

SERFF Tracking #:	HGHM-132380627	State Tracking #:	HGHM-132380627	Company Tracking #:	1A-SG-FPLIC-2020
State:	Pennsylvania		Filing Company:	First Priority Life Insurance Company	
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	FPLIC Small Group 2021 ACA Rate Filing				
Project Name/Number:	FPLIC Small Group 2021 ACA Rate Filing/1A-SG-FPLIC-2020				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2021 FPLIC Public PDF 07202020.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: First Priority Life Insurance Company (FPLIC) 2021 ACA Rate Filing (Small Group Market)
FPLIC Filing # 1A-SG-FPLIC-2020 (SERFF Filing # HGHM-132380627)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached First Priority Life Insurance Company 2021 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, First Priority Life Insurance Company 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 First Priority Life Insurance Company should be redacted before release.

Dear Ms. Gray:

This Filing revises the First Priority Life Insurance Company (FPLIC) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off-Exchange ACA rates 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 10.34% to 12.41%.

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 #: **First Priority Life Insurance Company, NAIC # 60147 ("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: **12.41% increase**
6. Range of rate change requested: **8.35% to 18.51%**
7. Total additional annual revenue generated from the proposed rate change: **\$3,364,256**
8. Product(s): **PPO**
9. Rating Areas and the change from 2020: **Region 3** (Northeastern 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: **4,595 covered lives; 2,903 policyholders**
12. Number of plans offered in 2021 and the change this represents from 2020: **53**

The Company offered 54 plans in 2020. For 2021, the Company is offering 6 new plans in the Market, and removing 7 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-PA21-125098239** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Blue Care PPO	FPLIC-BC/PPO/SM-2; HGHM-132368534
Lehigh Valley Flex Blue HDHP PPO	FPLIC-LV/HDHP/SM-2; HGHM-132368522
AffordaBlue	FPLIC-AB/COMP-SM-2; HGHM-132368505
Blue Care HDHP PPO	FPLIC-BC/HDHP/SM-2; HGHM-132368520
Lehigh Valley Flex Blue PPO	FPLIC-LV/PPO/SM-2; HGHM-132368571

Product Name / Type	Contract Form & SERFF #
Blue Care Custom PPO	FPLIC-BCUST/PPO/SM-2; HGHM-132368527

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 55957, Company Filing # 1A-SG-FPLIC-2020 (SERFF Filing # HGHM-132380627)**

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 First Priority Life Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow First Priority Life Insurance Company 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 First Priority Life Insurance Company's business. Therefore, First Priority Life Insurance Company 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"), First Priority Life Insurance Company 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, First Priority Life Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the First Priority Life Insurance Company 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 First Priority Life Insurance Company 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_FPLIC_PAAMEXhibits_072020.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to First Priority Life Insurance Co., “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Region 3 (Northeastern PA).

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	-1.2%	HGHM-132279057
2020	-0.03%	HGHM-131937085
Third and Fourth Quarter 2019 Rate Change	16.4%	HGHM-131864020
2019	17.8%	HGHM-131496216
2018	6.6%	HGHM-131014764

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 12.41% increase. This rate change reflects the change for first quarter 2021 rates over 2020 first quarter rates.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, shows a 12.5% 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 29, 2020 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary).

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 per ACA member in the experience period. This translates to \$0.13 PMPM uniform across each member (\$0.62 for ACA members and \$0 PMPM for Transitional members) in the experience period. This \$0.13 PMPM is 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 78.85%.

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. 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 9.4% (6.0% cost; 3.2% utilization) was selected for the 2021 rate development. Please refer to the "Trend Support" exhibit in the "2021 Supplemental Exhibits - FPLIC.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 29, 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 was used to develop the trend in Table 3. Please see Section H for further details.

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 - FPLIC.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. However, as there is a

significant level of transitional policy experience in this Company's single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse.

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 1.414.

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 0.991.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2021 Supplemental Exhibits - FPLIC.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 \$50.89 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; and
- 2% of premium for the PA premium tax

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 - FPLIC.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 1.120. 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 - FPLIC.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 12.5% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 12.41%.

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 - FPLIC.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

First Priority Life Insurance Company (FPLIC) – Small Group Plans

Rate request filing ID # HGHM-132380627 - 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:	12.41% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	8.35% to 18.51%
Effective date:	January 1, 2021
Mapped Members:	4,595
Available in:	Rating Area 3

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$193,347,127
Claims	\$152,446,034
Administrative expenses	\$18,416,640
Taxes & fees	\$3,716,807
Company made (after taxes)	\$18,767,646

How it plans to spend your premium

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

Claims:	89.8%
Administrative:	8.1%
Taxes & fees:	2.1%
Profit:	0.0%

The company expects its annual medical costs to increase **9.40%**.

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, and the underlying morbidity of the population within FPLIC's ACA products.

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:	First Priority Life Insurance Co.
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

to

12/31/2021

to

12/31/2019

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	38.0	39.0
Total	351,270	26,260	41,004
<18	59,130	4,580	7,152
18-24	38,173	2,519	4,558
25-29	21,289	1,686	2,633
30-34	22,702	1,744	2,723
35-39	24,312	1,830	2,857
40-44	24,158	1,796	2,804
45-49	31,756	2,383	3,721
50-54	38,651	2,924	4,566
55-59	41,430	3,051	4,764
60-64	35,565	2,381	3,640
65+	10,914	1,016	1,586

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
\$189,199,496.17	\$157,540,112.44	\$161,500,070.11	351,270	\$26,793,343.19	\$188,293,413.30	\$0.00	\$0.00	\$95,100,084.48	\$45,648.18	\$0.00	\$4,147,631.02
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$
Loss Ratio											\$8.85%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	6.00%	8.21%	0.25%	9.68%	16.82%
Outpatient Hospital	6.00%	8.21%	0.25%	9.68%	17.57%
Professional	6.00%	8.21%	0.25%	9.68%	25.35%
Other Medical	6.00%	8.21%	0.25%	9.68%	18.10%
Capitation				90.27%	0.00%
Prescription Drugs	6.00%	8.21%	0.25%	9.68%	2.15%
Total Annual Trend				9.68%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.203	

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

** Should equal URR7 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		\$11,868,992.60	1.000%	\$11,868,992.60	37,060	\$320.26		(\$300,118.95)	\$14,515,794.30	\$391.79
Feb-16		\$12,912,273.87	1.000%	\$12,912,273.87	36,789	\$351.12		(\$267,428.56)	\$15,499,360.00	\$419.67
Mar-16		\$14,671,921.94	1.000%	\$14,671,921.94	36,492	\$402.06		(\$267,701.90)	\$17,152,278.54	\$470.03
Apr-16		\$14,360,499.57	1.000%	\$14,360,499.57	36,288	\$395.74		(\$268,827.54)	\$16,963,432.00	\$456.44
May-16		\$13,943,615.41	1.000%	\$13,943,615.41	36,430	\$382.86		(\$272,990.01)	\$15,917,190.17	\$437.05
Jun-16		\$14,616,475.02	1.000%	\$14,616,475.02	36,402	\$401.53		(\$274,795.91)	\$16,480,079.58	\$452.72
Jul-16		\$13,210,865.88	1.000%	\$13,210,865.88	36,263	\$364.29		(\$275,986.35)	\$14,831,970.44	\$408.99
Aug-16		\$13,871,849.26	1.000%	\$13,871,849.26	36,163	\$383.59		(\$277,395.42)	\$15,587,987.10	\$431.05
Sep-16		\$13,711,087.50	1.000%	\$13,711,087.50	35,995	\$380.92		(\$279,314.70)	\$15,388,986.11	\$427.56
Oct-16		\$16,028,996.45	1.000%	\$16,028,996.45	35,872	\$446.87		(\$282,877.90)	\$17,706,634.15	\$493.61
Nov-16		\$15,047,169.94	1.000%	\$15,047,169.94	35,726	\$421.18		(\$285,185.89)	\$16,599,162.31	\$464.62
Dec-16	\$179,247,396.06	\$15,082,219.83	1.000%	\$15,082,219.83	36,006	\$418.91	\$26,850,950.61	(\$293,623.95)	\$16,651,380.40	\$462.48
Jan-17		\$16,539,181.50	1.000%	\$16,539,181.50	36,575	\$452.20		(\$274,285.62)	\$19,520,496.19	\$533.71
Feb-17		\$12,924,873.96	1.000%	\$12,924,873.96	36,390	\$355.18		(\$271,550.62)	\$15,178,367.47	\$417.10
Mar-17		\$15,879,746.35	0.999%	\$15,881,114.79	36,512	\$437.35		(\$270,590.36)	\$18,147,140.86	\$499.76
Apr-17		\$14,502,899.30	0.995%	\$14,600,090.14	36,309	\$402.12		(\$270,702.47)	\$16,570,705.32	\$456.88
May-17		\$16,913,968.77	0.998%	\$16,935,116.83	36,139	\$468.61		(\$268,222.67)	\$18,937,588.99	\$524.02
Jun-17		\$14,963,972.85	0.998%	\$14,990,659.49	36,012	\$416.04		(\$266,760.91)	\$16,860,511.43	\$467.93
Jul-17		\$14,375,516.62	0.997%	\$14,411,521.40	35,918	\$401.03		(\$265,346.37)	\$15,913,493.89	\$442.80
Aug-17		\$15,140,635.40	0.997%	\$15,180,752.04	35,794	\$424.11		(\$263,171.52)	\$16,841,027.93	\$470.50
Sep-17		\$15,589,297.57	0.997%	\$15,629,479.78	35,819	\$436.35		(\$263,779.98)	\$17,045,284.72	\$475.87
Oct-17		\$15,544,389.12	0.997%	\$15,587,737.65	35,955	\$433.52		(\$266,473.43)	\$17,248,955.63	\$479.74
Nov-17		\$14,872,681.73	0.997%	\$14,914,681.76	36,075	\$413.44		(\$268,613.42)	\$16,365,220.63	\$453.64
Dec-17	\$204,992,329.05	\$16,094,742.48	0.997%	\$16,141,878.29	36,120	\$446.94	\$29,279,851.15	(\$269,633.57)	\$17,570,037.66	\$486.44
Jan-18		\$15,038,640.92	0.997%	\$15,082,515.20	34,973	\$438.79		(\$261,445.69)	\$17,902,471.00	\$520.83
Feb-18		\$12,480,212.03	0.996%	\$12,425,689.03	34,065	\$394.12		(\$260,207.16)	\$15,640,778.12	\$459.13
Mar-18		\$14,629,820.79	0.996%	\$14,678,307.85	33,933	\$432.57		(\$262,745.71)	\$16,860,868.40	\$496.89
Apr-18		\$13,879,961.96	0.996%	\$13,928,531.65	33,806	\$412.01		(\$260,335.14)	\$15,857,908.78	\$469.09
May-18		\$15,020,303.28	0.995%	\$15,072,598.37	33,793	\$446.03		(\$260,213.40)	\$16,899,382.43	\$503.85
Jun-18		\$14,403,302.57	0.996%	\$14,454,547.77	33,684	\$429.12		(\$268,107.39)	\$16,123,461.73	\$478.67
Jul-18		\$15,625,169.00	0.995%	\$15,693,928.85	33,622	\$466.78		(\$267,002.87)	\$17,194,502.10	\$511.41
Aug-18		\$16,298,135.94	0.994%	\$16,393,520.29	33,542	\$488.75		(\$265,561.89)	\$18,097,687.89	\$539.55
Sep-18		\$13,630,981.72	0.993%	\$13,726,326.76	33,615	\$408.16		(\$267,439.98)	\$14,937,247.98	\$446.36
Oct-18		\$16,838,555.53	0.994%	\$16,938,059.84	33,608	\$503.99		(\$267,461.06)	\$18,565,612.39	\$552.42
Nov-18		\$14,530,787.09	0.993%	\$14,629,826.20	33,542	\$436.16		(\$268,371.66)	\$16,123,298.19	\$480.69
Dec-18	\$206,374,704.80	\$15,767,942.13	0.993%	\$15,875,252.83	33,521	\$473.59	\$28,951,773.44	(\$268,084.29)	\$17,384,410.73	\$516.23
Jan-19		\$11,751,674.65	0.992%	\$11,851,021.32	31,184	\$444.17		(\$267,911.41)	\$16,472,923.93	\$508.25
Feb-19		\$12,915,538.23	0.992%	\$13,013,605.15	30,746	\$433.20		(\$266,565.73)	\$14,965,680.43	\$486.75
Mar-19		\$12,967,641.29	0.991%	\$13,077,624.52	30,511	\$438.62		(\$266,477.37)	\$15,089,119.43	\$494.56
Apr-19		\$13,440,958.53	0.987%	\$13,607,811.41	30,155	\$451.26		(\$265,945.00)	\$15,399,465.00	\$507.69
May-19		\$13,852,579.55	0.987%	\$14,028,329.40	29,850	\$469.96		(\$273,352.21)	\$15,604,062.27	\$522.75
Jun-19		\$12,876,660.15	0.984%	\$13,074,027.68	29,481	\$443.47		(\$263,792.18)	\$14,327,211.15	\$485.96
Jul-19		\$12,716,998.36	0.982%	\$12,950,520.53	29,167	\$438.60		(\$262,534.52)	\$14,284,175.69	\$486.50
Aug-19		\$13,809,038.03	0.981%	\$14,076,131.20	28,830	\$488.25		(\$266,926.11)	\$15,220,755.34	\$527.95
Sep-19		\$13,180,489.47	0.979%	\$13,551,231.37	28,482	\$475.78		(\$273,810.14)	\$14,587,234.66	\$512.16
Oct-19		\$13,068,998.18	0.960%	\$13,602,780.25	28,127	\$468.15		(\$268,873.96)	\$14,869,440.48	\$528.47
Nov-19		\$12,712,268.63	0.953%	\$13,336,321.52	27,780	\$480.07		(\$275,722.76)	\$14,338,432.14	\$516.14
Dec-19	\$189,199,496.17	\$12,249,267.34	0.919%	\$13,327,709.75	26,917	\$495.14	\$26,793,343.19	(\$267,364.20)	\$14,204,094.43	\$527.70

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: First Priority Life Insurance Co.
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)										50.00	\$ -
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:	First Priority Life Insurance Co.	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinurance 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:	First Priority Life Insurance Co.	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: First Priority Life Insurance Co.
Product(s): PPD
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	\$ 510.26	\$ -
Two year trend projection factor	1.203	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 613.80	\$ -
Single Risk Pool Adjustment Factors		
Change in Mortality - Impact of Reinsurance Program	1.000	1.000
Change in Mortality - All Other	1.414	0.000
Total Non-Mortality Changes	0.965	0.000
Change in Demographics	1.004	0.000
Change in Network	0.970	0.000
Change in Benefits	0.991	0.000
Change in Other	1.000	0.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 637.12	\$ -
Credibility Factors	100%	0%
Blended Projected EHB Claims PMPM	\$ 637.12	\$ -
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 637.12	\$ -
Projected Paid to Allowed Ratio	0.859	
Projected Incurred EHB Claims PMPM	\$ 718.76	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$ 510.88	
Projected Incurred Exchange User Fee PMPM	\$ 50.00	
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 667.87	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 777.90	
Projected Allowed Non-EHB Claims PMPM	\$ 50.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 667.87	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 777.90	

Table 6. Retention

Retention Items - Expressed in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.07%	\$59.97
General and Claims	1.08%	\$17.79
Agent/Broker Fees and Commissions	7.41%	\$19.42
Quality Improvement Initiatives	0.18%	\$2.84
Taxes and Fees	2.30%	\$13.34
Risk Adjustment User Fee	0.03%	\$0.23
ICORI Fee	0.03%	\$0.23
PA Premium & Other Taxes (If Applicable)	7.40%	\$14.84
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Priced for Small Groups only)	0.05%	\$0.45
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.13%	\$75.31
Projected Required Revenue PMPM		\$ 743.18

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 427.82	\$ 480.70	\$ 52.88	12.4%
B. Base period allowed claims before normalization	\$ 5544.66	\$ 5102.28	\$ (6.39)	-1.5%
C. Normalization factor component of change	\$ (842.57)	\$ (517.30)	\$ (9.96)	-2.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 354.28	\$ 337.94	\$ (16.34)	-3.8%
D2. URR Trend	\$ 60.79	\$ 68.57	\$ 7.79	1.8%
D3. URR Mortality	\$ 128.16	\$ 168.35	\$ 40.17	6.4%
D4. URR Other	\$ (21.97)	\$ (20.38)	\$ 3.59	0.8%
D5. Normalized URR Risk Adjustment on an allowed basis	\$ (19.52)	\$ (19.26)	\$ 0.06	0.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 479.93	\$ 515.29	\$ 35.27	8.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (72.09)	\$ (71.80)	\$ 0.40	0.1%
E2. Pricing AV	\$ (69.31)	\$ (62.11)	\$ 7.20	1.7%
E3. Benefit Richness	\$ 34.13	\$ 46.78	\$ 12.64	3.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (107.27)	\$ (86.99)	\$ 20.28	4.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 36.14	\$ 38.79	\$ 2.64	0.6%
F2. Taxes and Fees	\$ 14.81	\$ 9.92	\$ (4.88)	-1.1%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 50.95	\$ 48.71	\$ (2.24)	-0.5%
G. Change in Miscellaneous Items				
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 423.63	\$ 476.92	\$ 53.31	12.5%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 510.26
Blended Earned Premium	\$ 180,199,496.12
Blended Loss Ratio	78.83%

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	36,717	6,363	6,366	16,979	41,004
Adjusted Projected Allowed EHB Claims PMPM	\$ 837.18	\$ 837.18	\$ 837.18	\$ 837.18	\$ 837.18
Months of Trend	-	3	6	9	-
Annual Trend	9.40%	9.40%	9.40%	9.40%	-
Single Risk Pool Projected Allowed Claims	\$ 837.18	\$ 856.19	\$ 875.64	\$ 895.51	\$ 862.27
Quarterly Trend Factor	1.000	1.021	1.046	1.074	1.039

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.1%	1.1%
Average Geographic Factor	1.00%	1.00%
Average Tobacco Factor	1.00%	1.00%
Average Benefit Richness (induced demand)	1.09%	1.13%
Average Network Factor	0.84%	0.84%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 709.58	\$ 777.90
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 483.85	\$ 515.20

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

	2020	2021
Paid to Allowed	0.851	0.859
URRT Trend (Total Applied Trend Factor)	1.172	1.203
URRT Mortality	1.300	1.416
URRT "Other"	0.959	0.960
Risk Adjustment	\$ (47.08)	\$ (50.88)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 0.40	\$ 0.48
Network	0.859	0.861
Pricing AV	0.833	0.885
Benefit Richness	1.101	1.125
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.40%	8.07%
Taxes and Fees	3.46%	2.06%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: First Priority Life Insurance Co.
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: \$ 777.90

Age Calibration
Geographic Ca
Tobacco Calibr
Aggregate Cal

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 Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs

