311	1.0617	
79962PA001001500	Silver	6,892	1.6175	1.0302	1.0629	
79962PA008000100	Gold	5,751	1.4007	1.0294	1.1223	
79962PA009000300	Silver	2,925	1.7204	1.0259	1.0697	
79962PA001001800	Gold	3,416	1.6141	1.0246	1.0867	
79962PA009000500	Silver	9,269	1.4916	1.0296	1.0819	
79962PA001000600	Gold	1,450	1.4283	1.0348	1.1414	
79962PA002001600	Gold	1,256	1.4738	1.0320	1.0911	
79962PA010000100	Platinum	126	1.1984	1.0400	1.1953	
79962PA003000800	Bronze	1,368	1.6369	1.0336	1.0313	
79962PA009000100	Silver	3,399	1.4295	1.0301	1.0816	
79962PA001000800	Gold	1,271	1.3040	1.0272	1.1268	
79962PA003000700	Bronze	300	1.6216	1.0380	1.0338	
79962PA001001600	Gold	2,778	1.4116	1.0324	1.1136	
79962PA010000400	Gold	509	1.7960	1.0400	1.1040	
79962PA002001800	Gold	2,082	1.4712	1.0306	1.0929	
79962PA002001700	Gold	655	1.7150	1.0343	1.0945	
79962PA014000200	Gold	166	1.6852	1.0400	1.1153	
79962PA014000100	Gold	493	1.4886	1.0400	1.1354	
79962PA002000500	Silver	2,167	1.6040	1.0341	1.0567	
79962PA018000200	Bronze	110	1.2858	1.0200	1.0346	

2021 Projections					
Plan Name	HIOS	Pricing AV	Benefit Richness	Worksheet II Projected Member Months	% of Enrollment
Premier Balance PPO \$0 Platinum A	79962PA0010001	94.7%	1.1897	8,832	6.44%
Premier Balance PPO \$250 Platinum A	79962PA0010002	93.2%	1.1767	3,816	2.78%
Premier Balance PPO \$0 Gold A	79962PA0010003	90.2%	1.1519	4,632	3.38%
Premier Balance PPO \$250 Gold A	79962PA0010004	89.4%	1.1451	4,512	3.29%
Premier Balance PPO \$500 A	79962PA0010005	88.3%	1.1370	16,956	12.37%
Premier Balance PPO \$750 A	79962PA0010006	87.8%	1.1333	1,560	1.14%
Premier Balance PPO \$1000 A	79962PA0010007	86.9%	1.1262	20,976	15.31%
Premier Balance PPO \$1250 A	79962PA0010008	86.1%	1.1201	1,092	0.80%
Premier Balance PPO \$1400 A	79962PA0010016	84.3%	1.1075	1,644	1.20%
Premier Balance PPO \$1500 A	79962PA0010009	85.3%	1.1145	6,120	4.47%
Premier Balance PPO \$1550	79962PA0010020	82.7%	1.0972	264	0.19%
Premier Balance PPO \$2000 A	79962PA0010011	83.9%	1.1048	17,412	12.71%
Premier Balance PPO \$2500 A	79962PA0010017	82.4%	1.0951	5,184	3.78%
Premier Balance PPO \$2500 1x A	79962PA0010021	81.8%	1.0909	264	0.19%
Premier Balance PPO \$3000 A	79962PA0010022	83.0%	1.0988	264	0.19%
Premier Balance PPO \$3500 A	79962PA0010018	80.4%	1.0824	2,940	2.15%
Premier Balance PPO \$4000	79962PA0010019	78.0%	1.0685	4,476	3.27%
Premier Balance PPO \$5000	79962PA0010015	75.2%	1.0537	4,584	3.35%
Premier Balance PPO \$7000	79962PA0010023	68.5%	1.0241	2,388	1.74%
Balance PPO \$1000 A	79962PA0020016	80.9%	1.0852	852	0.62%
Balance PPO \$1750 A	79962PA0020017	81.4%	1.0888	456	0.33%
Balance PPO \$2000 A	79962PA0020018	81.2%	1.0874	1,572	1.15%
Balance PPO \$2000	79962PA0020006	75.1%	1.0530	1,068	0.78%
Balance PPO \$2600	79962PA0020005	74.4%	1.0493	1,800	1.31%
Health Savings PPO \$1500	79962PA0080001	84.5%	1.1090	5,496	4.01%
Health Savings PPO Embedded \$2800	79962PA0090001	78.8%	1.0730	5,568	4.06%
Health Savings PPO Embedded \$3550	79962PA0090005	77.7%	1.0666	6,792	4.96%
Health Savings PPO Embedded \$4250	79962PA0090003	76.8%	1.0617	2,328	1.70%
High Deductible PPO Embedded \$4750 Qualified A	79962PA0030009	70.9%	1.0339	264	0.19%
Health Savings PPO Embedded \$5500	79962PA0090006	71.0%	1.0339	264	0.19%
High Deductible PPO Embedded \$6100 Qualified A	79962PA0030010	71.0%	1.0343	264	0.19%
Health Savings PPO Embedded \$6850	79962PA0090007	69.1%	1.0266	264	0.19%
Lehigh Valley Flex Blue PPO 500G	79962PA0140001	85.9%	1.1192	588	0.43%
Lehigh Valley Flex Blue PPO 1250G	79962PA0140002	83.9%	1.1050	252	0.18%
Lehigh Valley Flex Blue PPO 3000SQE	79962PA0160001	75.6%	1.0556	108	0.08%
Choice Blue PPO 0	79962PA0170001	86.7%	1.1249	264	0.19%
Choice Blue PPO 500	79962PA0170002	86.2%	1.1211	48	0.04%
Choice Blue PPO 1250	79962PA0170003	84.0%	1.1055	264	0.19%
Choice Blue PPO 2500	79962PA0170004	81.5%	1.0894	36	0.03%
Choice Blue PPO 2800	79962PA0170005	74.6%	1.0507	264	0.19%
Choice Blue PPO 3000Q Embedded	79962PA0180001	75.7%	1.0563	264	0.19%
Choice Blue PPO 4250	79962PA0170006	75.5%	1.0552	12	0.01%
Choice Blue PPO 6650Q Embedded	79962PA0180002	69.9%	1.0298	36	0.03%