Totals - Current Membership										0.845		0.860		1.002		1.000		0.997		1.000		\$		670.99		8.1%	
Total - Projected Membership										0.841		0.856		1.000		1.000		1.000		1.000		\$		667.87		8.1%	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	55957PA0270007	PPO	BlueCare PPO Platinum 12	M	55957PA0270007	Platinum	0.91346142	Standard	Off	0.932	1.050	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 2	55957PA0270016	PPO	BlueCare PPO Platinum 13	M	55957PA0270016	Platinum	0.91914791	Standard	Off	0.923	1.043	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 3	55957PA0270002	PPO	BlueCare PPO Platinum 2	M	55957PA0270002	Platinum	0.91116093	Standard	Off	0.918	1.040	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 4	55957PA0270006	PPO	BlueCare PPO Platinum 11	M	55957PA0270006	Platinum	0.90195609	Standard	Off	0.898	1.025	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 5	55957PA0270017	PPO	BlueCare PPO Gold 27	M	55957PA0270017	Gold	0.81997688	Standard	Off	0.872	1.008	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 6	55957PA0270018	PPO	BlueCare PPO Gold 15	M	55957PA0270018	Gold	0.81996507	Standard	Off	0.805	0.967	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 7	55957PA0270008	PPO	BlueCare PPO Gold 12	M	55957PA0270008	Gold	0.81881995	Standard	Off	0.838	0.986	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 8	55957PA0270009	PPO	BlueCare PPO Gold 18	M	55957PA0270009	Gold	0.81974593	Standard	Off	0.835	0.984	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 9	55957PA0270011	PPO	BlueCare PPO Gold 24	M	55957PA0270011	Gold	0.81989455	Standard	Off	0.839	0.987	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 10	55957PA0270030	PPO	BlueCare PPO Gold 10	M	55957PA0270030	Gold	0.78463029	Standard	Off	0.821	0.976	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 11	55957PA0270031	PPO	BlueCare PPO Gold 2	M	55957PA0270031	Gold	0.79317412	Standard	Off	0.788	0.958	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 12	55957PA0270032	PPO	BlueCare PPO Gold 29	M	55957PA0270032	Gold	0.78575392	Standard	Off	0.797	0.962	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 13	55957PA0270028	PPO	BlueCare PPO Gold 6	M	55957PA0270028	Gold	0.80586675	Standard	Off	0.779	0.953	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 14	55957PA0270029	PPO	BlueCare PPO Gold 9	M	55957PA0270029	Gold	0.79852288	Standard	Off	0.772	0.950	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 15	55957PA0290007	PPO	BlueCare Custom PPO Platinum 12	M	55957PA0290007	Platinum	0.91346142	Standard	Off	0.932	1.050	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 16	55957PA0290008	PPO	BlueCare Custom PPO Platinum 13	M	55957PA0290008	Platinum	0.91914791	Standard	Off	0.923	1.043	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 17	55957PA0290002	PPO	BlueCare Custom PPO Platinum 2	M	55957PA0290002	Platinum	0.91116093	Standard	Off	0.918	1.040	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 18	55957PA0290006	PPO	BlueCare Custom PPO Platinum 11	M	55957PA0290006	Platinum	0.90195609	Standard	Off	0.898	1.025	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 19	55957PA0290022	PPO	BlueCare Custom PPO Gold 27	M	55957PA0290022	Gold	0.81997688	Standard	Off	0.872	1.008	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 20	55957PA0290012	PPO	BlueCare Custom PPO Gold 15	M	55957PA0290012	Gold	0.81996507	Standard	Off	0.805	0.967	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 21	55957PA0290011	PPO	BlueCare Custom PPO Gold 12	M	55957PA0290011	Gold	0.81881995	Standard	Off	0.838	0.986	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 22	55957PA0290013	PPO	BlueCare Custom PPO Gold 18	M	55957PA0290013	Gold	0.81974593	Standard	Off	0.835	0.984	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 23	55957PA0290016	PPO	BlueCare Custom PPO Gold 24	M	55957PA0290016	Gold	0.81989455	Standard	Off	0.839	0.987	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 24	55957PA0290029	PPO	BlueCare Custom PPO Gold 10	M	55957PA0290029	Gold	0.78463029	Standard	Off	0.821	0.976	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 25	55957PA0290030	PPO	BlueCare Custom PPO Gold 2	M	55957PA0290030	Gold	0.79317412	Standard	Off	0.788	0.958	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 26	55957PA0290031	PPO	BlueCare Custom PPO Gold 6	M	55957PA0290031	Gold	0.80586675	Standard	Off	0.779	0.953	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 27	55957PA0290032	PPO	BlueCare Custom PPO Gold 9	M	55957PA0290032	Gold	0.79852288	Standard	Off	0.772	0.950	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 28	55957PA0290033	PPO	BlueCare Custom PPO Gold 29	M	55957PA0290033	Gold	0.78575392	Standard	Off	0.797	0.962	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 29	55957PA0280004	PPO	BlueCare QHD PPO Gold 1	M	55957PA0280004	Gold	0.81952204	Standard	Off	0.837	0.985	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 30	55957PA0300001	PPO	AffordaBlue Platinum 1	M	55957PA0300001	Platinum	0.89550801	Standard	Off	0.893	1.022	1.000	0.842	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 31	55957PA0300002	PPO	AffordaBlue Gold Option 1	M	55957PA0300002	Gold	0.81686654	Standard	Off	0.813	0.971	1.000	0.842	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 32	55957PA0370001	PPO	Lehigh Valley Flex Blue PPO \$500	M	55957PA0370001	Gold	0.81738955	Standard	Off	0.841	0.988	1.000	1.099	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 33	55957PA0370002	PPO	Lehigh Valley Flex Blue PPO \$1250	M	55957PA0370002	Gold	0.81423063	Standard	Off	0.822	0.976	1.000	1.099	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 34	55957PA0380001	PPO	Lehigh Valley Flex Blue PPO HDHP \$3000	M	55957PA0380001	Silver	0.71824824	Standard	Off	0.749	0.939	1.000	1.099	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 35	55957PA0270023	PPO	BlueCare PPO Gold 28	M	55957PA0270023	Gold	0.77984842	Standard	Off	0.865	1.003	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 36	55957PA0270026	PPO	BlueCare PPO Silver 13	M	55957PA0270026	Silver	0.71986498	Standard	Off	0.754	0.942	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 37	55957PA0290024	PPO	BlueCare Custom PPO Gold 28	M	55957PA0290024	Gold	0.77984842	Standard	Off	0.865	1.003	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 38	55957PA0290027	PPO	BlueCare Custom PPO Silver 13	M	55957PA0290027	Silver	0.71986498	Standard	Off	0.754	0.942	1.000	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 39	55957PA0270013	PPO	BlueCare PPO Bronze 4	M	55957PA0270013	Bronze	0.64975494	Standard	Off	0.691	0.916	1.000	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.0							

Calibration	
Factor	1.553
Calibration Factor	1.000
Calibration Factor	1.000
Calibration Factor	1.553

Taxes & Fees (not including Exchange fees)	Profit or Contingency

[illegible]

Center Name:	First Priority Life Insurance Co
Product(s):	FFD
Market Segment:	Small Group
Kate Effective Date:	01/01/2021

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	First Priority Life Insurance Co.
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	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.000	1.000
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: First Priority Life Insurance Co.
 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)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$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	\$487.81	\$487.81	\$480.06	\$480.06	\$475.98	\$475.98	\$459.23	\$459.23	\$438.13	\$438.13
15	\$531.17	\$531.17	\$522.73	\$522.73	\$518.28	\$518.28	\$500.05	\$500.05	\$477.08	\$477.08
16	\$547.75	\$547.75	\$539.05	\$539.05	\$534.46	\$534.46	\$515.66	\$515.66	\$491.97	\$491.97
17	\$564.33	\$564.33	\$555.36	\$555.36	\$550.64	\$550.64	\$531.27	\$531.27	\$506.86	\$506.86
18	\$582.18	\$582.18	\$572.93	\$572.93	\$568.06	\$568.06	\$548.07	\$548.07	\$522.89	\$522.89
19	\$600.04	\$600.04	\$590.51	\$590.51	\$585.48	\$585.48	\$564.88	\$564.88	\$538.93	\$538.93
20	\$618.53	\$618.53	\$608.70	\$608.70	\$603.52	\$603.52	\$582.29	\$582.29	\$555.54	\$555.54
21	\$637.66	\$637.66	\$627.53	\$627.53	\$622.19	\$622.19	\$600.30	\$600.30	\$572.72	\$572.72
22	\$637.66	\$637.66	\$627.53	\$627.53	\$622.19	\$622.19	\$600.30	\$600.30	\$572.72	\$572.72
23	\$637.66	\$637.66	\$627.53	\$627.53	\$622.19	\$622.19	\$600.30	\$600.30	\$572.72	\$572.72
24	\$637.66	\$637.66	\$627.53	\$627.53	\$622.19	\$622.19	\$600.30	\$600.30	\$572.72	\$572.72
25	\$640.21	\$640.21	\$630.04	\$630.04	\$624.68	\$624.68	\$602.70	\$602.70	\$575.01	\$575.01
26	\$652.96	\$652.96	\$642.59	\$642.59	\$637.12	\$637.12	\$614.71	\$614.71	\$586.47	\$586.47
27	\$668.27	\$668.27	\$657.65	\$657.65	\$652.06	\$652.06	\$629.11	\$629.11	\$600.21	\$600.21
28	\$693.14	\$693.14	\$682.13	\$682.13	\$676.32	\$676.32	\$652.53	\$652.53	\$622.55	\$622.55
29	\$713.54	\$713.54	\$702.21	\$702.21	\$696.23	\$696.23	\$671.74	\$671.74	\$640.87	\$640.87
30	\$723.74	\$723.74	\$712.25	\$712.25	\$706.19	\$706.19	\$681.34	\$681.34	\$650.04	\$650.04
31	\$739.05	\$739.05	\$727.31	\$727.31	\$721.12	\$721.12	\$695.75	\$695.75	\$663.78	\$663.78
32	\$754.35	\$754.35	\$742.37	\$742.37	\$736.05	\$736.05	\$710.15	\$710.15	\$677.53	\$677.53
33	\$763.92	\$763.92	\$751.78	\$751.78	\$745.38	\$745.38	\$719.16	\$719.16	\$686.12	\$686.12
34	\$774.12	\$774.12	\$761.82	\$761.82	\$755.34	\$755.34	\$728.76	\$728.76	\$695.28	\$695.28
35	\$779.22	\$779.22	\$766.84	\$766.84	\$760.32	\$760.32	\$733.57	\$733.57	\$699.86	\$699.86
36	\$784.32	\$784.32	\$771.86	\$771.86	\$765.29	\$765.29	\$738.37	\$738.37	\$704.45	\$704.45
37	\$789.42	\$789.42	\$776.88	\$776.88	\$770.27	\$770.27	\$743.17	\$743.17	\$709.03	\$709.03
38	\$794.52	\$794.52	\$781.90	\$781.90	\$775.25	\$775.25	\$747.97	\$747.97	\$713.61	\$713.61
39	\$804.73	\$804.73	\$791.94	\$791.94	\$785.20	\$785.20	\$757.58	\$757.58	\$722.77	\$722.77
40	\$814.93	\$814.93	\$801.98	\$801.98	\$795.16	\$795.16	\$767.18	\$767.18	\$731.94	\$731.94
41	\$830.23	\$830.23	\$817.04	\$817.04	\$810.09	\$810.09	\$781.59	\$781.59	\$745.68	\$745.68
42	\$844.90	\$844.90	\$831.48	\$831.48	\$824.40	\$824.40	\$795.40	\$795.40	\$758.85	\$758.85
43	\$865.30	\$865.30	\$851.56	\$851.56	\$844.31	\$844.31	\$814.61	\$814.61	\$777.18	\$777.18
44	\$890.81	\$890.81	\$876.66	\$876.66	\$869.20	\$869.20	\$838.62	\$838.62	\$800.09	\$800.09
45	\$920.78	\$920.78	\$906.15	\$906.15	\$898.44	\$898.44	\$866.83	\$866.83	\$827.01	\$827.01
46	\$956.49	\$956.49	\$941.30	\$941.30	\$933.29	\$933.29	\$900.45	\$900.45	\$859.08	\$859.08
47	\$996.66	\$996.66	\$980.83	\$980.83	\$972.48	\$972.48	\$938.27	\$938.27	\$895.16	\$895.16
48	\$1,042.57	\$1,042.57	\$1,026.01	\$1,026.01	\$1,017.28	\$1,017.28	\$981.49	\$981.49	\$936.40	\$936.40
49	\$1,087.85	\$1,087.85	\$1,070.57	\$1,070.57	\$1,061.46	\$1,061.46	\$1,024.11	\$1,024.11	\$977.06	\$977.06
50	\$1,138.86	\$1,138.86	\$1,120.77	\$1,120.77	\$1,111.23	\$1,111.23	\$1,072.14	\$1,072.14	\$1,022.88	\$1,022.88
51	\$1,189.24	\$1,189.24	\$1,170.34	\$1,170.34	\$1,160.38	\$1,160.38	\$1,119.56	\$1,119.56	\$1,068.12	\$1,068.12
52	\$1,244.71	\$1,244.71	\$1,224.94	\$1,224.94	\$1,214.51	\$1,214.51	\$1,171.79	\$1,171.79	\$1,117.95	\$1,117.95
53	\$1,300.83	\$1,300.83	\$1,280.16	\$1,280.16	\$1,269.27	\$1,269.27	\$1,224.61	\$1,224.61	\$1,168.35	\$1,168.35
54	\$1,361.40	\$1,361.40	\$1,339.78	\$1,339.78	\$1,328.38	\$1,328.38	\$1,281.64	\$1,281.64	\$1,222.76	\$1,222.76
55	\$1,421.98	\$1,421.98	\$1,399.39	\$1,399.39	\$1,387.48	\$1,387.48	\$1,338.67	\$1,338.67	\$1,277.17	\$1,277.17
56	\$1,487.66	\$1,487.66	\$1,464.03	\$1,464.03	\$1,451.57	\$1,451.57	\$1,400.50	\$1,400.50	\$1,336.16	\$1,336.16
57	\$1,553.98	\$1,553.98	\$1,529.29	\$1,529.29	\$1,516.28	\$1,516.28	\$1,462.93	\$1,462.93	\$1,395.72	\$1,395.72
58	\$1,624.76	\$1,624.76	\$1,598.95	\$1,598.95	\$1,585.34	\$1,585.34	\$1,529.56	\$1,529.56	\$1,459.29	\$1,459.29
59	\$1,659.83	\$1,659.83	\$1,633.46	\$1,633.46	\$1,619.56	\$1,619.56	\$1,562.58	\$1,562.58	\$1,490.79	\$1,490.79
60	\$1,730.61	\$1,730.61	\$1,703.12	\$1,703.12	\$1,688.62	\$1,688.62	\$1,629.21	\$1,629.21	\$1,554.36	\$1,554.36
61	\$1,791.82	\$1,791.82	\$1,763.36	\$1,763.36	\$1,748.35	\$1,748.35	\$1,686.84	\$1,686.84	\$1,609.34	\$1,609.34
62	\$1,832.00	\$1,832.00	\$1,802.89	\$1,802.89	\$1,787.55	\$1,787.55	\$1,724.66	\$1,724.66	\$1,645.42	\$1,645.42
63	\$1,882.37	\$1,882.37	\$1,852.47	\$1,852.47	\$1,836.70	\$1,836.70	\$1,772.09	\$1,772.09	\$1,690.67	\$1,690.67
64+	\$1,912.98	\$1,912.98	\$1,882.59	\$1,882.59	\$1,866.57	\$1,866.57	\$1,800.90	\$1,800.90	\$1,718.16	\$1,718.16

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)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270011		55957PA0270030	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 24		BlueCare PPO Gold 10	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400	
Coinurance =>	80%		100%		100%		100%		100%	
Copays =>	\$20		\$35		\$20		\$20		\$45	
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	\$388.47	\$388.47	\$412.16	\$412.16	\$410.01	\$410.01	\$412.82	\$412.82	\$399.46	\$399.46
15	\$423.00	\$423.00	\$448.80	\$448.80	\$446.45	\$446.45	\$449.51	\$449.51	\$434.97	\$434.97
16	\$436.20	\$436.20	\$462.80	\$462.80	\$460.39	\$460.39	\$463.54	\$463.54	\$448.54	\$448.54
17	\$449.40	\$449.40	\$476.81	\$476.81	\$474.32	\$474.32	\$477.57	\$477.57	\$462.12	\$462.12
18	\$463.62	\$463.62	\$491.90	\$491.90	\$489.33	\$489.33	\$492.68	\$492.68	\$476.74	\$476.74
19	\$477.84	\$477.84	\$506.98	\$506.98	\$504.34	\$504.34	\$507.79	\$507.79	\$491.36	\$491.36
20	\$492.57	\$492.57	\$522.61	\$522.61	\$519.88	\$519.88	\$523.44	\$523.44	\$506.50	\$506.50
21	\$507.80	\$507.80	\$538.77	\$538.77	\$535.96	\$535.96	\$539.63	\$539.63	\$522.17	\$522.17
22	\$507.80	\$507.80	\$538.77	\$538.77	\$535.96	\$535.96	\$539.63	\$539.63	\$522.17	\$522.17
23	\$507.80	\$507.80	\$538.77	\$538.77	\$535.96	\$535.96	\$539.63	\$539.63	\$522.17	\$522.17
24	\$507.80	\$507.80	\$538.77	\$538.77	\$535.96	\$535.96	\$539.63	\$539.63	\$522.17	\$522.17
25	\$509.83	\$509.83	\$540.93	\$540.93	\$538.10	\$538.10	\$541.79	\$541.79	\$524.26	\$524.26
26	\$519.99	\$519.99	\$551.70	\$551.70	\$548.82	\$548.82	\$552.58	\$552.58	\$534.70	\$534.70
27	\$532.17	\$532.17	\$564.63	\$564.63	\$561.69	\$561.69	\$565.53	\$565.53	\$547.23	\$547.23
28	\$551.98	\$551.98	\$585.64	\$585.64	\$582.59	\$582.59	\$586.58	\$586.58	\$567.60	\$567.60
29	\$568.23	\$568.23	\$602.88	\$602.88	\$599.74	\$599.74	\$603.85	\$603.85	\$584.31	\$584.31
30	\$576.35	\$576.35	\$611.50	\$611.50	\$608.31	\$608.31	\$612.48	\$612.48	\$592.66	\$592.66
31	\$588.54	\$588.54	\$624.43	\$624.43	\$621.18	\$621.18	\$625.43	\$625.43	\$605.20	\$605.20
32	\$600.73	\$600.73	\$637.36	\$637.36	\$634.04	\$634.04	\$638.38	\$638.38	\$617.73	\$617.73
33	\$608.34	\$608.34	\$645.45	\$645.45	\$642.08	\$642.08	\$646.48	\$646.48	\$625.56	\$625.56
34	\$616.47	\$616.47	\$654.07	\$654.07	\$650.66	\$650.66	\$655.11	\$655.11	\$633.91	\$633.91
35	\$620.53	\$620.53	\$658.38	\$658.38	\$654.94	\$654.94	\$659.43	\$659.43	\$638.09	\$638.09
36	\$624.59	\$624.59	\$662.69	\$662.69	\$659.23	\$659.23	\$663.74	\$663.74	\$642.27	\$642.27
37	\$628.66	\$628.66	\$667.00	\$667.00	\$663.52	\$663.52	\$668.06	\$668.06	\$646.45	\$646.45
38	\$632.72	\$632.72	\$671.31	\$671.31	\$667.81	\$667.81	\$672.38	\$672.38	\$650.62	\$650.62
39	\$640.84	\$640.84	\$679.93	\$679.93	\$676.38	\$676.38	\$681.01	\$681.01	\$658.98	\$658.98
40	\$648.97	\$648.97	\$688.55	\$688.55	\$684.96	\$684.96	\$689.65	\$689.65	\$667.33	\$667.33
41	\$661.16	\$661.16	\$701.48	\$701.48	\$697.82	\$697.82	\$702.60	\$702.60	\$679.87	\$679.87
42	\$672.84	\$672.84	\$713.87	\$713.87	\$710.15	\$710.15	\$715.01	\$715.01	\$691.88	\$691.88
43	\$689.08	\$689.08	\$731.11	\$731.11	\$727.30	\$727.30	\$732.28	\$732.28	\$708.58	\$708.58
44	\$709.40	\$709.40	\$752.66	\$752.66	\$748.74	\$748.74	\$753.86	\$753.86	\$729.47	\$729.47
45	\$733.26	\$733.26	\$777.98	\$777.98	\$773.93	\$773.93	\$779.23	\$779.23	\$754.01	\$754.01
46	\$761.70	\$761.70	\$808.16	\$808.16	\$803.94	\$803.94	\$809.45	\$809.45	\$783.26	\$783.26
47	\$793.69	\$793.69	\$842.10	\$842.10	\$837.71	\$837.71	\$843.44	\$843.44	\$816.15	\$816.15
48	\$830.25	\$830.25	\$880.89	\$880.89	\$876.29	\$876.29	\$882.30	\$882.30	\$853.75	\$853.75
49	\$866.31	\$866.31	\$919.14	\$919.14	\$914.35	\$914.35	\$920.61	\$920.61	\$890.82	\$890.82
50	\$906.93	\$906.93	\$962.24	\$962.24	\$957.22	\$957.22	\$963.78	\$963.78	\$932.60	\$932.60
51	\$947.05	\$947.05	\$1,004.81	\$1,004.81	\$999.57	\$999.57	\$1,006.41	\$1,006.41	\$973.85	\$973.85
52	\$991.23	\$991.23	\$1,051.68	\$1,051.68	\$1,046.19	\$1,046.19	\$1,053.36	\$1,053.36	\$1,019.28	\$1,019.28
53	\$1,035.91	\$1,035.91	\$1,099.09	\$1,099.09	\$1,093.36	\$1,093.36	\$1,100.85	\$1,100.85	\$1,065.23	\$1,065.23
54	\$1,084.15	\$1,084.15	\$1,150.27	\$1,150.27	\$1,144.27	\$1,144.27	\$1,152.11	\$1,152.11	\$1,114.83	\$1,114.83
55	\$1,132.39	\$1,132.39	\$1,201.46	\$1,201.46	\$1,195.19	\$1,195.19	\$1,203.37	\$1,203.37	\$1,164.44	\$1,164.44
56	\$1,184.70	\$1,184.70	\$1,256.95	\$1,256.95	\$1,250.39	\$1,250.39	\$1,258.96	\$1,258.96	\$1,218.22	\$1,218.22
57	\$1,237.51	\$1,237.51	\$1,312.98	\$1,312.98	\$1,306.13	\$1,306.13	\$1,315.08	\$1,315.08	\$1,272.53	\$1,272.53
58	\$1,293.87	\$1,293.87	\$1,372.79	\$1,372.79	\$1,365.63	\$1,365.63	\$1,374.98	\$1,374.98	\$1,330.49	\$1,330.49
59	\$1,321.80	\$1,321.80	\$1,402.42	\$1,402.42	\$1,395.10	\$1,395.10	\$1,404.66	\$1,404.66	\$1,359.21	\$1,359.21
60	\$1,378.17	\$1,378.17	\$1,462.22	\$1,462.22	\$1,454.60	\$1,454.60	\$1,464.56	\$1,464.56	\$1,417.17	\$1,417.17
61	\$1,426.92	\$1,426.92	\$1,513.94	\$1,513.94	\$1,506.05	\$1,506.05	\$1,516.36	\$1,516.36	\$1,467.30	\$1,467.30
62	\$1,458.91	\$1,458.91	\$1,547.89	\$1,547.89	\$1,539.81	\$1,539.81	\$1,550.36	\$1,550.36	\$1,500.19	\$1,500.19
63	\$1,499.03	\$1,499.03	\$1,590.45	\$1,590.45	\$1,582.15	\$1,582.15	\$1,592.99	\$1,592.99	\$1,541.45	\$1,541.45
64+	\$1,523.40	\$1,523.40	\$1,616.31	\$1,616.31	\$1,607.88	\$1,607.88	\$1,618.89	\$1,618.89	\$1,566.51	\$1,566.51