Change in Induced Demand Calculation	Reference	Formula	Result
2021 Average Benefit Richness Factor	(1)		1.1122
2019 Average Benefit Richness Factor	(2)		1.1196
Change in Induced Demand	(3)	$= (((2)/(1))^{\wedge}.5)-1$	-0.33%

Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing
Derivation of Change in Morbidity

Change in Morbidity Calculation	Reference	Formula	Calculation	
2019 Allowed Claims for those Members Expected to be Effective in 2021 [(HBG, Central region)]	(1)		\$ 589.07	*Note that these claims imply the same Network, Age, Area, and Induced Demand Characteristics as the Total Highmark CPA block
Calendar year 2019 allowed claims PMPM [(HBG, Central region)]	(2)		\$ 584.04	
Change in Morbidity	(3)	=(1)/(2)	1.009	*From '1 Data', cell M37

CY 2019 Experience for all of Highmark's CPA Small Group ACA and Transitional business	
2019 Member Months	318,257
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$526.74
2019 Age Factor	1.489
2019 Area Factor	1.033
2019 Induced Utilization Factor	1.120
2019 Network Factor	1.000

CY 2019 Experience for those in Highmark's CPA ACA block at the end of the year	
2019 Member Months	118,495
2021 Expected Member Months, Post Lapse	76,931
Percentage of Membership in 2021	58.1%
2019 Completed Allowed \$PMPM	\$615.31
2019 Age Factor	1.522
2019 Area Factor	1.031
2019 Induced Utilization Factor	1.121
2019 Network Factor	1.000

CY 2019 Experience for Transitional business expected to move to the ACA by 2021	
2019 Member Months	465
2021 Expected Member Months	467
Percentage of Membership in 2021	0.4%
2019 Completed Allowed \$PMPM	\$872.96
2019 Age Factor	1.536
2019 Area Factor	1.033
2019 Induced Utilization Factor	1.123
2019 Network Factor	1.000