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)=>	55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029		55957PA0290007	
Plan Marketing Name =>	BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9		Platinum 12	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Platinum	
Deductible =>	\$2,000		\$5,000		\$2,500		\$4,000		\$0	
Coinurance =>	90%		100%		90%		100%		100%	
Copays =>	\$45		\$30		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,100		\$7,900		\$7,900		\$3,500	
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	\$376.74	\$376.74	\$382.23	\$382.23	\$370.16	\$370.16	\$365.62	\$365.62	\$375.62	\$375.62
15	\$410.23	\$410.23	\$416.21	\$416.21	\$403.06	\$403.06	\$398.12	\$398.12	\$409.00	\$409.00
16	\$423.03	\$423.03	\$429.20	\$429.20	\$415.64	\$415.64	\$410.55	\$410.55	\$421.77	\$421.77
17	\$435.84	\$435.84	\$442.19	\$442.19	\$428.22	\$428.22	\$422.98	\$422.98	\$434.54	\$434.54
18	\$449.63	\$449.63	\$456.18	\$456.18	\$441.77	\$441.77	\$436.36	\$436.36	\$448.28	\$448.28
19	\$463.41	\$463.41	\$470.17	\$470.17	\$455.32	\$455.32	\$449.74	\$449.74	\$462.03	\$462.03
20	\$477.70	\$477.70	\$484.66	\$484.66	\$469.35	\$469.35	\$463.60	\$463.60	\$476.27	\$476.27
21	\$492.47	\$492.47	\$499.65	\$499.65	\$483.87	\$483.87	\$477.94	\$477.94	\$491.00	\$491.00
22	\$492.47	\$492.47	\$499.65	\$499.65	\$483.87	\$483.87	\$477.94	\$477.94	\$491.00	\$491.00
23	\$492.47	\$492.47	\$499.65	\$499.65	\$483.87	\$483.87	\$477.94	\$477.94	\$491.00	\$491.00
24	\$492.47	\$492.47	\$499.65	\$499.65	\$483.87	\$483.87	\$477.94	\$477.94	\$491.00	\$491.00
25	\$494.44	\$494.44	\$501.65	\$501.65	\$485.81	\$485.81	\$479.85	\$479.85	\$492.96	\$492.96
26	\$504.29	\$504.29	\$511.64	\$511.64	\$495.48	\$495.48	\$489.41	\$489.41	\$502.78	\$502.78
27	\$516.11	\$516.11	\$523.63	\$523.63	\$507.10	\$507.10	\$500.88	\$500.88	\$514.57	\$514.57
28	\$535.31	\$535.31	\$543.12	\$543.12	\$525.97	\$525.97	\$519.52	\$519.52	\$533.72	\$533.72
29	\$551.07	\$551.07	\$559.11	\$559.11	\$541.45	\$541.45	\$534.81	\$534.81	\$549.43	\$549.43
30	\$558.95	\$558.95	\$567.10	\$567.10	\$549.19	\$549.19	\$542.46	\$542.46	\$557.29	\$557.29
31	\$570.77	\$570.77	\$579.09	\$579.09	\$560.81	\$560.81	\$553.93	\$553.93	\$569.07	\$569.07
32	\$582.59	\$582.59	\$591.09	\$591.09	\$572.42	\$572.42	\$565.40	\$565.40	\$580.85	\$580.85
33	\$589.98	\$589.98	\$598.58	\$598.58	\$579.68	\$579.68	\$572.57	\$572.57	\$588.22	\$588.22
34	\$597.86	\$597.86	\$606.58	\$606.58	\$587.42	\$587.42	\$580.22	\$580.22	\$596.07	\$596.07
35	\$601.80	\$601.80	\$610.57	\$610.57	\$591.29	\$591.29	\$584.04	\$584.04	\$600.00	\$600.00
36	\$605.74	\$605.74	\$614.57	\$614.57	\$595.16	\$595.16	\$587.87	\$587.87	\$603.93	\$603.93
37	\$609.68	\$609.68	\$618.57	\$618.57	\$599.03	\$599.03	\$591.69	\$591.69	\$607.86	\$607.86
38	\$613.62	\$613.62	\$622.56	\$622.56	\$602.90	\$602.90	\$595.51	\$595.51	\$611.79	\$611.79
39	\$621.50	\$621.50	\$630.56	\$630.56	\$610.64	\$610.64	\$603.16	\$603.16	\$619.64	\$619.64
40	\$629.38	\$629.38	\$638.55	\$638.55	\$618.39	\$618.39	\$610.81	\$610.81	\$627.50	\$627.50
41	\$641.20	\$641.20	\$650.54	\$650.54	\$630.00	\$630.00	\$622.28	\$622.28	\$639.28	\$639.28
42	\$652.52	\$652.52	\$662.04	\$662.04	\$641.13	\$641.13	\$633.27	\$633.27	\$650.58	\$650.58
43	\$668.28	\$668.28	\$678.03	\$678.03	\$656.61	\$656.61	\$648.56	\$648.56	\$666.29	\$666.29
44	\$687.98	\$687.98	\$698.01	\$698.01	\$675.97	\$675.97	\$667.68	\$667.68	\$685.93	\$685.93
45	\$711.13	\$711.13	\$721.49	\$721.49	\$698.71	\$698.71	\$690.15	\$690.15	\$709.00	\$709.00
46	\$738.71	\$738.71	\$749.48	\$749.48	\$725.81	\$725.81	\$716.91	\$716.91	\$736.50	\$736.50
47	\$769.73	\$769.73	\$780.95	\$780.95	\$756.29	\$756.29	\$747.02	\$747.02	\$767.43	\$767.43
48	\$805.19	\$805.19	\$816.93	\$816.93	\$791.13	\$791.13	\$781.43	\$781.43	\$802.79	\$802.79
49	\$840.15	\$840.15	\$852.40	\$852.40	\$825.48	\$825.48	\$815.37	\$815.37	\$837.65	\$837.65
50	\$879.55	\$879.55	\$892.37	\$892.37	\$864.19	\$864.19	\$853.60	\$853.60	\$876.93	\$876.93
51	\$918.46	\$918.46	\$931.85	\$931.85	\$902.42	\$902.42	\$891.36	\$891.36	\$915.72	\$915.72
52	\$961.30	\$961.30	\$975.32	\$975.32	\$944.51	\$944.51	\$932.94	\$932.94	\$958.43	\$958.43
53	\$1,004.64	\$1,004.64	\$1,019.29	\$1,019.29	\$987.09	\$987.09	\$975.00	\$975.00	\$1,001.64	\$1,001.64
54	\$1,051.42	\$1,051.42	\$1,066.75	\$1,066.75	\$1,033.06	\$1,033.06	\$1,020.40	\$1,020.40	\$1,048.29	\$1,048.29
55	\$1,098.21	\$1,098.21	\$1,114.22	\$1,114.22	\$1,079.03	\$1,079.03	\$1,065.81	\$1,065.81	\$1,094.93	\$1,094.93
56	\$1,148.93	\$1,148.93	\$1,165.68	\$1,165.68	\$1,128.87	\$1,128.87	\$1,115.03	\$1,115.03	\$1,145.50	\$1,145.50
57	\$1,200.15	\$1,200.15	\$1,217.65	\$1,217.65	\$1,179.19	\$1,179.19	\$1,164.74	\$1,164.74	\$1,196.57	\$1,196.57
58	\$1,254.81	\$1,254.81	\$1,273.11	\$1,273.11	\$1,232.90	\$1,232.90	\$1,217.79	\$1,217.79	\$1,251.07	\$1,251.07
59	\$1,281.90	\$1,281.90	\$1,300.59	\$1,300.59	\$1,259.51	\$1,259.51	\$1,244.08	\$1,244.08	\$1,278.07	\$1,278.07
60	\$1,336.56	\$1,336.56	\$1,356.05	\$1,356.05	\$1,313.22	\$1,313.22	\$1,297.13	\$1,297.13	\$1,332.57	\$1,332.57
61	\$1,383.84	\$1,383.84	\$1,404.02	\$1,404.02	\$1,359.67	\$1,359.67	\$1,343.01	\$1,343.01	\$1,379.71	\$1,379.71
62	\$1,414.87	\$1,414.87	\$1,435.49	\$1,435.49	\$1,390.16	\$1,390.16	\$1,373.12	\$1,373.12	\$1,410.64	\$1,410.64
63	\$1,453.77	\$1,453.77	\$1,474.97	\$1,474.97	\$1,428.38	\$1,428.38	\$1,410.88	\$1,410.88	\$1,449.43	\$1,449.43
64+	\$1,477.41	\$1,477.41	\$1,498.95	\$1,498.95	\$1,451.61	\$1,451.61	\$1,433.82	\$1,433.82	\$1,473.00	\$1,473.00

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)=>	55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold	
Deductible =>	\$250		\$500		\$750		\$500	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$30	
OOP Maximum =>	\$5,000		\$3,000		\$2,500		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$369.64	\$369.64	\$366.50	\$366.50	\$353.61	\$353.61	\$337.37	\$337.37
15	\$402.50	\$402.50	\$399.07	\$399.07	\$385.04	\$385.04	\$367.35	\$367.35
16	\$415.06	\$415.06	\$411.53	\$411.53	\$397.06	\$397.06	\$378.82	\$378.82
17	\$427.62	\$427.62	\$423.99	\$423.99	\$409.07	\$409.07	\$390.29	\$390.29
18	\$441.15	\$441.15	\$437.40	\$437.40	\$422.02	\$422.02	\$402.63	\$402.63
19	\$454.68	\$454.68	\$450.81	\$450.81	\$434.96	\$434.96	\$414.98	\$414.98
20	\$468.69	\$468.69	\$464.71	\$464.71	\$448.36	\$448.36	\$427.77	\$427.77
21	\$483.19	\$483.19	\$479.08	\$479.08	\$462.23	\$462.23	\$441.00	\$441.00
22	\$483.19	\$483.19	\$479.08	\$479.08	\$462.23	\$462.23	\$441.00	\$441.00
23	\$483.19	\$483.19	\$479.08	\$479.08	\$462.23	\$462.23	\$441.00	\$441.00
24	\$483.19	\$483.19	\$479.08	\$479.08	\$462.23	\$462.23	\$441.00	\$441.00
25	\$485.12	\$485.12	\$481.00	\$481.00	\$464.08	\$464.08	\$442.76	\$442.76
26	\$494.79	\$494.79	\$490.58	\$490.58	\$473.32	\$473.32	\$451.58	\$451.58
27	\$506.38	\$506.38	\$502.08	\$502.08	\$484.42	\$484.42	\$462.17	\$462.17
28	\$525.23	\$525.23	\$520.76	\$520.76	\$502.44	\$502.44	\$479.37	\$479.37
29	\$540.69	\$540.69	\$536.09	\$536.09	\$517.24	\$517.24	\$493.48	\$493.48
30	\$548.42	\$548.42	\$543.76	\$543.76	\$524.63	\$524.63	\$500.54	\$500.54
31	\$560.02	\$560.02	\$555.25	\$555.25	\$535.72	\$535.72	\$511.12	\$511.12
32	\$571.61	\$571.61	\$566.75	\$566.75	\$546.82	\$546.82	\$521.70	\$521.70
33	\$578.86	\$578.86	\$573.94	\$573.94	\$553.75	\$553.75	\$528.32	\$528.32
34	\$586.59	\$586.59	\$581.60	\$581.60	\$561.15	\$561.15	\$535.37	\$535.37
35	\$590.46	\$590.46	\$585.44	\$585.44	\$564.85	\$564.85	\$538.90	\$538.90
36	\$594.32	\$594.32	\$589.27	\$589.27	\$568.54	\$568.54	\$542.43	\$542.43
37	\$598.19	\$598.19	\$593.10	\$593.10	\$572.24	\$572.24	\$545.96	\$545.96
38	\$602.05	\$602.05	\$596.93	\$596.93	\$575.94	\$575.94	\$549.49	\$549.49
39	\$609.79	\$609.79	\$604.60	\$604.60	\$583.33	\$583.33	\$556.54	\$556.54
40	\$617.52	\$617.52	\$612.26	\$612.26	\$590.73	\$590.73	\$563.60	\$563.60
41	\$629.11	\$629.11	\$623.76	\$623.76	\$601.82	\$601.82	\$574.18	\$574.18
42	\$640.23	\$640.23	\$634.78	\$634.78	\$612.45	\$612.45	\$584.33	\$584.33
43	\$655.69	\$655.69	\$650.11	\$650.11	\$627.25	\$627.25	\$598.44	\$598.44
44	\$675.02	\$675.02	\$669.27	\$669.27	\$645.74	\$645.74	\$616.08	\$616.08
45	\$697.73	\$697.73	\$691.79	\$691.79	\$667.46	\$667.46	\$636.80	\$636.80
46	\$724.79	\$724.79	\$718.62	\$718.62	\$693.35	\$693.35	\$661.50	\$661.50
47	\$755.23	\$755.23	\$748.80	\$748.80	\$722.47	\$722.47	\$689.28	\$689.28
48	\$790.02	\$790.02	\$783.30	\$783.30	\$755.75	\$755.75	\$721.04	\$721.04
49	\$824.32	\$824.32	\$817.31	\$817.31	\$788.56	\$788.56	\$752.35	\$752.35
50	\$862.98	\$862.98	\$855.64	\$855.64	\$825.54	\$825.54	\$787.63	\$787.63
51	\$901.15	\$901.15	\$893.48	\$893.48	\$862.06	\$862.06	\$822.47	\$822.47
52	\$943.19	\$943.19	\$935.16	\$935.16	\$902.27	\$902.27	\$860.83	\$860.83
53	\$985.71	\$985.71	\$977.32	\$977.32	\$942.95	\$942.95	\$899.64	\$899.64
54	\$1,031.61	\$1,031.61	\$1,022.84	\$1,022.84	\$986.86	\$986.86	\$941.54	\$941.54
55	\$1,077.51	\$1,077.51	\$1,068.35	\$1,068.35	\$1,030.77	\$1,030.77	\$983.43	\$983.43
56	\$1,127.28	\$1,127.28	\$1,117.69	\$1,117.69	\$1,078.38	\$1,078.38	\$1,028.85	\$1,028.85
57	\$1,177.53	\$1,177.53	\$1,167.52	\$1,167.52	\$1,126.45	\$1,126.45	\$1,074.72	\$1,074.72
58	\$1,231.17	\$1,231.17	\$1,220.70	\$1,220.70	\$1,177.76	\$1,177.76	\$1,123.67	\$1,123.67
59	\$1,257.74	\$1,257.74	\$1,247.05	\$1,247.05	\$1,203.18	\$1,203.18	\$1,147.92	\$1,147.92
60	\$1,311.38	\$1,311.38	\$1,300.22	\$1,300.22	\$1,254.49	\$1,254.49	\$1,196.87	\$1,196.87
61	\$1,357.76	\$1,357.76	\$1,346.21	\$1,346.21	\$1,298.87	\$1,298.87	\$1,239.21	\$1,239.21
62	\$1,388.20	\$1,388.20	\$1,376.40	\$1,376.40	\$1,327.99	\$1,327.99	\$1,266.99	\$1,266.99
63	\$1,426.38	\$1,426.38	\$1,414.24	\$1,414.24	\$1,364.50	\$1,364.50	\$1,301.83	\$1,301.83
64+	\$1,449.57	\$1,449.57	\$1,437.24	\$1,437.24	\$1,386.69	\$1,386.69	\$1,323.00	\$1,323.00

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290016		55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032			
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9			
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400		\$2,000		\$2,500		\$4,000			
Coinsurance =>	80%		100%		100%		100%		100%		90%		90%		100%			
Copays =>	\$20		\$35		\$20		\$20		\$45		\$45		\$25		\$25			
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$299.12	\$299.12	\$317.37	\$317.37	\$315.71	\$315.71	\$317.87	\$317.87	\$307.58	\$307.58	\$290.09	\$290.09	\$285.02	\$285.02	\$281.53	\$281.53	\$281.53	\$281.53
15	\$325.71	\$325.71	\$345.58	\$345.58	\$343.77	\$343.77	\$346.13	\$346.13	\$334.92	\$334.92	\$315.87	\$315.87	\$310.36	\$310.36	\$306.55	\$306.55	\$306.55	\$306.55
16	\$335.88	\$335.88	\$356.36	\$356.36	\$354.50	\$354.50	\$356.93	\$356.93	\$345.38	\$345.38	\$325.73	\$325.73	\$320.05	\$320.05	\$316.12	\$316.12	\$316.12	\$316.12
17	\$346.04	\$346.04	\$367.15	\$367.15	\$365.23	\$365.23	\$367.74	\$367.74	\$355.83	\$355.83	\$335.59	\$335.59	\$329.73	\$329.73	\$325.69	\$325.69	\$325.69	\$325.69
18	\$356.99	\$356.99	\$378.77	\$378.77	\$376.79	\$376.79	\$379.37	\$379.37	\$367.09	\$367.09	\$346.21	\$346.21	\$340.17	\$340.17	\$335.99	\$335.99	\$335.99	\$335.99
19	\$367.94	\$367.94	\$390.38	\$390.38	\$388.34	\$388.34	\$391.00	\$391.00	\$378.35	\$378.35	\$356.83	\$356.83	\$350.60	\$350.60	\$346.30	\$346.30	\$346.30	\$346.30
20	\$379.28	\$379.28	\$402.41	\$402.41	\$400.31	\$400.31	\$403.05	\$403.05	\$390.01	\$390.01	\$367.82	\$367.82	\$361.40	\$361.40	\$356.97	\$356.97	\$356.97	\$356.97
21	\$391.01	\$391.01	\$414.86	\$414.86	\$412.69	\$412.69	\$415.52	\$415.52	\$402.07	\$402.07	\$379.20	\$379.20	\$372.58	\$372.58	\$368.01	\$368.01	\$368.01	\$368.01
22	\$391.01	\$391.01	\$414.86	\$414.86	\$412.69	\$412.69	\$415.52	\$415.52	\$402.07	\$402.07	\$379.20	\$379.20	\$372.58	\$372.58	\$368.01	\$368.01	\$368.01	\$368.01
23	\$391.01	\$391.01	\$414.86	\$414.86	\$412.69	\$412.69	\$415.52	\$415.52	\$402.07	\$402.07	\$379.20	\$379.20	\$372.58	\$372.58	\$368.01	\$368.01	\$368.01	\$368.01
24	\$391.01	\$391.01	\$414.86	\$414.86	\$412.69	\$412.69	\$415.52	\$415.52	\$402.07	\$402.07	\$379.20	\$379.20	\$372.58	\$372.58	\$368.01	\$368.01	\$368.01	\$368.01
25	\$392.57	\$392.57	\$416.52	\$416.52	\$414.34	\$414.34	\$417.18	\$417.18	\$403.68	\$403.68	\$380.72	\$380.72	\$374.07	\$374.07	\$369.48	\$369.48	\$369.48	\$369.48
26	\$400.39	\$400.39	\$424.82	\$424.82	\$422.59	\$422.59	\$425.49	\$425.49	\$411.72	\$411.72	\$388.30	\$388.30	\$381.52	\$381.52	\$376.84	\$376.84	\$376.84	\$376.84
27	\$409.78	\$409.78	\$434.77	\$434.77	\$432.50	\$432.50	\$435.46	\$435.46	\$421.37	\$421.37	\$397.40	\$397.40	\$390.46	\$390.46	\$385.67	\$385.67	\$385.67	\$385.67
28	\$425.03	\$425.03	\$450.95	\$450.95	\$448.59	\$448.59	\$451.67	\$451.67	\$437.05	\$437.05	\$412.19	\$412.19	\$404.99	\$404.99	\$400.03	\$400.03	\$400.03	\$400.03
29	\$437.54	\$437.54	\$464.23	\$464.23	\$461.80	\$461.80	\$464.97	\$464.97	\$449.92	\$449.92	\$424.32	\$424.32	\$416.92	\$416.92	\$411.80	\$411.80	\$411.80	\$411.80
30	\$443.80	\$443.80	\$470.87	\$470.87	\$468.40	\$468.40	\$471.62	\$471.62	\$456.35	\$456.35	\$430.39	\$430.39	\$422.88	\$422.88	\$417.69	\$417.69	\$417.69	\$417.69
31	\$453.18	\$453.18	\$480.82	\$480.82	\$478.31	\$478.31	\$481.59	\$481.59	\$466.00	\$466.00	\$439.49	\$439.49	\$431.82	\$431.82	\$426.52	\$426.52	\$426.52	\$426.52
32	\$462.56	\$462.56	\$490.78	\$490.78	\$488.21	\$488.21	\$491.56	\$491.56	\$475.65	\$475.65	\$448.59	\$448.59	\$440.76	\$440.76	\$435.36	\$435.36	\$435.36	\$435.36
33	\$468.43	\$468.43	\$497.00	\$497.00	\$494.40	\$494.40	\$497.79	\$497.79	\$481.68	\$481.68	\$454.28	\$454.28	\$446.35	\$446.35	\$440.88	\$440.88	\$440.88	\$440.88
34	\$474.69	\$474.69	\$503.64	\$503.64	\$501.01	\$501.01	\$504.44	\$504.44	\$488.11	\$488.11	\$460.35	\$460.35	\$452.31	\$452.31	\$446.76	\$446.76	\$446.76	\$446.76
35	\$477.81	\$477.81	\$506.96	\$506.96	\$504.31	\$504.31	\$507.77	\$507.77	\$491.33	\$491.33	\$463.38	\$463.38	\$455.29	\$455.29	\$449.71	\$449.71	\$449.71	\$449.71
36	\$480.94	\$480.94	\$510.28	\$510.28	\$507.61	\$507.61	\$511.09	\$511.09	\$494.55	\$494.55	\$466.42	\$466.42	\$458.27	\$458.27	\$452.65	\$452.65	\$452.65	\$452.65
37	\$484.07	\$484.07	\$513.60	\$513.60	\$510.91	\$510.91	\$514.41	\$514.41	\$497.76	\$497.76	\$469.45	\$469.45	\$461.25	\$461.25	\$455.60	\$455.60	\$455.60	\$455.60
38	\$487.20	\$487.20	\$516.92	\$516.92	\$514.21	\$514.21	\$517.74	\$517.74	\$500.98	\$500.98	\$472.48	\$472.48	\$464.23	\$464.23	\$458.54	\$458.54	\$458.54	\$458.54
39	\$493.45	\$493.45	\$523.55	\$523.55	\$520.81	\$520.81	\$524.39	\$524.39	\$507.41	\$507.41	\$478.55	\$478.55	\$470.20	\$470.20	\$464.43	\$464.43	\$464.43	\$464.43
40	\$499.71	\$499.71	\$530.19	\$530.19	\$527.42	\$527.42	\$531.03	\$531.03	\$513.85	\$513.85	\$484.62	\$484.62	\$476.16	\$476.16	\$470.32	\$470.32	\$470.32	\$470.32
41	\$509.10	\$509.10	\$540.15	\$540.15	\$537.32	\$537.32	\$541.01	\$541.01	\$523.50	\$523.50	\$493.72	\$493.72	\$485.10	\$485.10	\$479.15	\$479.15	\$479.15	\$479.15
42	\$518.09	\$518.09	\$549.69	\$549.69	\$546.81	\$546.81	\$550.56	\$550.56	\$532.74	\$532.74	\$502.44	\$502.44	\$493.67	\$493.67	\$487.61	\$487.61	\$487.61	\$487.61
43	\$530.60	\$530.60	\$562.97	\$562.97	\$560.02	\$560.02	\$563.86	\$563.86	\$545.61	\$545.61	\$514.57	\$514.57	\$505.59	\$505.59	\$499.39	\$499.39	\$499.39	\$499.39
44	\$546.24	\$546.24	\$579.56	\$579.56	\$576.53	\$576.53	\$580.48	\$580.48	\$561.69	\$561.69	\$529.74	\$529.74	\$520.49	\$520.49	\$514.11	\$514.11	\$514.11	\$514.11
45	\$564.62	\$564.62	\$599.06	\$599.06	\$595.92	\$595.92	\$600.01	\$600.01	\$580.59	\$580.59	\$547.56	\$547.56	\$538.01	\$538.01	\$531.41	\$531.41	\$531.41	\$531.41
46	\$586.52	\$586.52	\$622.29	\$622.29	\$619.04	\$619.04	\$623.28	\$623.28	\$603.11	\$603.11	\$568.80	\$568.80	\$558.87	\$558.87	\$552.02	\$552.02	\$552.02	\$552.02
47	\$611.15	\$611.15	\$648.43	\$648.43	\$645.03	\$645.03	\$649.46	\$649.46	\$628.44	\$628.44	\$592.69	\$592.69	\$582.34	\$582.34	\$575.20	\$575.20	\$575.20	\$575.20
48	\$639.30	\$639.30	\$678.30	\$678.30	\$674.75	\$674.75	\$679.38	\$679.38	\$657.38	\$657.38	\$619.99	\$619.99	\$609.17	\$609.17	\$601.70	\$601.70	\$601.70	\$601.70
49	\$667.06	\$667.06	\$707.75	\$707.75	\$704.05	\$704.05	\$708.88	\$708.88	\$685.93	\$685.93	\$646.92	\$646.92	\$635.62	\$635.62	\$627.83	\$627.83	\$627.83	\$627.83
50	\$698.34	\$698.34	\$740.94	\$740.94	\$737.06	\$737.06	\$742.12	\$742.12	\$718.10	\$718.10	\$677.25	\$677.25	\$665.43	\$665.43	\$657.27	\$657.27	\$657.27	\$657.27
51	\$729.23	\$729.23	\$773.71	\$773.71	\$769.67	\$769.67	\$774.94	\$774.94	\$749.86	\$749.86	\$707.21	\$707.21	\$694.86	\$694.86	\$686.34	\$686.34	\$686.34	\$686.34
52	\$763.25	\$763.25	\$809.81	\$809.81	\$805.57	\$805.57	\$811.10	\$811.10	\$784.84	\$784.84	\$740.20	\$740.20	\$727.28	\$727.28	\$718.36	\$718.36	\$718.36	\$718.36
53	\$797.66	\$797.66	\$846.31	\$846.31	\$841.89	\$841.89	\$847.66	\$847.66	\$820.22	\$820.22	\$773.57	\$773.57	\$760.06	\$760.06	\$750.74	\$750.74	\$750.74	\$750.74
54	\$834.81	\$834.81	\$885.73	\$885.73	\$881.09	\$881.09	\$887.14	\$887.14	\$858.42	\$858.42	\$809.59	\$809.59	\$795.46	\$795.46	\$785.70	\$785.70	\$785.70	\$785.70
55	\$871.95	\$871.95	\$925.14	\$925.14	\$920.30	\$920.30	\$926.61	\$926.61	\$896.62	\$896.62	\$845.62	\$845.62	\$830.85	\$830.85	\$820.66	\$820.66	\$820.66	\$820.66
56	\$912.23	\$912.23	\$967.87	\$967.87	\$962.81	\$962.81	\$969.41	\$969.41	\$938.03	\$938.03	\$884.67	\$884.67	\$869.23	\$869.23	\$858.57	\$858.57	\$858.57	\$858.57
57	\$952.89	\$952.89	\$1,011.01	\$1,011.01	\$1,005.73	\$1,005.73	\$1,012.62	\$1,012.62	\$979.84	\$979.84	\$924.11	\$924.11	\$907.98	\$907.98	\$896.84	\$896.84	\$896.84	\$896.84
58	\$996.29	\$996.29	\$1,057.06	\$1,057.06	\$1,051.53	\$1,051.53	\$1,058.74	\$1,058.74	\$1,024.47	\$1,024.47	\$966.20	\$966.20	\$949.33	\$949.33	\$937.69	\$937.69	\$937.69	\$937.69
59	\$1,017.80	\$1,017.80	\$1,079.88	\$1,079.88	\$1,074.23	\$1,074.23	\$1,081.60	\$1,081.60	\$1,046.59	\$1,046.59	\$987.06	\$987.06	\$969.83	\$969.83	\$957.93	\$957.93	\$957.93	\$957.93
60	\$1,061.20	\$1,061.20	\$1,125.93	\$1,125.93	\$1,120.04	\$1,120.04	\$1,127.72	\$1,127.72	\$1,091.22	\$1,091.22	\$1,029.15	\$1,029.15	\$1,011.18	\$1,011.18	\$998.78	\$998.78	\$998.78	\$998.78
61	\$1,098.74	\$1,098.74	\$1,165.76	\$1,165.76	\$1,159.66	\$1,159.66	\$1,167.61	\$1,167.61	\$1,129.82	\$1,129.82	\$1,065.55	\$1,065.55	\$1,046.95	\$1,046.95	\$1,034.11	\$1,034.11	\$1,034.11	\$1,034.11
62	\$1,123.37	\$1,123.37	\$1,191.89	\$1,191.89	\$1,185.66	\$1,185.66	\$1,193.79	\$1,193.79	\$1,155.15	\$1,155.15	\$1,089.44	\$1,089.44	\$1,070.42	\$1,070.42	\$1,057.29	\$1,057.29	\$1,057.29	\$1,057.29
63	\$1,154.26	\$1,154.26	\$1,224.67	\$1,224.67														