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (2% worse than current block)	
2019 Member Months	-
2021 Expected Member Months	55,080
Percentage of Membership in 2021	41.6%
2019 Completed Allowed \$PMPM	\$ 627.61
2019 Age Factor	1.522
2019 Area Factor	1.031
2019 Induced Utilization Factor	1.121
2019 Network Factor	1.000

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	118,960
2021 Expected Member Months	132,478
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 621.33
2019 Age Factor	1.522
2019 Area Factor	1.031
2019 Induced Utilization Factor	1.121
2019 Network Factor	1.000

Factor to adjust the morbidity level from the total Central PA block to the expected morbidity in Highmark's average ACA block in 2021	1.154
Base allowed claims PMPM for Transitional and ACA business in 2019, rebate adjusted, excluding capitations	\$ 510.30
2019 allowed claims PMPM for HBG ACA business in 2021	\$ 589.07

Prescription Drug Rebates	\$ (22.25)
Hospital Settlements (VBR payments, claims paid outside of claim processing system)	1.011

Highmark Benefits Group (HBG)

2021 Small Group ACA Rate Filing

Derivation of New Business Morbidity Load

CPA ACA	Jan	Avg Age	Avg Demographic Based Risk Score	Revenue
	Members			Factor (HHS Age Curve)
New	2,148	39.6	1.145	1.581
Business Current	10,359	38.2	1.083	1.526
Increase	20.74%	3.63%	5.69%	3.55%

Additional Uncompensated Morbidity on New Business 2.1%

Highmark Benefits Group (HBG)
2021 Small Group ACA Rate Filing
Development of Age Calibration Factor

	Projected Member Months	Age Factor	Allowed Claims	Reference
Full Year 2019 for those in ACA at EOY	76,931	1.522	\$609.94	(1)
Existing 1 to 50 Non-ACA in 2019 to ACA by 2021	467	1.536	\$864.90	(2)
New ACA Business in 2020 & 2021	55,080	1.522	\$622.14	(3)
Existing 51 to 100 Moving to ACA in 2020 & 2021	-	1.000	\$ -	(4)
ACA Business in 2021	132,478	1.522		(5) = 1/(SUMPRODUCT(B6:B9,1/C6:C9,D6:D9)/SUMPRODUCT(B6:B9,D6:D9))

BEP Age Factor	1.489
BEP Area Factor	1.033
ACA Business in 2021 Area Factor	1.031
Change in Demographics Factor	1.021

Age Factor Used for Rating at Prior Renewal
Age at Next Renewal (so prior renewal was 1 minus this age)
Active CPA ACA at EOY (All Dependents)
Active CPA Transitional at EOY Expected to Move to ACA (All Dependents)
All CPA Small Group Experience (All Dependents)

	0.765	0.765	0.833	0.859	0.885	0.913	0.941	0.97	1	1	1	1	1.004	1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262
Under 15	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
15416	1069	1428	1233	1446	1457	1477	1638	1662	1432	1582	1795	2060	2041	1906	2069	1703	1952	1919	1703	1962	1855	1846	2063	2215	1902	1852	
98.85	10.11	13.07	10.29	12.7	13.42	13.44	12.24	11.24	13.92	13.49	12.01	11.35	7.7	6.46	7.72	8.61	9.53	10.55	10.46	10.94	11.12	11.21	11.41	9.05	10.92	7.25	
45116	3926	4325	4011	4287	4421	4880	4907	4482	4518	5084	5057	5127	4686	4284	4778	4681	4959	4707	4686	4636	5152	5133	5631	5411	5451	4723	

1.278	1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23	2.333	2.437	2.548	2.603	2.714	2.81	2.873	2.952	3
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
2087	2126	1832	1779	2047	2045	1786	2356	2487	2237	2072	2539	2467	2359	2693	2559	2784	2594	2462	2791	2479	2387	2163	1650	3031
10.24	11.36	12.95	10.12	14	11.34	15.72	15.7	20.15	16.56	17.82	16.13	18.56	18.1	17.42	17.89	16.58	16.05	19.61	15.65	17.66	13.71	12.16	12.3	23.93
5009	5366	4924	4941	5260	5101	5619	5847	6924	6383	6040	6249	6432	6191	6901	6822	6500	6711	6621	6208	6141	5386	4947	4359	8316