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0280004		55957PA0300001		55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare QHD PPO Gold 1		AffordBlue Platinum 1		AffordBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BC/HDHP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/HDHP/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		Q		Q		Q		U	
Metal =>	Gold		Gold		Platinum		Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$5,000		\$1,500		\$250/\$750		\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%		100%		100%/70%		100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$30		\$20		\$20/70%		\$25/70%		\$30/\$65		\$25/70%		90%/70%		\$40	
OOP Maximum =>	\$7,100		\$3,000		\$2,000/\$6,000		\$8,000/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.32	\$294.32	\$411.00	\$411.00	\$327.67	\$327.67	\$283.53	\$283.53	\$389.58	\$389.58	\$376.13	\$376.13	\$329.60	\$329.60	\$432.85	\$432.85
15	\$320.48	\$320.48	\$447.53	\$447.53	\$356.80	\$356.80	\$308.73	\$308.73	\$424.21	\$424.21	\$409.56	\$409.56	\$358.90	\$358.90	\$471.33	\$471.33
16	\$330.48	\$330.48	\$461.50	\$461.50	\$367.94	\$367.94	\$318.37	\$318.37	\$437.45	\$437.45	\$422.34	\$422.34	\$370.10	\$370.10	\$486.04	\$486.04
17	\$340.49	\$340.49	\$475.47	\$475.47	\$379.07	\$379.07	\$328.01	\$328.01	\$450.70	\$450.70	\$435.13	\$435.13	\$381.30	\$381.30	\$500.75	\$500.75
18	\$351.26	\$351.26	\$490.51	\$490.51	\$391.07	\$391.07	\$338.39	\$338.39	\$464.95	\$464.95	\$448.89	\$448.89	\$393.37	\$393.37	\$516.59	\$516.59
19	\$362.03	\$362.03	\$505.55	\$505.55	\$403.06	\$403.06	\$348.76	\$348.76	\$479.21	\$479.21	\$462.66	\$462.66	\$405.43	\$405.43	\$532.44	\$532.44
20	\$373.19	\$373.19	\$521.13	\$521.13	\$415.48	\$415.48	\$359.51	\$359.51	\$493.98	\$493.98	\$476.92	\$476.92	\$417.92	\$417.92	\$548.85	\$548.85
21	\$384.73	\$384.73	\$537.25	\$537.25	\$428.33	\$428.33	\$370.63	\$370.63	\$509.26	\$509.26	\$491.67	\$491.67	\$430.85	\$430.85	\$565.82	\$565.82
22	\$384.73	\$384.73	\$537.25	\$537.25	\$428.33	\$428.33	\$370.63	\$370.63	\$509.26	\$509.26	\$491.67	\$491.67	\$430.85	\$430.85	\$565.82	\$565.82
23	\$384.73	\$384.73	\$537.25	\$537.25	\$428.33	\$428.33	\$370.63	\$370.63	\$509.26	\$509.26	\$491.67	\$491.67	\$430.85	\$430.85	\$565.82	\$565.82
24	\$384.73	\$384.73	\$537.25	\$537.25	\$428.33	\$428.33	\$370.63	\$370.63	\$509.26	\$509.26	\$491.67	\$491.67	\$430.85	\$430.85	\$565.82	\$565.82
25	\$386.27	\$386.27	\$539.40	\$539.40	\$430.04	\$430.04	\$372.11	\$372.11	\$511.30	\$511.30	\$493.64	\$493.64	\$432.57	\$432.57	\$568.08	\$568.08
26	\$393.96	\$393.96	\$550.14	\$550.14	\$438.61	\$438.61	\$379.53	\$379.53	\$521.48	\$521.48	\$503.47	\$503.47	\$441.19	\$441.19	\$579.40	\$579.40
27	\$403.20	\$403.20	\$563.04	\$563.04	\$448.89	\$448.89	\$388.42	\$388.42	\$533.70	\$533.70	\$515.27	\$515.27	\$451.53	\$451.53	\$592.98	\$592.98
28	\$418.20	\$418.20	\$583.99	\$583.99	\$465.59	\$465.59	\$402.87	\$402.87	\$553.57	\$553.57	\$534.45	\$534.45	\$468.33	\$468.33	\$615.05	\$615.05
29	\$430.51	\$430.51	\$601.18	\$601.18	\$479.30	\$479.30	\$414.73	\$414.73	\$569.86	\$569.86	\$550.18	\$550.18	\$482.12	\$482.12	\$633.15	\$633.15
30	\$436.67	\$436.67	\$609.78	\$609.78	\$486.15	\$486.15	\$420.67	\$420.67	\$578.01	\$578.01	\$558.05	\$558.05	\$489.01	\$489.01	\$642.21	\$642.21
31	\$445.90	\$445.90	\$622.67	\$622.67	\$496.43	\$496.43	\$429.56	\$429.56	\$590.23	\$590.23	\$569.85	\$569.85	\$499.36	\$499.36	\$655.79	\$655.79
32	\$455.14	\$455.14	\$635.57	\$635.57	\$506.71	\$506.71	\$438.46	\$438.46	\$602.45	\$602.45	\$581.65	\$581.65	\$509.70	\$509.70	\$669.37	\$669.37
33	\$460.91	\$460.91	\$643.63	\$643.63	\$513.14	\$513.14	\$444.01	\$444.01	\$610.09	\$610.09	\$589.02	\$589.02	\$516.16	\$516.16	\$677.85	\$677.85
34	\$467.06	\$467.06	\$652.22	\$652.22	\$519.99	\$519.99	\$449.94	\$449.94	\$618.24	\$618.24	\$596.89	\$596.89	\$523.05	\$523.05	\$686.91	\$686.91
35	\$470.14	\$470.14	\$656.52	\$656.52	\$523.42	\$523.42	\$452.91	\$452.91	\$622.32	\$622.32	\$600.82	\$600.82	\$526.50	\$526.50	\$691.43	\$691.43
36	\$473.22	\$473.22	\$660.82	\$660.82	\$526.85	\$526.85	\$455.87	\$455.87	\$626.39	\$626.39	\$604.75	\$604.75	\$529.95	\$529.95	\$695.96	\$695.96
37	\$476.30	\$476.30	\$665.12	\$665.12	\$530.27	\$530.27	\$458.84	\$458.84	\$630.46	\$630.46	\$608.69	\$608.69	\$533.39	\$533.39	\$700.49	\$700.49
38	\$479.37	\$479.37	\$669.41	\$669.41	\$533.70	\$533.70	\$461.80	\$461.80	\$634.54	\$634.54	\$612.62	\$612.62	\$536.84	\$536.84	\$705.01	\$705.01
39	\$485.53	\$485.53	\$678.01	\$678.01	\$540.55	\$540.55	\$467.74	\$467.74	\$642.69	\$642.69	\$620.49	\$620.49	\$543.73	\$543.73	\$714.06	\$714.06
40	\$491.68	\$491.68	\$686.61	\$686.61	\$547.41	\$547.41	\$473.67	\$473.67	\$650.83	\$650.83	\$628.35	\$628.35	\$550.63	\$550.63	\$723.12	\$723.12
41	\$500.92	\$500.92	\$699.50	\$699.50	\$557.69	\$557.69	\$482.56	\$482.56	\$663.06	\$663.06	\$640.15	\$640.15	\$560.97	\$560.97	\$736.70	\$736.70
42	\$509.77	\$509.77	\$711.86	\$711.86	\$567.54	\$567.54	\$491.08	\$491.08	\$674.77	\$674.77	\$651.46	\$651.46	\$570.88	\$570.88	\$749.71	\$749.71
43	\$522.08	\$522.08	\$729.05	\$729.05	\$581.24	\$581.24	\$502.94	\$502.94	\$691.07	\$691.07	\$667.20	\$667.20	\$584.66	\$584.66	\$767.82	\$767.82
44	\$537.47	\$537.47	\$750.54	\$750.54	\$598.38	\$598.38	\$517.77	\$517.77	\$711.44	\$711.44	\$686.86	\$686.86	\$601.90	\$601.90	\$790.45	\$790.45
45	\$555.55	\$555.55	\$775.79	\$775.79	\$618.51	\$618.51	\$535.19	\$535.19	\$735.37	\$735.37	\$709.97	\$709.97	\$622.15	\$622.15	\$817.04	\$817.04
46	\$577.10	\$577.10	\$805.88	\$805.88	\$642.50	\$642.50	\$555.95	\$555.95	\$763.89	\$763.89	\$737.51	\$737.51	\$646.28	\$646.28	\$848.73	\$848.73
47	\$601.33	\$601.33	\$839.72	\$839.72	\$669.48	\$669.48	\$579.29	\$579.29	\$795.97	\$795.97	\$768.48	\$768.48	\$673.42	\$673.42	\$884.38	\$884.38
48	\$629.03	\$629.03	\$878.40	\$878.40	\$700.32	\$700.32	\$605.98	\$605.98	\$832.64	\$832.64	\$803.88	\$803.88	\$704.44	\$704.44	\$925.12	\$925.12
49	\$656.35	\$656.35	\$916.55	\$916.55	\$730.73	\$730.73	\$632.29	\$632.29	\$868.80	\$868.80	\$838.79	\$838.79	\$735.03	\$735.03	\$965.29	\$965.29
50	\$687.13	\$687.13	\$959.53	\$959.53	\$765.00	\$765.00	\$661.95	\$661.95	\$909.54	\$909.54	\$878.12	\$878.12	\$769.50	\$769.50	\$1,010.55	\$1,010.55
51	\$717.52	\$717.52	\$1,001.97	\$1,001.97	\$798.84	\$798.84	\$691.22	\$691.22	\$949.77	\$949.77	\$916.96	\$916.96	\$803.54	\$803.54	\$1,055.25	\$1,055.25
52	\$750.99	\$750.99	\$1,048.71	\$1,048.71	\$836.10	\$836.10	\$723.47	\$723.47	\$994.08	\$994.08	\$959.74	\$959.74	\$841.02	\$841.02	\$1,104.48	\$1,104.48
53	\$784.85	\$784.85	\$1,095.99	\$1,095.99	\$873.79	\$873.79	\$756.09	\$756.09	\$1,038.89	\$1,038.89	\$1,003.01	\$1,003.01	\$878.93	\$878.93	\$1,154.27	\$1,154.27
54	\$821.40	\$821.40	\$1,147.03	\$1,147.03	\$914.48	\$914.48	\$791.30	\$791.30	\$1,087.27	\$1,087.27	\$1,049.72	\$1,049.72	\$919.86	\$919.86	\$1,208.03	\$1,208.03
55	\$857.95	\$857.95	\$1,198.07	\$1,198.07	\$955.18	\$955.18	\$826.50	\$826.50	\$1,135.65	\$1,135.65	\$1,096.42	\$1,096.42	\$960.80	\$960.80	\$1,261.78	\$1,261.78
56	\$897.58	\$897.58	\$1,253.40	\$1,253.40	\$999.29	\$999.29	\$864.68	\$864.68	\$1,188.10	\$1,188.10	\$1,147.07	\$1,147.07	\$1,005.17	\$1,005.17	\$1,320.06	\$1,320.06
57	\$937.59	\$937.59	\$1,309.28	\$1,309.28	\$1,043.84	\$1,043.84	\$903.23	\$903.23	\$1,241.07	\$1,241.07	\$1,198.20	\$1,198.20	\$1,049.98	\$1,049.98	\$1,378.90	\$1,378.90
58	\$980.29	\$980.29	\$1,368.91	\$1,368.91	\$1,091.38	\$1,091.38	\$944.37	\$944.37	\$1,297.59	\$1,297.59	\$1,252.78	\$1,252.78	\$1,097.81	\$1,097.81	\$1,441.71	\$1,441.71
59	\$1,001.45	\$1,001.45	\$1,398.46	\$1,398.46	\$1,114.94	\$1,114.94	\$964.75	\$964.75	\$1,325.60	\$1,325.60	\$1,279.82	\$1,279.82	\$1,121.50	\$1,121.50	\$1,472.83	\$1,472.83
60	\$1,044.16	\$1,044.16	\$1,458.10	\$1,458.10	\$1,162.49	\$1,162.49	\$1,005.89	\$1,005.89	\$1,382.13	\$1,382.13	\$1,334.39	\$1,334.39	\$1,169.33	\$1,169.33	\$1,535.64	\$1,535.64
61	\$1,081.09	\$1,081.09	\$1,509.67	\$1,509.67	\$1,203.61	\$1,203.61	\$1,041.47	\$1,041.47	\$1,431.02	\$1,431.02	\$1,381.59	\$1,381.59	\$1,210.69	\$1,210.69	\$1,589.95	\$1,589.95
62	\$1,105.33	\$1,105.33	\$1,543.52	\$1,543.52	\$1,230.59	\$1,230.59	\$1,064.82	\$1,064.82	\$1,463.10	\$1,463.10	\$1,412.57	\$1,412.57	\$1,237.83	\$1,237.83	\$1,625.60	\$1,625.60
63	\$1,135.72	\$1,135.72	\$1,585.96	\$1,585.96	\$1,264.43	\$1,264.43	\$1,094.10	\$1,094.10	\$1,503.34	\$1,503.34	\$1,451.41	\$1,451.41	\$1,271.87	\$1,271.87	\$1,670.30	\$1,670.30
64+	\$1,154.19	\$1,154.19	\$1,611.75	\$1,611.75	\$1,284.99	\$1,284.99	\$1,111.89	\$1,111.89	\$1,527.78	\$1,527.78	\$1,475.01	\$1,475.01	\$1,292.55	\$1,292.55	\$1,697.46	\$1,697.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290027		55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028			
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 13		BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14			
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Silver		Gold		Silver		Bronze		Bronze		Silver		Silver		Silver			
Deductible =>	\$3,000		\$0		\$3,000		\$5,400		\$5,400		\$3,000		\$2,600		\$3,000			
Coinurance =>	70%		100%		70%		50%		50%		80%		70%		80%			
Copays =>	\$55		\$40		\$55		\$130		\$130		\$45		\$45		\$45			
OOP Maximum =>	\$8,550		\$7,900		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$354.13	\$354.13	\$333.30	\$333.30	\$272.68	\$272.68	\$315.77	\$315.77	\$243.15	\$243.15	\$343.60	\$343.60	\$344.14	\$344.14	\$264.58	\$264.58	\$288.09	\$288.09
15	\$385.61	\$385.61	\$362.92	\$362.92	\$296.92	\$296.92	\$343.84	\$343.84	\$264.76	\$264.76	\$374.14	\$374.14	\$374.73	\$374.73	\$288.09	\$288.09	\$297.09	\$297.09
16	\$397.65	\$397.65	\$374.25	\$374.25	\$306.19	\$306.19	\$354.57	\$354.57	\$273.02	\$273.02	\$385.82	\$385.82	\$386.43	\$386.43	\$345.66	\$345.66	\$374.23	\$374.23
17	\$409.68	\$409.68	\$385.58	\$385.58	\$315.46	\$315.46	\$365.30	\$365.30	\$281.29	\$281.29	\$397.50	\$397.50	\$398.13	\$398.13	\$354.15	\$354.15	\$387.01	\$387.01
18	\$422.65	\$422.65	\$397.78	\$397.78	\$325.44	\$325.44	\$376.86	\$376.86	\$290.19	\$290.19	\$410.07	\$410.07	\$410.72	\$410.72	\$409.86	\$409.86	\$428.32	\$428.32
19	\$435.61	\$435.61	\$409.97	\$409.97	\$335.42	\$335.42	\$388.42	\$388.42	\$299.09	\$299.09	\$422.65	\$422.65	\$423.32	\$423.32	\$435.47	\$435.47	\$459.93	\$459.93
20	\$449.03	\$449.03	\$422.61	\$422.61	\$345.76	\$345.76	\$400.39	\$400.39	\$308.30	\$308.30	\$435.68	\$435.68	\$436.36	\$436.36	\$489.06	\$489.06	\$502.60	\$502.60
21	\$462.92	\$462.92	\$435.68	\$435.68	\$356.45	\$356.45	\$412.77	\$412.77	\$317.84	\$317.84	\$449.15	\$449.15	\$449.86	\$449.86	\$510.59	\$510.59	\$558.79	\$558.79
22	\$462.92	\$462.92	\$435.68	\$435.68	\$356.45	\$356.45	\$412.77	\$412.77	\$317.84	\$317.84	\$449.15	\$449.15	\$449.86	\$449.86	\$558.79	\$558.79	\$595.12	\$595.12
23	\$462.92	\$462.92	\$435.68	\$435.68	\$356.45	\$356.45	\$412.77	\$412.77	\$317.84	\$317.84	\$449.15	\$449.15	\$449.86	\$449.86	\$595.12	\$595.12	\$638.38	\$638.38
24	\$462.92	\$462.92	\$435.68	\$435.68	\$356.45	\$356.45	\$412.77	\$412.77	\$317.84	\$317.84	\$449.15	\$449.15	\$449.86	\$449.86	\$638.38	\$638.38	\$676.76	\$676.76
25	\$464.77	\$464.77	\$437.42	\$437.42	\$357.88	\$357.88	\$414.42	\$414.42	\$319.11	\$319.11	\$450.95	\$450.95	\$451.66	\$451.66	\$676.76	\$676.76	\$714.14	\$714.14
26	\$474.03	\$474.03	\$446.14	\$446.14	\$365.00	\$365.00	\$422.68	\$422.68	\$325.47	\$325.47	\$459.93	\$459.93	\$460.66	\$460.66	\$714.14	\$714.14	\$752.45	\$752.45
27	\$485.14	\$485.14	\$456.59	\$456.59	\$373.56	\$373.56	\$432.58	\$432.58	\$333.10	\$333.10	\$470.71	\$470.71	\$471.45	\$471.45	\$752.45	\$752.45	\$790.19	\$790.19
28	\$503.19	\$503.19	\$473.58	\$473.58	\$387.46	\$387.46	\$448.68	\$448.68	\$345.49	\$345.49	\$488.23	\$488.23	\$489.00	\$489.00	\$790.19	\$790.19	\$828.32	\$828.32
29	\$518.01	\$518.01	\$487.53	\$487.53	\$398.87	\$398.87	\$461.89	\$461.89	\$356.66	\$356.66	\$502.60	\$502.60	\$503.39	\$503.39	\$828.32	\$828.32	\$866.36	\$866.36
30	\$525.41	\$525.41	\$494.50	\$494.50	\$404.57	\$404.57	\$468.49	\$468.49	\$360.75	\$360.75	\$509.79	\$509.79	\$510.59	\$510.59	\$866.36	\$866.36	\$904.33	\$904.33
31	\$536.52	\$536.52	\$504.95	\$504.95	\$413.13	\$413.13	\$478.40	\$478.40	\$368.38	\$368.38	\$520.56	\$520.56	\$521.39	\$521.39	\$904.33	\$904.33	\$942.40	\$942.40
32	\$547.63	\$547.63	\$515.41	\$515.41	\$421.68	\$421.68	\$488.31	\$488.31	\$376.00	\$376.00	\$531.34	\$531.34	\$532.18	\$532.18	\$942.40	\$942.40	\$980.44	\$980.44
33	\$554.58	\$554.58	\$521.94	\$521.94	\$427.03	\$427.03	\$494.50	\$494.50	\$380.77	\$380.77	\$538.08	\$538.08	\$538.93	\$538.93	\$980.44	\$980.44	\$1,018.14	\$1,018.14
34	\$561.98	\$561.98	\$528.92	\$528.92	\$432.73	\$432.73	\$501.10	\$501.10	\$385.86	\$385.86	\$545.27	\$545.27	\$546.13	\$546.13	\$1,018.14	\$1,018.14	\$1,056.16	\$1,056.16
35	\$565.69	\$565.69	\$532.40	\$532.40	\$435.58	\$435.58	\$504.40	\$504.40	\$388.40	\$388.40	\$548.86	\$548.86	\$549.73	\$549.73	\$1,056.16	\$1,056.16	\$1,094.14	\$1,094.14
36	\$569.39	\$569.39	\$535.89	\$535.89	\$438.43	\$438.43	\$507.71	\$507.71	\$390.94	\$390.94	\$552.45	\$552.45	\$553.33	\$553.33	\$1,094.14	\$1,094.14	\$1,132.12	\$1,132.12
37	\$573.09	\$573.09	\$539.37	\$539.37	\$441.29	\$441.29	\$511.01	\$511.01	\$393.49	\$393.49	\$556.05	\$556.05	\$556.93	\$556.93	\$1,132.12	\$1,132.12	\$1,170.10	\$1,170.10
38	\$576.80	\$576.80	\$542.86	\$542.86	\$444.14	\$444.14	\$514.31	\$514.31	\$396.03	\$396.03	\$559.64	\$559.64	\$560.53	\$560.53	\$1,170.10	\$1,170.10	\$1,208.08	\$1,208.08
39	\$584.21	\$584.21	\$549.83	\$549.83	\$449.84	\$449.84	\$520.92	\$520.92	\$401.11	\$401.11	\$566.83	\$566.83	\$567.72	\$567.72	\$1,208.08	\$1,208.08	\$1,246.06	\$1,246.06
40	\$591.61	\$591.61	\$556.80	\$556.80	\$455.54	\$455.54	\$527.52	\$527.52	\$406.20	\$406.20	\$574.01	\$574.01	\$574.92	\$574.92	\$1,246.06	\$1,246.06	\$1,284.04	\$1,284.04
41	\$602.72	\$602.72	\$567.26	\$567.26	\$464.10	\$464.10	\$537.43	\$537.43	\$413.83	\$413.83	\$584.79	\$584.79	\$585.72	\$585.72	\$1,284.04	\$1,284.04	\$1,322.02	\$1,322.02
42	\$613.37	\$613.37	\$577.28	\$577.28	\$472.30	\$472.30	\$546.92	\$546.92	\$421.14	\$421.14	\$595.12	\$595.12	\$596.06	\$596.06	\$1,322.02	\$1,322.02	\$1,360.00	\$1,360.00
43	\$628.18	\$628.18	\$591.22	\$591.22	\$483.70	\$483.70	\$560.13	\$560.13	\$431.31	\$431.31	\$609.50	\$609.50	\$610.46	\$610.46	\$1,360.00	\$1,360.00	\$1,397.98	\$1,397.98
44	\$646.70	\$646.70	\$608.64	\$608.64	\$497.96	\$497.96	\$576.64	\$576.64	\$444.02	\$444.02	\$627.46	\$627.46	\$628.45	\$628.45	\$1,397.98	\$1,397.98	\$1,435.96	\$1,435.96
45	\$668.46	\$668.46	\$629.12	\$629.12	\$514.71	\$514.71	\$596.04	\$596.04	\$458.96	\$458.96	\$648.57	\$648.57	\$649.60	\$649.60	\$1,435.96	\$1,435.96	\$1,473.94	\$1,473.94
46	\$694.38	\$694.38	\$653.52	\$653.52	\$534.68	\$534.68	\$619.16	\$619.16	\$476.76	\$476.76	\$673.73	\$673.73	\$674.79	\$674.79	\$1,473.94	\$1,473.94	\$1,511.92	\$1,511.92
47	\$723.54	\$723.54	\$680.97	\$680.97	\$557.13	\$557.13	\$645.16	\$645.16	\$496.78	\$496.78	\$702.02	\$702.02	\$703.13	\$703.13	\$1,511.92	\$1,511.92	\$1,549.90	\$1,549.90
48	\$756.87	\$756.87	\$712.34	\$712.34	\$582.80	\$582.80	\$674.88	\$674.88	\$519.67	\$519.67	\$734.36	\$734.36	\$735.52	\$735.52	\$1,549.90	\$1,549.90	\$1,587.88	\$1,587.88
49	\$789.74	\$789.74	\$743.27	\$743.27	\$608.10	\$608.10	\$704.19	\$704.19	\$542.24	\$542.24	\$766.25	\$766.25	\$767.46	\$767.46	\$1,587.88	\$1,587.88	\$1,625.86	\$1,625.86
50	\$826.78	\$826.78	\$778.12	\$778.12	\$636.62	\$636.62	\$737.21	\$737.21	\$567.66	\$567.66	\$802.18	\$802.18	\$803.45	\$803.45	\$1,625.86	\$1,625.86	\$1,663.84	\$1,663.84
51	\$863.35	\$863.35	\$812.54	\$812.54	\$664.78	\$664.78	\$769.82	\$769.82	\$592.77	\$592.77	\$837.66	\$837.66	\$838.99	\$838.99	\$1,663.84	\$1,663.84	\$1,701.82	\$1,701.82
52	\$903.62	\$903.62	\$850.45	\$850.45	\$695.79	\$695.79	\$805.73	\$805.73	\$620.42	\$620.42	\$876.74	\$876.74	\$878.13	\$878.13	\$1,701.82	\$1,701.82	\$1,739.80	\$1,739.80
53	\$944.36	\$944.36	\$888.79	\$888.79	\$727.16	\$727.16	\$842.05	\$842.05	\$648.39	\$648.39	\$916.27	\$916.27	\$917.71	\$917.71	\$1,739.80	\$1,739.80	\$1,777.78	\$1,777.78
54	\$988.33	\$988.33	\$930.18	\$930.18	\$761.02	\$761.02	\$881.26	\$881.26	\$678.59	\$678.59	\$958.94	\$958.94	\$960.45	\$960.45	\$1,777.78	\$1,777.78	\$1,815.76	\$1,815.76
55	\$1,032.31	\$1,032.31	\$971.57	\$971.57	\$794.88	\$794.88	\$920.48	\$920.48	\$708.78	\$708.78	\$1,001.60	\$1,001.60	\$1,003.19	\$1,003.19	\$1,815.76	\$1,815.76	\$1,853.74	\$1

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003	
Plan Marketing Name =>	BlueCare Custom PPO Silver		AffordaBlue Gold 2	
Form # =>	12		FPLIC-AB/COMP/SM-2	
Rating Area =>	FPLIC-BCUST/PPO/SM-2		FPLIC-AB/COMP/SM-2	
Network =>	Area 3		Area 3	
Metal =>	U		U	
Deductible =>	Silver		Gold	
Copays =>	\$2,600		\$1,000/\$3,000	
OOP Maximum =>	70%		100%/70%	
Pediatric Dental (Yes/No) =>	\$45		\$45/70%	
	\$8,550		\$8,000/\$8,550	
	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.99	\$264.99	\$289.22	\$289.22
15	\$288.54	\$288.54	\$314.92	\$314.92
16	\$297.55	\$297.55	\$324.75	\$324.75
17	\$306.56	\$306.56	\$334.58	\$334.58
18	\$316.25	\$316.25	\$345.17	\$345.17
19	\$325.95	\$325.95	\$355.75	\$355.75
20	\$336.00	\$336.00	\$366.72	\$366.72
21	\$346.39	\$346.39	\$378.06	\$378.06
22	\$346.39	\$346.39	\$378.06	\$378.06
23	\$346.39	\$346.39	\$378.06	\$378.06
24	\$346.39	\$346.39	\$378.06	\$378.06
25	\$347.78	\$347.78	\$379.57	\$379.57
26	\$354.70	\$354.70	\$387.13	\$387.13
27	\$363.02	\$363.02	\$396.21	\$396.21
28	\$376.53	\$376.53	\$410.95	\$410.95
29	\$387.61	\$387.61	\$423.05	\$423.05
30	\$393.15	\$393.15	\$429.10	\$429.10
31	\$401.47	\$401.47	\$438.17	\$438.17
32	\$409.78	\$409.78	\$447.24	\$447.24
33	\$414.98	\$414.98	\$452.92	\$452.92
34	\$420.52	\$420.52	\$458.96	\$458.96
35	\$423.29	\$423.29	\$461.99	\$461.99
36	\$426.06	\$426.06	\$465.01	\$465.01
37	\$428.83	\$428.83	\$468.04	\$468.04
38	\$431.60	\$431.60	\$471.06	\$471.06
39	\$437.14	\$437.14	\$477.11	\$477.11
40	\$442.69	\$442.69	\$483.16	\$483.16
41	\$451.00	\$451.00	\$492.23	\$492.23
42	\$458.97	\$458.97	\$500.93	\$500.93
43	\$470.05	\$470.05	\$513.03	\$513.03
44	\$483.91	\$483.91	\$528.15	\$528.15
45	\$500.19	\$500.19	\$545.92	\$545.92
46	\$519.59	\$519.59	\$567.09	\$567.09
47	\$541.41	\$541.41	\$590.91	\$590.91
48	\$566.35	\$566.35	\$618.13	\$618.13
49	\$590.94	\$590.94	\$644.97	\$644.97
50	\$618.65	\$618.65	\$675.22	\$675.22
51	\$646.02	\$646.02	\$705.08	\$705.08
52	\$676.15	\$676.15	\$737.97	\$737.97
53	\$706.64	\$706.64	\$771.24	\$771.24
54	\$739.54	\$739.54	\$807.16	\$807.16
55	\$772.45	\$772.45	\$843.07	\$843.07
56	\$808.13	\$808.13	\$882.01	\$882.01
57	\$844.15	\$844.15	\$921.33	\$921.33
58	\$882.60	\$882.60	\$963.30	\$963.30
59	\$901.65	\$901.65	\$984.09	\$984.09
60	\$940.10	\$940.10	\$1,026.05	\$1,026.05
61	\$973.36	\$973.36	\$1,062.35	\$1,062.35
62	\$995.18	\$995.18	\$1,086.17	\$1,086.17
63	\$1,022.54	\$1,022.54	\$1,116.03	\$1,116.03
64+	\$1,039.17	\$1,039.17	\$1,134.18	\$1,134.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300004		55957PA0300005		55957PA0270033		55957PA0290034		55957PA0270034		55957PA0290035		55957PA0270035		55957PA0290036		55957PA0290036	
Plan Marketing Name =>	AffordaBlue Gold 3		AffordaBlue Silver 1		BlueCare PPO Gold 30		BlueCare Custom PPO Gold 30		BlueCare PPO Silver 15		BlueCare Custom PPO Silver 15		BlueCare PPO Bronze 5		BlueCare Custom PPO Bronze 5		BlueCare Custom PPO Bronze 5	
Form # =>	FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U	
Metal =>	Gold		Silver		Gold		Gold		Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$500/\$3,000		\$3,000/\$7,000		\$1,550		\$1,550		\$5,000		\$5,000		\$7,000		\$7,000		\$7,000	
Coinsurance =>	100%/70%		100%/60%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$30/70%		\$60/60%		\$15		\$15		\$15		\$15		\$45		\$45		\$45	
OOP Maximum =>	\$8,000/\$8,550		\$8,100/\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$296.62	\$296.62	\$246.82	\$246.82	\$393.82	\$393.82	\$303.25	\$303.25	\$325.98	\$325.98	\$251.00	\$251.00	\$308.65	\$308.65	\$237.66	\$237.66	\$237.66	\$237.66
15	\$322.99	\$322.99	\$268.76	\$268.76	\$428.83	\$428.83	\$330.20	\$330.20	\$354.96	\$354.96	\$273.32	\$273.32	\$336.08	\$336.08	\$258.79	\$258.79	\$258.79	\$258.79
16	\$333.07	\$333.07	\$277.15	\$277.15	\$442.21	\$442.21	\$340.51	\$340.51	\$366.04	\$366.04	\$281.85	\$281.85	\$346.57	\$346.57	\$266.87	\$266.87	\$266.87	\$266.87
17	\$343.15	\$343.15	\$285.54	\$285.54	\$455.60	\$455.60	\$350.81	\$350.81	\$377.12	\$377.12	\$290.38	\$290.38	\$357.06	\$357.06	\$274.94	\$274.94	\$274.94	\$274.94
18	\$354.01	\$354.01	\$294.57	\$294.57	\$470.01	\$470.01	\$361.91	\$361.91	\$389.05	\$389.05	\$299.56	\$299.56	\$368.36	\$368.36	\$283.64	\$283.64	\$283.64	\$283.64
19	\$364.86	\$364.86	\$303.60	\$303.60	\$484.43	\$484.43	\$373.01	\$373.01	\$400.98	\$400.98	\$308.75	\$308.75	\$379.66	\$379.66	\$292.34	\$292.34	\$292.34	\$292.34
20	\$376.11	\$376.11	\$312.96	\$312.96	\$499.36	\$499.36	\$384.51	\$384.51	\$413.34	\$413.34	\$318.27	\$318.27	\$391.36	\$391.36	\$301.35	\$301.35	\$301.35	\$301.35
21	\$387.74	\$387.74	\$322.64	\$322.64	\$514.80	\$514.80	\$396.40	\$396.40	\$426.12	\$426.12	\$328.11	\$328.11	\$403.46	\$403.46	\$310.67	\$310.67	\$310.67	\$310.67
22	\$387.74	\$387.74	\$322.64	\$322.64	\$514.80	\$514.80	\$396.40	\$396.40	\$426.12	\$426.12	\$328.11	\$328.11	\$403.46	\$403.46	\$310.67	\$310.67	\$310.67	\$310.67
23	\$387.74	\$387.74	\$322.64	\$322.64	\$514.80	\$514.80	\$396.40	\$396.40	\$426.12	\$426.12	\$328.11	\$328.11	\$403.46	\$403.46	\$310.67	\$310.67	\$310.67	\$310.67
24	\$387.74	\$387.74	\$322.64	\$322.64	\$514.80	\$514.80	\$396.40	\$396.40	\$426.12	\$426.12	\$328.11	\$328.11	\$403.46	\$403.46	\$310.67	\$310.67	\$310.67	\$310.67
25	\$389.29	\$389.29	\$323.93	\$323.93	\$516.86	\$516.86	\$397.99	\$397.99	\$427.82	\$427.82	\$329.42	\$329.42	\$405.07	\$405.07	\$311.91	\$311.91	\$311.91	\$311.91
26	\$397.05	\$397.05	\$330.38	\$330.38	\$527.16	\$527.16	\$405.91	\$405.91	\$436.35	\$436.35	\$335.98	\$335.98	\$413.14	\$413.14	\$318.13	\$318.13	\$318.13	\$318.13
27	\$406.35	\$406.35	\$338.13	\$338.13	\$539.51	\$539.51	\$415.43	\$415.43	\$446.57	\$446.57	\$343.86	\$343.86	\$422.83	\$422.83	\$325.58	\$325.58	\$325.58	\$325.58
28	\$421.47	\$421.47	\$350.71	\$350.71	\$559.59	\$559.59	\$430.89	\$430.89	\$463.19	\$463.19	\$356.66	\$356.66	\$438.56	\$438.56	\$337.70	\$337.70	\$337.70	\$337.70
29	\$433.88	\$433.88	\$361.03	\$361.03	\$576.06	\$576.06	\$443.57	\$443.57	\$476.83	\$476.83	\$367.16	\$367.16	\$451.47	\$451.47	\$347.64	\$347.64	\$347.64	\$347.64
30	\$440.08	\$440.08	\$366.20	\$366.20	\$584.30	\$584.30	\$449.91	\$449.91	\$483.65	\$483.65	\$372.40	\$372.40	\$457.93	\$457.93	\$352.61	\$352.61	\$352.61	\$352.61
31	\$449.39	\$449.39	\$373.94	\$373.94	\$596.65	\$596.65	\$459.43	\$459.43	\$493.87	\$493.87	\$380.28	\$380.28	\$467.61	\$467.61	\$360.07	\$360.07	\$360.07	\$360.07
32	\$458.70	\$458.70	\$381.68	\$381.68	\$609.01	\$609.01	\$468.94	\$468.94	\$504.10	\$504.10	\$388.15	\$388.15	\$477.29	\$477.29	\$367.52	\$367.52	\$367.52	\$367.52
33	\$464.51	\$464.51	\$386.52	\$386.52	\$616.73	\$616.73	\$474.89	\$474.89	\$510.49	\$510.49	\$393.08	\$393.08	\$483.35	\$483.35	\$372.18	\$372.18	\$372.18	\$372.18
34	\$470.72	\$470.72	\$391.68	\$391.68	\$624.97	\$624.97	\$481.23	\$481.23	\$517.31	\$517.31	\$398.33	\$398.33	\$489.80	\$489.80	\$377.15	\$377.15	\$377.15	\$377.15
35	\$473.82	\$473.82	\$394.27	\$394.27	\$629.09	\$629.09	\$484.40	\$484.40	\$520.72	\$520.72	\$400.95	\$400.95	\$493.03	\$493.03	\$379.64	\$379.64	\$379.64	\$379.64
36	\$476.92	\$476.92	\$396.85	\$396.85	\$633.20	\$633.20	\$487.57	\$487.57	\$524.13	\$524.13	\$403.58	\$403.58	\$496.26	\$496.26	\$382.12	\$382.12	\$382.12	\$382.12
37	\$480.02	\$480.02	\$399.43	\$399.43	\$637.32	\$637.32	\$490.74	\$490.74	\$527.54	\$527.54	\$406.20	\$406.20	\$499.48	\$499.48	\$384.61	\$384.61	\$384.61	\$384.61
38	\$483.12	\$483.12	\$402.01	\$402.01	\$641.44	\$641.44	\$493.91	\$493.91	\$530.95	\$530.95	\$408.83	\$408.83	\$502.71	\$502.71	\$387.09	\$387.09	\$387.09	\$387.09
39	\$489.33	\$489.33	\$407.17	\$407.17	\$649.68	\$649.68	\$500.26	\$500.26	\$537.76	\$537.76	\$414.07	\$414.07	\$509.17	\$509.17	\$392.07	\$392.07	\$392.07	\$392.07
40	\$495.53	\$495.53	\$412.33	\$412.33	\$657.91	\$657.91	\$506.60	\$506.60	\$544.58	\$544.58	\$419.32	\$419.32	\$515.62	\$515.62	\$397.04	\$397.04	\$397.04	\$397.04
41	\$504.84	\$504.84	\$420.08	\$420.08	\$670.27	\$670.27	\$516.11	\$516.11	\$554.81	\$554.81	\$427.20	\$427.20	\$525.30	\$525.30	\$404.49	\$404.49	\$404.49	\$404.49
42	\$513.76	\$513.76	\$427.50	\$427.50	\$682.11	\$682.11	\$525.23	\$525.23	\$564.61	\$564.61	\$434.75	\$434.75	\$534.58	\$534.58	\$411.64	\$411.64	\$411.64	\$411.64
43	\$526.16	\$526.16	\$437.82	\$437.82	\$698.58	\$698.58	\$537.91	\$537.91	\$578.24	\$578.24	\$445.25	\$445.25	\$547.50	\$547.50	\$421.58	\$421.58	\$421.58	\$421.58
44	\$541.67	\$541.67	\$450.73	\$450.73	\$719.18	\$719.18	\$553.77	\$553.77	\$595.29	\$595.29	\$458.37	\$458.37	\$563.63	\$563.63	\$434.01	\$434.01	\$434.01	\$434.01
45	\$559.90	\$559.90	\$465.89	\$465.89	\$743.37	\$743.37	\$572.40	\$572.40	\$615.32	\$615.32	\$473.79	\$473.79	\$582.60	\$582.60	\$448.61	\$448.61	\$448.61	\$448.61
46	\$581.61	\$581.61	\$483.96	\$483.96	\$772.20	\$772.20	\$594.60	\$594.60	\$639.18	\$639.18	\$492.17	\$492.17	\$605.19	\$605.19	\$466.01	\$466.01	\$466.01	\$466.01
47	\$606.04	\$606.04	\$504.29	\$504.29	\$804.63	\$804.63	\$619.57	\$619.57	\$666.03	\$666.03	\$512.84	\$512.84	\$630.61	\$630.61	\$485.58	\$485.58	\$485.58	\$485.58
48	\$633.95	\$633.95	\$527.52	\$527.52	\$841.70	\$841.70	\$648.11	\$648.11	\$696.71	\$696.71	\$536.46	\$536.46	\$659.66	\$659.66	\$507.95	\$507.95	\$507.95	\$507.95
49	\$661.48	\$661.48	\$550.42	\$550.42	\$878.25	\$878.25	\$676.26	\$676.26	\$726.96	\$726.96	\$559.76	\$559.76	\$688.30	\$688.30	\$530.00	\$530.00	\$530.00	\$530.00
50	\$692.50	\$692.50	\$576.24	\$576.24	\$919.43	\$919.43	\$707.97	\$707.97	\$761.05	\$761.05	\$586.00	\$586.00	\$720.58	\$720.58	\$554.86	\$554.86	\$554.86	\$554.86
51	\$723.14	\$723.14	\$601.72	\$601.72	\$960.10	\$960.10	\$739.29	\$739.29	\$794.71	\$794.71	\$611.93	\$611.93	\$752.45	\$752.45	\$579.40	\$579.40	\$579.40	\$579.40
52	\$756.87	\$756.87	\$629.79	\$629.79	\$1,004.89	\$1,004.89	\$773.77	\$773.77	\$831.79	\$831.79	\$640.47	\$640.47	\$787.55	\$787.55	\$606.43	\$606.43	\$606.43	\$606.43
53	\$790.99	\$790.99	\$658.19	\$658.19	\$1,050.19	\$1,050.19	\$808.66	\$808.66	\$869.28	\$869.28	\$669.34	\$669.34	\$823.06	\$823.06	\$633.77	\$633.77	\$633.77	\$633.77
54	\$827.82	\$827.82	\$688.84	\$688.84	\$1,099.10	\$1,099.10	\$846.31	\$846.31	\$909.77	\$909.77	\$700.51	\$700.51	\$861.39	\$861.39	\$663.28	\$663.28	\$663.28	\$663.28
55	\$864.66	\$864.66	\$719.49	\$719.49	\$1,148.00	\$1,148.00	\$883.97	\$883.97	\$950.25	\$950.25	\$731.69	\$731.69	\$899.72	\$899.72	\$692.79	\$692.79	\$692.79	\$692.79
56	\$904.60	\$904.60	\$752.72	\$752.72	\$1,201.03	\$1,201.03	\$924.80	\$924.80	\$994.14	\$994.14	\$765.48	\$765.48	\$941.27	\$941.27	\$724.79	\$724.79	\$724.79	\$724.79
57	\$944.92	\$944.92	\$786.27	\$786.27	\$1,254.57	\$1,254.57	\$966.03	\$966.03	\$1,038.45	\$1,038.45	\$799.60	\$799.60	\$983.23	\$983.23	\$757.10	\$757.10	\$757.10	\$757.10
58	\$987.96	\$987.96	\$822.09	\$822.09	\$1,311.71	\$1,311.71	\$1,010.03	\$1,010.03	\$1,085.75	\$1,085.75	\$836.02	\$836.02	\$1,028.02	\$1,028.02	\$791.59	\$791.59	\$791.59	\$791.59
59	\$1,009.29	\$1,009.29	\$839.83	\$839.83	\$1,340.02	\$1,340.02	\$1,031.83	\$1,031.83	\$1,109.19	\$1,109.19	\$854.07	\$854.07	\$1,050.21	\$1,050.21	\$808.67	\$808.67	\$808.67	\$808.67
60	\$1,052.33	\$1,052.33	\$875.64	\$875.64	\$1,397.17	\$1,397.17	\$1,075.83	\$1,075.83	\$1,156.49	\$1,156.49	\$890.49	\$890.49	\$1,094.99	\$1,094.99	\$843.16	\$843.16	\$843.16	\$843.16
61	\$1,089.55	\$1,089.55	\$906.62	\$906.62	\$1,446.59	\$1,446.59	\$1,113.88	\$1,113.88	\$1,197.40	\$1,197.40	\$921.99	\$921.99	\$1,133.72	\$1,133.72	\$872.98	\$872.98	\$872.98	\$872.98
62	\$1,113.98	\$1,113.98	\$926.94	\$926.94	\$1,479.02	\$1,479.02	\$1,138.86	\$1,138.86	\$1,224.24	\$1,224.24	\$942.66	\$942.66	\$1,159.14	\$1,159.14	\$892.55	\$892.55	\$892.55	\$892.55</

Company Name: First Priority Life Insurance Co.
 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)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$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	\$498.89	\$498.89	\$490.96	\$490.96	\$486.78	\$486.78	\$469.66	\$469.66	\$448.08	\$448.08
15	\$543.24	\$543.24	\$534.60	\$534.60	\$530.05	\$530.05	\$511.41	\$511.41	\$487.91	\$487.91
16	\$560.20	\$560.20	\$551.29	\$551.29	\$546.60	\$546.60	\$527.37	\$527.37	\$503.14	\$503.14
17	\$577.15	\$577.15	\$567.98	\$567.98	\$563.14	\$563.14	\$543.34	\$543.34	\$518.37	\$518.37
18	\$595.41	\$595.41	\$585.95	\$585.95	\$580.96	\$580.96	\$560.53	\$560.53	\$534.77	\$534.77
19	\$613.67	\$613.67	\$603.91	\$603.91	\$598.78	\$598.78	\$577.72	\$577.72	\$551.17	\$551.17
20	\$632.59	\$632.59	\$622.53	\$622.53	\$617.23	\$617.23	\$595.52	\$595.52	\$568.16	\$568.16
21	\$652.15	\$652.15	\$641.78	\$641.78	\$636.32	\$636.32	\$613.94	\$613.94	\$585.73	\$585.73
22	\$652.15	\$652.15	\$641.78	\$641.78	\$636.32	\$636.32	\$613.94	\$613.94	\$585.73	\$585.73
23	\$652.15	\$652.15	\$641.78	\$641.78	\$636.32	\$636.32	\$613.94	\$613.94	\$585.73	\$585.73
24	\$652.15	\$652.15	\$641.78	\$641.78	\$636.32	\$636.32	\$613.94	\$613.94	\$585.73	\$585.73
25	\$654.76	\$654.76	\$644.35	\$644.35	\$638.87	\$638.87	\$616.40	\$616.40	\$588.07	\$588.07
26	\$667.80	\$667.80	\$657.18	\$657.18	\$651.59	\$651.59	\$628.67	\$628.67	\$599.79	\$599.79
27	\$683.45	\$683.45	\$672.59	\$672.59	\$666.86	\$666.86	\$643.41	\$643.41	\$613.85	\$613.85
28	\$708.89	\$708.89	\$697.61	\$697.61	\$691.68	\$691.68	\$667.35	\$667.35	\$636.69	\$636.69
29	\$729.76	\$729.76	\$718.15	\$718.15	\$712.04	\$712.04	\$687.00	\$687.00	\$655.43	\$655.43
30	\$740.19	\$740.19	\$728.42	\$728.42	\$722.22	\$722.22	\$696.82	\$696.82	\$664.80	\$664.80
31	\$755.84	\$755.84	\$743.82	\$743.82	\$737.49	\$737.49	\$711.56	\$711.56	\$678.86	\$678.86
32	\$771.49	\$771.49	\$759.23	\$759.23	\$752.77	\$752.77	\$726.29	\$726.29	\$692.92	\$692.92
33	\$781.28	\$781.28	\$768.85	\$768.85	\$762.31	\$762.31	\$735.50	\$735.50	\$701.70	\$701.70
34	\$791.71	\$791.71	\$779.12	\$779.12	\$772.49	\$772.49	\$745.32	\$745.32	\$711.08	\$711.08
35	\$796.93	\$796.93	\$784.26	\$784.26	\$777.58	\$777.58	\$750.23	\$750.23	\$715.76	\$715.76
36	\$802.14	\$802.14	\$789.39	\$789.39	\$782.67	\$782.67	\$755.15	\$755.15	\$720.45	\$720.45
37	\$807.36	\$807.36	\$794.52	\$794.52	\$787.76	\$787.76	\$760.06	\$760.06	\$725.13	\$725.13
38	\$812.58	\$812.58	\$799.66	\$799.66	\$792.85	\$792.85	\$764.97	\$764.97	\$729.82	\$729.82
39	\$823.01	\$823.01	\$809.93	\$809.93	\$803.04	\$803.04	\$774.79	\$774.79	\$739.19	\$739.19
40	\$833.45	\$833.45	\$820.19	\$820.19	\$813.22	\$813.22	\$784.62	\$784.62	\$748.56	\$748.56
41	\$849.10	\$849.10	\$835.60	\$835.60	\$828.49	\$828.49	\$799.35	\$799.35	\$762.62	\$762.62
42	\$864.10	\$864.10	\$850.36	\$850.36	\$843.12	\$843.12	\$813.47	\$813.47	\$776.09	\$776.09
43	\$884.97	\$884.97	\$870.90	\$870.90	\$863.49	\$863.49	\$833.12	\$833.12	\$794.84	\$794.84
44	\$911.05	\$911.05	\$896.57	\$896.57	\$888.94	\$888.94	\$857.67	\$857.67	\$818.26	\$818.26
45	\$941.70	\$941.70	\$926.73	\$926.73	\$918.85	\$918.85	\$886.53	\$886.53	\$845.79	\$845.79
46	\$978.23	\$978.23	\$962.67	\$962.67	\$954.48	\$954.48	\$920.91	\$920.91	\$878.60	\$878.60
47	\$1,019.31	\$1,019.31	\$1,003.10	\$1,003.10	\$994.57	\$994.57	\$959.59	\$959.59	\$915.50	\$915.50
48	\$1,066.27	\$1,066.27	\$1,049.31	\$1,049.31	\$1,040.38	\$1,040.38	\$1,003.79	\$1,003.79	\$957.67	\$957.67
49	\$1,112.57	\$1,112.57	\$1,094.88	\$1,094.88	\$1,085.56	\$1,085.56	\$1,047.38	\$1,047.38	\$999.26	\$999.26
50	\$1,164.74	\$1,164.74	\$1,146.22	\$1,146.22	\$1,136.47	\$1,136.47	\$1,096.50	\$1,096.50	\$1,046.11	\$1,046.11
51	\$1,216.26	\$1,216.26	\$1,196.92	\$1,196.92	\$1,186.74	\$1,186.74	\$1,145.00	\$1,145.00	\$1,092.39	\$1,092.39
52	\$1,273.00	\$1,273.00	\$1,252.75	\$1,252.75	\$1,242.10	\$1,242.10	\$1,198.41	\$1,198.41	\$1,143.34	\$1,143.34
53	\$1,330.39	\$1,330.39	\$1,309.23	\$1,309.23	\$1,298.09	\$1,298.09	\$1,252.44	\$1,252.44	\$1,194.89	\$1,194.89
54	\$1,392.34	\$1,392.34	\$1,370.20	\$1,370.20	\$1,358.54	\$1,358.54	\$1,310.76	\$1,310.76	\$1,250.53	\$1,250.53
55	\$1,454.29	\$1,454.29	\$1,431.17	\$1,431.17	\$1,418.99	\$1,418.99	\$1,369.09	\$1,369.09	\$1,306.18	\$1,306.18
56	\$1,521.47	\$1,521.47	\$1,497.27	\$1,497.27	\$1,484.53	\$1,484.53	\$1,432.32	\$1,432.32	\$1,366.51	\$1,366.51
57	\$1,589.29	\$1,589.29	\$1,564.02	\$1,564.02	\$1,550.71	\$1,550.71	\$1,496.17	\$1,496.17	\$1,427.42	\$1,427.42
58	\$1,661.68	\$1,661.68	\$1,635.26	\$1,635.26	\$1,621.34	\$1,621.34	\$1,564.32	\$1,564.32	\$1,492.44	\$1,492.44
59	\$1,697.55	\$1,697.55	\$1,670.55	\$1,670.55	\$1,656.34	\$1,656.34	\$1,598.09	\$1,598.09	\$1,524.66	\$1,524.66
60	\$1,769.94	\$1,769.94	\$1,741.79	\$1,741.79	\$1,726.97	\$1,726.97	\$1,666.23	\$1,666.23	\$1,589.67	\$1,589.67
61	\$1,832.54	\$1,832.54	\$1,803.40	\$1,803.40	\$1,788.06	\$1,788.06	\$1,725.17	\$1,725.17	\$1,645.90	\$1,645.90
62	\$1,873.63	\$1,873.63	\$1,843.83	\$1,843.83	\$1,828.15	\$1,828.15	\$1,763.85	\$1,763.85	\$1,682.80	\$1,682.80
63	\$1,925.15	\$1,925.15	\$1,894.53	\$1,894.53	\$1,878.42	\$1,878.42	\$1,812.35	\$1,812.35	\$1,729.07	\$1,729.07
64+	\$1,956.45	\$1,956.45	\$1,925.34	\$1,925.34	\$1,908.96	\$1,908.96	\$1,841.82	\$1,841.82	\$1,757.19	\$1,757.19

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)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270011		55957PA0270030	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 24		BlueCare PPO Gold 10	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400	
Coinurance =>	80%		100%		100%		100%		100%	
Copays =>	\$20		\$35		\$20		\$20		\$45	
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	\$397.30	\$397.30	\$421.52	\$421.52	\$419.32	\$419.32	\$422.20	\$422.20	\$408.53	\$408.53
15	\$432.61	\$432.61	\$458.99	\$458.99	\$456.59	\$456.59	\$459.72	\$459.72	\$444.85	\$444.85
16	\$446.11	\$446.11	\$473.32	\$473.32	\$470.84	\$470.84	\$474.07	\$474.07	\$458.73	\$458.73
17	\$459.62	\$459.62	\$487.64	\$487.64	\$485.10	\$485.10	\$488.42	\$488.42	\$472.62	\$472.62
18	\$474.16	\$474.16	\$503.07	\$503.07	\$500.44	\$500.44	\$503.88	\$503.88	\$487.57	\$487.57
19	\$488.70	\$488.70	\$518.50	\$518.50	\$515.79	\$515.79	\$519.33	\$519.33	\$502.52	\$502.52
20	\$503.76	\$503.76	\$534.48	\$534.48	\$531.69	\$531.69	\$535.33	\$535.33	\$518.01	\$518.01
21	\$519.34	\$519.34	\$551.01	\$551.01	\$548.13	\$548.13	\$551.89	\$551.89	\$534.03	\$534.03
22	\$519.34	\$519.34	\$551.01	\$551.01	\$548.13	\$548.13	\$551.89	\$551.89	\$534.03	\$534.03
23	\$519.34	\$519.34	\$551.01	\$551.01	\$548.13	\$548.13	\$551.89	\$551.89	\$534.03	\$534.03
24	\$519.34	\$519.34	\$551.01	\$551.01	\$548.13	\$548.13	\$551.89	\$551.89	\$534.03	\$534.03
25	\$521.42	\$521.42	\$553.21	\$553.21	\$550.32	\$550.32	\$554.10	\$554.10	\$536.17	\$536.17
26	\$531.80	\$531.80	\$564.23	\$564.23	\$561.29	\$561.29	\$565.14	\$565.14	\$546.85	\$546.85
27	\$544.27	\$544.27	\$577.46	\$577.46	\$574.44	\$574.44	\$578.38	\$578.38	\$559.66	\$559.66
28	\$564.52	\$564.52	\$598.95	\$598.95	\$595.82	\$595.82	\$599.90	\$599.90	\$580.49	\$580.49
29	\$581.14	\$581.14	\$616.58	\$616.58	\$613.36	\$613.36	\$617.56	\$617.56	\$597.58	\$597.58
30	\$589.45	\$589.45	\$625.40	\$625.40	\$622.13	\$622.13	\$626.40	\$626.40	\$606.12	\$606.12
31	\$601.92	\$601.92	\$638.62	\$638.62	\$635.28	\$635.28	\$639.64	\$639.64	\$618.94	\$618.94
32	\$614.38	\$614.38	\$651.84	\$651.84	\$648.44	\$648.44	\$652.89	\$652.89	\$631.76	\$631.76
33	\$622.17	\$622.17	\$660.11	\$660.11	\$656.66	\$656.66	\$661.16	\$661.16	\$639.77	\$639.77
34	\$630.48	\$630.48	\$668.93	\$668.93	\$665.43	\$665.43	\$669.99	\$669.99	\$648.31	\$648.31
35	\$634.63	\$634.63	\$673.33	\$673.33	\$669.81	\$669.81	\$674.41	\$674.41	\$652.58	\$652.58
36	\$638.79	\$638.79	\$677.74	\$677.74	\$674.20	\$674.20	\$678.82	\$678.82	\$656.86	\$656.86
37	\$642.94	\$642.94	\$682.15	\$682.15	\$678.58	\$678.58	\$683.24	\$683.24	\$661.13	\$661.13
38	\$647.10	\$647.10	\$686.56	\$686.56	\$682.97	\$682.97	\$687.65	\$687.65	\$665.40	\$665.40
39	\$655.41	\$655.41	\$695.37	\$695.37	\$691.74	\$691.74	\$696.49	\$696.49	\$673.95	\$673.95
40	\$663.72	\$663.72	\$704.19	\$704.19	\$700.51	\$700.51	\$705.32	\$705.32	\$682.49	\$682.49
41	\$676.18	\$676.18	\$717.42	\$717.42	\$713.67	\$713.67	\$718.56	\$718.56	\$695.31	\$695.31
42	\$688.13	\$688.13	\$730.09	\$730.09	\$726.27	\$726.27	\$731.25	\$731.25	\$707.59	\$707.59
43	\$704.74	\$704.74	\$747.72	\$747.72	\$743.81	\$743.81	\$748.91	\$748.91	\$724.68	\$724.68
44	\$725.52	\$725.52	\$769.76	\$769.76	\$765.74	\$765.74	\$770.99	\$770.99	\$746.04	\$746.04
45	\$749.93	\$749.93	\$795.66	\$795.66	\$791.50	\$791.50	\$796.93	\$796.93	\$771.14	\$771.14
46	\$779.01	\$779.01	\$826.52	\$826.52	\$822.20	\$822.20	\$827.84	\$827.84	\$801.05	\$801.05
47	\$811.73	\$811.73	\$861.23	\$861.23	\$856.73	\$856.73	\$862.60	\$862.60	\$834.69	\$834.69
48	\$849.12	\$849.12	\$900.90	\$900.90	\$896.19	\$896.19	\$902.34	\$902.34	\$873.14	\$873.14
49	\$885.99	\$885.99	\$940.02	\$940.02	\$935.11	\$935.11	\$941.52	\$941.52	\$911.06	\$911.06
50	\$927.54	\$927.54	\$984.10	\$984.10	\$978.96	\$978.96	\$985.68	\$985.68	\$953.78	\$953.78
51	\$968.57	\$968.57	\$1,027.63	\$1,027.63	\$1,022.26	\$1,022.26	\$1,029.27	\$1,029.27	\$995.97	\$995.97
52	\$1,013.75	\$1,013.75	\$1,075.57	\$1,075.57	\$1,069.95	\$1,069.95	\$1,077.29	\$1,077.29	\$1,042.43	\$1,042.43
53	\$1,059.45	\$1,059.45	\$1,124.06	\$1,124.06	\$1,118.19	\$1,118.19	\$1,125.86	\$1,125.86	\$1,089.42	\$1,089.42
54	\$1,108.79	\$1,108.79	\$1,176.41	\$1,176.41	\$1,170.26	\$1,170.26	\$1,178.29	\$1,178.29	\$1,140.15	\$1,140.15
55	\$1,158.13	\$1,158.13	\$1,228.75	\$1,228.75	\$1,222.33	\$1,222.33	\$1,230.71	\$1,230.71	\$1,190.89	\$1,190.89
56	\$1,211.62	\$1,211.62	\$1,285.51	\$1,285.51	\$1,278.79	\$1,278.79	\$1,287.56	\$1,287.56	\$1,245.89	\$1,245.89
57	\$1,265.63	\$1,265.63	\$1,342.81	\$1,342.81	\$1,335.79	\$1,335.79	\$1,344.96	\$1,344.96	\$1,301.43	\$1,301.43
58	\$1,323.28	\$1,323.28	\$1,403.97	\$1,403.97	\$1,396.64	\$1,396.64	\$1,406.22	\$1,406.22	\$1,360.71	\$1,360.71
59	\$1,351.84	\$1,351.84	\$1,434.28	\$1,434.28	\$1,426.78	\$1,426.78	\$1,436.57	\$1,436.57	\$1,390.08	\$1,390.08
60	\$1,409.49	\$1,409.49	\$1,495.44	\$1,495.44	\$1,487.62	\$1,487.62	\$1,497.83	\$1,497.83	\$1,449.36	\$1,449.36
61	\$1,459.35	\$1,459.35	\$1,548.34	\$1,548.34	\$1,540.25	\$1,540.25	\$1,550.81	\$1,550.81	\$1,500.62	\$1,500.62
62	\$1,492.06	\$1,492.06	\$1,583.05	\$1,583.05	\$1,574.78	\$1,574.78	\$1,585.58	\$1,585.58	\$1,534.27	\$1,534.27
63	\$1,533.09	\$1,533.09	\$1,626.58	\$1,626.58	\$1,618.08	\$1,618.08	\$1,629.18	\$1,629.18	\$1,576.46	\$1,576.46
64+	\$1,558.02	\$1,558.02	\$1,653.03	\$1,653.03	\$1,644.39	\$1,644.39	\$1,655.67	\$1,655.67	\$1,602.09	\$1,602.09

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)=>	55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029		55957PA0290007	
Plan Marketing Name =>	BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9		Platinum 12	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Platinum	
Deductible =>	\$2,000		\$5,000		\$2,500		\$4,000		\$0	
Coinurance =>	90%		100%		90%		100%		100%	
Copays =>	\$45		\$30		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,100		\$7,900		\$7,900		\$3,500	
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	\$385.30	\$385.30	\$390.92	\$390.92	\$378.57	\$378.57	\$373.92	\$373.92	\$384.14	\$384.14
15	\$419.55	\$419.55	\$425.66	\$425.66	\$412.22	\$412.22	\$407.16	\$407.16	\$418.29	\$418.29
16	\$432.64	\$432.64	\$438.95	\$438.95	\$425.08	\$425.08	\$419.87	\$419.87	\$431.35	\$431.35
17	\$445.74	\$445.74	\$452.24	\$452.24	\$437.95	\$437.95	\$432.58	\$432.58	\$444.40	\$444.40
18	\$459.84	\$459.84	\$466.54	\$466.54	\$451.81	\$451.81	\$446.27	\$446.27	\$458.46	\$458.46
19	\$473.94	\$473.94	\$480.85	\$480.85	\$465.66	\$465.66	\$459.95	\$459.95	\$472.52	\$472.52
20	\$488.55	\$488.55	\$495.67	\$495.67	\$480.01	\$480.01	\$474.13	\$474.13	\$487.09	\$487.09
21	\$503.66	\$503.66	\$511.00	\$511.00	\$494.86	\$494.86	\$488.79	\$488.79	\$502.15	\$502.15
22	\$503.66	\$503.66	\$511.00	\$511.00	\$494.86	\$494.86	\$488.79	\$488.79	\$502.15	\$502.15
23	\$503.66	\$503.66	\$511.00	\$511.00	\$494.86	\$494.86	\$488.79	\$488.79	\$502.15	\$502.15
24	\$503.66	\$503.66	\$511.00	\$511.00	\$494.86	\$494.86	\$488.79	\$488.79	\$502.15	\$502.15
25	\$505.67	\$505.67	\$513.04	\$513.04	\$496.84	\$496.84	\$490.75	\$490.75	\$504.16	\$504.16
26	\$515.75	\$515.75	\$523.26	\$523.26	\$506.74	\$506.74	\$500.52	\$500.52	\$514.20	\$514.20
27	\$527.84	\$527.84	\$535.53	\$535.53	\$518.61	\$518.61	\$512.25	\$512.25	\$526.25	\$526.25
28	\$547.48	\$547.48	\$555.46	\$555.46	\$537.91	\$537.91	\$531.31	\$531.31	\$545.84	\$545.84
29	\$563.60	\$563.60	\$571.81	\$571.81	\$553.75	\$553.75	\$546.96	\$546.96	\$561.91	\$561.91
30	\$571.65	\$571.65	\$579.99	\$579.99	\$561.67	\$561.67	\$554.78	\$554.78	\$569.94	\$569.94
31	\$583.74	\$583.74	\$592.25	\$592.25	\$573.54	\$573.54	\$566.51	\$566.51	\$581.99	\$581.99
32	\$595.83	\$595.83	\$604.51	\$604.51	\$585.42	\$585.42	\$578.24	\$578.24	\$594.04	\$594.04
33	\$603.38	\$603.38	\$612.18	\$612.18	\$592.84	\$592.84	\$585.57	\$585.57	\$601.58	\$601.58
34	\$611.44	\$611.44	\$620.35	\$620.35	\$600.76	\$600.76	\$593.39	\$593.39	\$609.61	\$609.61
35	\$615.47	\$615.47	\$624.44	\$624.44	\$604.72	\$604.72	\$597.30	\$597.30	\$613.63	\$613.63
36	\$619.50	\$619.50	\$628.53	\$628.53	\$608.68	\$608.68	\$601.21	\$601.21	\$617.64	\$617.64
37	\$623.53	\$623.53	\$632.62	\$632.62	\$612.64	\$612.64	\$605.12	\$605.12	\$621.66	\$621.66
38	\$627.56	\$627.56	\$636.71	\$636.71	\$616.60	\$616.60	\$609.03	\$609.03	\$625.68	\$625.68
39	\$635.62	\$635.62	\$644.88	\$644.88	\$624.51	\$624.51	\$616.85	\$616.85	\$633.71	\$633.71
40	\$643.68	\$643.68	\$653.06	\$653.06	\$632.43	\$632.43	\$624.67	\$624.67	\$641.75	\$641.75
41	\$655.77	\$655.77	\$665.32	\$665.32	\$644.31	\$644.31	\$636.40	\$636.40	\$653.80	\$653.80
42	\$667.35	\$667.35	\$677.08	\$677.08	\$655.69	\$655.69	\$647.65	\$647.65	\$665.35	\$665.35
43	\$683.47	\$683.47	\$693.43	\$693.43	\$671.53	\$671.53	\$663.29	\$663.29	\$681.42	\$681.42
44	\$703.61	\$703.61	\$713.87	\$713.87	\$691.32	\$691.32	\$682.84	\$682.84	\$701.50	\$701.50
45	\$727.29	\$727.29	\$737.88	\$737.88	\$714.58	\$714.58	\$705.81	\$705.81	\$725.10	\$725.10
46	\$755.49	\$755.49	\$766.50	\$766.50	\$742.29	\$742.29	\$733.19	\$733.19	\$753.23	\$753.23
47	\$787.22	\$787.22	\$798.69	\$798.69	\$773.47	\$773.47	\$763.98	\$763.98	\$784.86	\$784.86
48	\$823.48	\$823.48	\$835.49	\$835.49	\$809.10	\$809.10	\$799.17	\$799.17	\$821.02	\$821.02
49	\$859.24	\$859.24	\$871.77	\$871.77	\$844.23	\$844.23	\$833.88	\$833.88	\$856.67	\$856.67
50	\$899.54	\$899.54	\$912.65	\$912.65	\$883.82	\$883.82	\$872.98	\$872.98	\$896.84	\$896.84
51	\$939.33	\$939.33	\$953.02	\$953.02	\$922.91	\$922.91	\$911.59	\$911.59	\$936.51	\$936.51
52	\$983.14	\$983.14	\$997.47	\$997.47	\$965.97	\$965.97	\$954.12	\$954.12	\$980.20	\$980.20
53	\$1,027.47	\$1,027.47	\$1,042.44	\$1,042.44	\$1,009.51	\$1,009.51	\$997.13	\$997.13	\$1,024.39	\$1,024.39
54	\$1,075.31	\$1,075.31	\$1,090.99	\$1,090.99	\$1,056.53	\$1,056.53	\$1,043.57	\$1,043.57	\$1,072.09	\$1,072.09
55	\$1,123.16	\$1,123.16	\$1,139.53	\$1,139.53	\$1,103.54	\$1,103.54	\$1,090.00	\$1,090.00	\$1,119.79	\$1,119.79
56	\$1,175.04	\$1,175.04	\$1,192.16	\$1,192.16	\$1,154.51	\$1,154.51	\$1,140.35	\$1,140.35	\$1,171.52	\$1,171.52
57	\$1,227.42	\$1,227.42	\$1,245.31	\$1,245.31	\$1,205.97	\$1,205.97	\$1,191.18	\$1,191.18	\$1,223.74	\$1,223.74
58	\$1,283.33	\$1,283.33	\$1,302.03	\$1,302.03	\$1,260.90	\$1,260.90	\$1,245.44	\$1,245.44	\$1,279.48	\$1,279.48
59	\$1,311.03	\$1,311.03	\$1,330.13	\$1,330.13	\$1,288.12	\$1,288.12	\$1,272.32	\$1,272.32	\$1,307.10	\$1,307.10
60	\$1,366.93	\$1,366.93	\$1,386.85	\$1,386.85	\$1,343.05	\$1,343.05	\$1,326.58	\$1,326.58	\$1,362.84	\$1,362.84
61	\$1,415.28	\$1,415.28	\$1,435.91	\$1,435.91	\$1,390.56	\$1,390.56	\$1,373.50	\$1,373.50	\$1,411.04	\$1,411.04
62	\$1,447.02	\$1,447.02	\$1,468.10	\$1,468.10	\$1,421.73	\$1,421.73	\$1,404.29	\$1,404.29	\$1,442.68	\$1,442.68
63	\$1,486.80	\$1,486.80	\$1,508.47	\$1,508.47	\$1,460.83	\$1,460.83	\$1,442.91	\$1,442.91	\$1,482.35	\$1,482.35
64+	\$1,510.98	\$1,510.98	\$1,533.00	\$1,533.00	\$1,484.58	\$1,484.58	\$1,466.37	\$1,466.37	\$1,506.45	\$1,506.45

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)=>	55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold	
Deductible =>	\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$30	
OOP Maximum =>	\$5,000		\$3,000		\$2,500		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$378.04	\$378.04	\$374.83	\$374.83	\$361.64	\$361.64	\$345.02	\$345.02
15	\$411.64	\$411.64	\$408.15	\$408.15	\$393.78	\$393.78	\$375.69	\$375.69
16	\$424.49	\$424.49	\$420.88	\$420.88	\$406.08	\$406.08	\$387.42	\$387.42
17	\$437.34	\$437.34	\$433.62	\$433.62	\$418.37	\$418.37	\$399.14	\$399.14
18	\$451.18	\$451.18	\$447.34	\$447.34	\$431.60	\$431.60	\$411.77	\$411.77
19	\$465.01	\$465.01	\$461.06	\$461.06	\$444.84	\$444.84	\$424.40	\$424.40
20	\$479.34	\$479.34	\$475.27	\$475.27	\$458.55	\$458.55	\$437.48	\$437.48
21	\$494.17	\$494.17	\$489.97	\$489.97	\$472.73	\$472.73	\$451.01	\$451.01
22	\$494.17	\$494.17	\$489.97	\$489.97	\$472.73	\$472.73	\$451.01	\$451.01
23	\$494.17	\$494.17	\$489.97	\$489.97	\$472.73	\$472.73	\$451.01	\$451.01
24	\$494.17	\$494.17	\$489.97	\$489.97	\$472.73	\$472.73	\$451.01	\$451.01
25	\$496.15	\$496.15	\$491.93	\$491.93	\$474.62	\$474.62	\$452.81	\$452.81
26	\$506.03	\$506.03	\$501.73	\$501.73	\$484.08	\$484.08	\$461.83	\$461.83
27	\$517.89	\$517.89	\$513.49	\$513.49	\$495.42	\$495.42	\$472.66	\$472.66
28	\$537.16	\$537.16	\$532.60	\$532.60	\$513.86	\$513.86	\$490.25	\$490.25
29	\$552.98	\$552.98	\$548.28	\$548.28	\$528.98	\$528.98	\$504.68	\$504.68
30	\$560.88	\$560.88	\$556.12	\$556.12	\$536.55	\$536.55	\$511.90	\$511.90
31	\$572.74	\$572.74	\$567.88	\$567.88	\$547.89	\$547.89	\$522.72	\$522.72
32	\$584.60	\$584.60	\$579.63	\$579.63	\$559.24	\$559.24	\$533.54	\$533.54
33	\$592.02	\$592.02	\$586.98	\$586.98	\$566.33	\$566.33	\$540.31	\$540.31
34	\$599.92	\$599.92	\$594.82	\$594.82	\$573.89	\$573.89	\$547.53	\$547.53
35	\$603.88	\$603.88	\$598.74	\$598.74	\$577.68	\$577.68	\$551.13	\$551.13
36	\$607.83	\$607.83	\$602.66	\$602.66	\$581.46	\$581.46	\$554.74	\$554.74
37	\$611.78	\$611.78	\$606.58	\$606.58	\$585.24	\$585.24	\$558.35	\$558.35
38	\$615.74	\$615.74	\$610.50	\$610.50	\$589.02	\$589.02	\$561.96	\$561.96
39	\$623.64	\$623.64	\$618.34	\$618.34	\$596.59	\$596.59	\$569.17	\$569.17
40	\$631.55	\$631.55	\$626.18	\$626.18	\$604.15	\$604.15	\$576.39	\$576.39
41	\$643.41	\$643.41	\$637.94	\$637.94	\$615.49	\$615.49	\$587.22	\$587.22
42	\$654.78	\$654.78	\$649.21	\$649.21	\$626.37	\$626.37	\$597.59	\$597.59
43	\$670.59	\$670.59	\$664.89	\$664.89	\$641.49	\$641.49	\$612.02	\$612.02
44	\$690.36	\$690.36	\$684.49	\$684.49	\$660.40	\$660.40	\$630.06	\$630.06
45	\$713.58	\$713.58	\$707.52	\$707.52	\$682.62	\$682.62	\$651.26	\$651.26
46	\$741.26	\$741.26	\$734.96	\$734.96	\$709.10	\$709.10	\$676.52	\$676.52
47	\$772.39	\$772.39	\$765.82	\$765.82	\$738.88	\$738.88	\$704.93	\$704.93
48	\$807.97	\$807.97	\$801.10	\$801.10	\$772.91	\$772.91	\$737.40	\$737.40
49	\$843.05	\$843.05	\$835.89	\$835.89	\$806.48	\$806.48	\$769.42	\$769.42
50	\$882.59	\$882.59	\$875.09	\$875.09	\$844.30	\$844.30	\$805.50	\$805.50
51	\$921.63	\$921.63	\$913.79	\$913.79	\$881.64	\$881.64	\$841.13	\$841.13
52	\$964.62	\$964.62	\$956.42	\$956.42	\$922.77	\$922.77	\$880.37	\$880.37
53	\$1,008.11	\$1,008.11	\$999.54	\$999.54	\$964.37	\$964.37	\$920.06	\$920.06
54	\$1,055.05	\$1,055.05	\$1,046.09	\$1,046.09	\$1,009.28	\$1,009.28	\$962.91	\$962.91
55	\$1,102.00	\$1,102.00	\$1,092.63	\$1,092.63	\$1,054.19	\$1,054.19	\$1,005.75	\$1,005.75
56	\$1,152.90	\$1,152.90	\$1,143.10	\$1,143.10	\$1,102.88	\$1,102.88	\$1,052.21	\$1,052.21
57	\$1,204.29	\$1,204.29	\$1,194.06	\$1,194.06	\$1,152.04	\$1,152.04	\$1,099.11	\$1,099.11
58	\$1,259.15	\$1,259.15	\$1,248.44	\$1,248.44	\$1,204.52	\$1,204.52	\$1,149.17	\$1,149.17
59	\$1,286.32	\$1,286.32	\$1,275.39	\$1,275.39	\$1,230.52	\$1,230.52	\$1,173.98	\$1,173.98
60	\$1,341.18	\$1,341.18	\$1,329.78	\$1,329.78	\$1,282.99	\$1,282.99	\$1,224.04	\$1,224.04
61	\$1,388.62	\$1,388.62	\$1,376.82	\$1,376.82	\$1,328.37	\$1,328.37	\$1,267.34	\$1,267.34
62	\$1,419.75	\$1,419.75	\$1,407.68	\$1,407.68	\$1,358.15	\$1,358.15	\$1,295.75	\$1,295.75
63	\$1,458.79	\$1,458.79	\$1,446.39	\$1,446.39	\$1,395.50	\$1,395.50	\$1,331.38	\$1,331.38
64+	\$1,482.51	\$1,482.51	\$1,469.91	\$1,469.91	\$1,418.19	\$1,418.19	\$1,353.03	\$1,353.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290016		55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032			
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9			
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400		\$2,000		\$2,500		\$4,000			
Coinsurance =>	80%		100%		100%		100%		100%		90%		90%		100%			
Copays =>	\$20		\$35		\$20		\$20		\$45		\$45		\$25		\$25			
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$305.92	\$305.92	\$324.57	\$324.57	\$322.88	\$322.88	\$325.09	\$325.09	\$314.58	\$314.58	\$296.68	\$296.68	\$291.50	\$291.50	\$287.92	\$287.92	\$291.50	\$287.92
15	\$333.11	\$333.11	\$353.43	\$353.43	\$351.58	\$351.58	\$353.98	\$353.98	\$342.54	\$342.54	\$323.05	\$323.05	\$317.41	\$317.41	\$313.52	\$313.52	\$317.41	\$313.52
16	\$343.51	\$343.51	\$364.46	\$364.46	\$362.55	\$362.55	\$365.03	\$365.03	\$353.23	\$353.23	\$333.14	\$333.14	\$327.32	\$327.32	\$323.30	\$323.30	\$327.32	\$323.30
17	\$353.90	\$353.90	\$375.49	\$375.49	\$373.52	\$373.52	\$376.08	\$376.08	\$363.92	\$363.92	\$343.22	\$343.22	\$337.23	\$337.23	\$333.09	\$333.09	\$337.23	\$333.09
18	\$365.10	\$365.10	\$387.37	\$387.37	\$385.34	\$385.34	\$387.98	\$387.98	\$375.43	\$375.43	\$354.08	\$354.08	\$347.90	\$347.90	\$343.63	\$343.63	\$347.90	\$343.63
19	\$376.30	\$376.30	\$399.25	\$399.25	\$397.16	\$397.16	\$399.88	\$399.88	\$386.95	\$386.95	\$364.94	\$364.94	\$358.57	\$358.57	\$354.16	\$354.16	\$358.57	\$354.16
20	\$387.89	\$387.89	\$411.55	\$411.55	\$409.40	\$409.40	\$412.20	\$412.20	\$398.87	\$398.87	\$376.19	\$376.19	\$369.62	\$369.62	\$365.08	\$365.08	\$369.62	\$365.08
21	\$399.89	\$399.89	\$424.28	\$424.28	\$422.06	\$422.06	\$424.95	\$424.95	\$411.21	\$411.21	\$387.82	\$387.82	\$381.05	\$381.05	\$376.37	\$376.37	\$381.05	\$376.37
22	\$399.89	\$399.89	\$424.28	\$424.28	\$422.06	\$422.06	\$424.95	\$424.95	\$411.21	\$411.21	\$387.82	\$387.82	\$381.05	\$381.05	\$376.37	\$376.37	\$381.05	\$376.37
23	\$399.89	\$399.89	\$424.28	\$424.28	\$422.06	\$422.06	\$424.95	\$424.95	\$411.21	\$411.21	\$387.82	\$387.82	\$381.05	\$381.05	\$376.37	\$376.37	\$381.05	\$376.37
24	\$399.89	\$399.89	\$424.28	\$424.28	\$422.06	\$422.06	\$424.95	\$424.95	\$411.21	\$411.21	\$387.82	\$387.82	\$381.05	\$381.05	\$376.37	\$376.37	\$381.05	\$376.37
25	\$401.49	\$401.49	\$425.98	\$425.98	\$423.75	\$423.75	\$426.65	\$426.65	\$412.85	\$412.85	\$389.37	\$389.37	\$382.57	\$382.57	\$377.88	\$377.88	\$382.57	\$377.88
26	\$409.49	\$409.49	\$434.46	\$434.46	\$432.19	\$432.19	\$435.15	\$435.15	\$421.08	\$421.08	\$397.13	\$397.13	\$390.20	\$390.20	\$385.40	\$385.40	\$390.20	\$385.40
27	\$419.08	\$419.08	\$444.65	\$444.65	\$442.32	\$442.32	\$445.35	\$445.35	\$430.95	\$430.95	\$406.44	\$406.44	\$399.34	\$399.34	\$394.44	\$394.44	\$399.34	\$394.44
28	\$434.68	\$434.68	\$461.19	\$461.19	\$458.78	\$458.78	\$461.92	\$461.92	\$446.99	\$446.99	\$421.56	\$421.56	\$414.20	\$414.20	\$409.11	\$409.11	\$414.20	\$409.11
29	\$447.48	\$447.48	\$474.77	\$474.77	\$472.29	\$472.29	\$475.52	\$475.52	\$460.14	\$460.14	\$433.97	\$433.97	\$426.39	\$426.39	\$421.16	\$421.16	\$426.39	\$421.16
30	\$453.88	\$453.88	\$481.56	\$481.56	\$479.04	\$479.04	\$482.32	\$482.32	\$466.72	\$466.72	\$440.18	\$440.18	\$432.49	\$432.49	\$427.18	\$427.18	\$432.49	\$427.18
31	\$463.47	\$463.47	\$491.74	\$491.74	\$489.17	\$489.17	\$492.52	\$492.52	\$476.59	\$476.59	\$449.48	\$449.48	\$441.64	\$441.64	\$436.21	\$436.21	\$441.64	\$436.21
32	\$473.07	\$473.07	\$501.92	\$501.92	\$499.30	\$499.30	\$502.72	\$502.72	\$486.46	\$486.46	\$458.79	\$458.79	\$450.78	\$450.78	\$445.25	\$445.25	\$450.78	\$445.25
33	\$479.07	\$479.07	\$508.29	\$508.29	\$505.63	\$505.63	\$509.09	\$509.09	\$492.63	\$492.63	\$464.61	\$464.61	\$456.50	\$456.50	\$450.89	\$450.89	\$456.50	\$450.89
34	\$485.47	\$485.47	\$515.08	\$515.08	\$512.38	\$512.38	\$515.89	\$515.89	\$499.21	\$499.21	\$470.81	\$470.81	\$462.59	\$462.59	\$456.91	\$456.91	\$462.59	\$456.91
35	\$488.67	\$488.67	\$518.47	\$518.47	\$515.76	\$515.76	\$519.29	\$519.29	\$502.50	\$502.50	\$473.92	\$473.92	\$465.64	\$465.64	\$459.92	\$459.92	\$465.64	\$459.92
36	\$491.86	\$491.86	\$521.86	\$521.86	\$519.13	\$519.13	\$522.69	\$522.69	\$505.79	\$505.79	\$477.02	\$477.02	\$468.69	\$468.69	\$462.94	\$462.94	\$468.69	\$462.94
37	\$495.06	\$495.06	\$525.26	\$525.26	\$522.51	\$522.51	\$526.09	\$526.09	\$509.08	\$509.08	\$480.12	\$480.12	\$471.74	\$471.74	\$465.95	\$465.95	\$471.74	\$465.95
38	\$498.26	\$498.26	\$528.65	\$528.65	\$525.89	\$525.89	\$529.49	\$529.49	\$512.37	\$512.37	\$483.22	\$483.22	\$474.79	\$474.79	\$468.96	\$468.96	\$474.79	\$468.96
39	\$504.66	\$504.66	\$535.44	\$535.44	\$532.64	\$532.64	\$536.29	\$536.29	\$518.95	\$518.95	\$489.43	\$489.43	\$480.89	\$480.89	\$474.98	\$474.98	\$480.89	\$474.98
40	\$511.06	\$511.06	\$542.23	\$542.23	\$539.39	\$539.39	\$543.09	\$543.09	\$525.53	\$525.53	\$495.63	\$495.63	\$486.98	\$486.98	\$481.00	\$481.00	\$486.98	\$481.00
41	\$520.66	\$520.66	\$552.41	\$552.41	\$549.52	\$549.52	\$553.28	\$553.28	\$535.40	\$535.40	\$504.94	\$504.94	\$496.13	\$496.13	\$490.03	\$490.03	\$496.13	\$490.03
42	\$529.85	\$529.85	\$562.17	\$562.17	\$559.23	\$559.23	\$563.06	\$563.06	\$544.85	\$544.85	\$513.86	\$513.86	\$504.89	\$504.89	\$498.69	\$498.69	\$504.89	\$498.69
43	\$542.65	\$542.65	\$575.75	\$575.75	\$572.74	\$572.74	\$576.66	\$576.66	\$558.01	\$558.01	\$526.27	\$526.27	\$517.08	\$517.08	\$510.73	\$510.73	\$517.08	\$510.73
44	\$558.65	\$558.65	\$592.72	\$592.72	\$589.62	\$589.62	\$593.66	\$593.66	\$574.46	\$574.46	\$541.78	\$541.78	\$532.33	\$532.33	\$525.79	\$525.79	\$532.33	\$525.79
45	\$577.44	\$577.44	\$612.66	\$612.66	\$609.45	\$609.45	\$613.63	\$613.63	\$593.79	\$593.79	\$560.01	\$560.01	\$550.24	\$550.24	\$543.48	\$543.48	\$550.24	\$543.48
46	\$599.84	\$599.84	\$636.42	\$636.42	\$633.09	\$633.09	\$637.43	\$637.43	\$616.82	\$616.82	\$581.73	\$581.73	\$571.58	\$571.58	\$564.56	\$564.56	\$571.58	\$564.56
47	\$625.03	\$625.03	\$663.15	\$663.15	\$659.68	\$659.68	\$664.20	\$664.20	\$642.72	\$642.72	\$606.16	\$606.16	\$595.58	\$595.58	\$588.27	\$588.27	\$595.58	\$588.27
48	\$653.82	\$653.82	\$693.70	\$693.70	\$690.07	\$690.07	\$694.79	\$694.79	\$672.33	\$672.33	\$634.09	\$634.09	\$623.02	\$623.02	\$615.36	\$615.36	\$623.02	\$615.36
49	\$682.21	\$682.21	\$723.82	\$723.82	\$720.03	\$720.03	\$724.96	\$724.96	\$701.52	\$701.52	\$661.62	\$661.62	\$650.07	\$650.07	\$642.09	\$642.09	\$650.07	\$642.09
50	\$714.20	\$714.20	\$757.76	\$757.76	\$753.80	\$753.80	\$758.96	\$758.96	\$734.42	\$734.42	\$692.65	\$692.65	\$680.56	\$680.56	\$672.20	\$672.20	\$680.56	\$672.20
51	\$745.79	\$745.79	\$791.28	\$791.28	\$787.14	\$787.14	\$792.53	\$792.53	\$766.91	\$766.91	\$723.28	\$723.28	\$710.66	\$710.66	\$701.93	\$701.93	\$710.66	\$701.93
52	\$780.59	\$780.59	\$828.19	\$828.19	\$823.86	\$823.86	\$829.50	\$829.50	\$802.68	\$802.68	\$757.02	\$757.02	\$743.81	\$743.81	\$734.67	\$734.67	\$743.81	\$734.67
53	\$815.78	\$815.78	\$865.53	\$865.53	\$861.00	\$861.00	\$866.90	\$866.90	\$838.87	\$838.87	\$791.15	\$791.15	\$777.34	\$777.34	\$767.79	\$767.79	\$777.34	\$767.79
54	\$853.77	\$853.77	\$905.84	\$905.84	\$901.10	\$901.10	\$907.27	\$907.27	\$877.93	\$877.93	\$828.00	\$828.00	\$813.54	\$813.54	\$803.55	\$803.55	\$813.54	\$803.55
55	\$891.75	\$891.75	\$946.14	\$946.14	\$941.19	\$941.19	\$947.64	\$947.64	\$917.00	\$917.00	\$864.84	\$864.84	\$849.74	\$849.74	\$839.31	\$839.31	\$849.74	\$839.31
56	\$932.94	\$932.94	\$989.85	\$989.85	\$984.67	\$984.67	\$991.41	\$991.41	\$959.35	\$959.35	\$904.78	\$904.78	\$888.99	\$888.99	\$878.07	\$878.07	\$888.99	\$878.07
57	\$974.53	\$974.53	\$1,033.97	\$1,033.97	\$1,028.56	\$1,028.56	\$1,035.60	\$1,035.60	\$1,002.12	\$1,002.12	\$945.12	\$945.12	\$928.62	\$928.62	\$917.21	\$917.21	\$928.62	\$917.21
58	\$1,018.92	\$1,018.92	\$1,081.07	\$1,081.07	\$1,075.41	\$1,075.41	\$1,082.77	\$1,082.77	\$1,047.76	\$1,047.76	\$988.17	\$988.17	\$970.92	\$970.92	\$958.99	\$958.99	\$970.92	\$958.99
59	\$1,040.91	\$1,040.91	\$1,104.40	\$1,104.40	\$1,098.62	\$1,098.62	\$1,106.14	\$1,106.14	\$1,070.38	\$1,070.38	\$1,039.50	\$1,039.50	\$1,009.87	\$1,009.87	\$997.69	\$997.69	\$1,009.87	\$997.69
60	\$1,085.30	\$1,085.30	\$1,151.50	\$1,151.50	\$1,145.47	\$1,145.47	\$1,153.31	\$1,153.31	\$1,116.02	\$1,116.02	\$1,052.54	\$1,052.54	\$1,034.17	\$1,034.17	\$1,021.47	\$1,021.47	\$1,034.17	\$1,021.47
61	\$1,123.69	\$1,123.69	\$1,192.23	\$1,192.23	\$1,185.99	\$1,185.99	\$1,194.11	\$1,194.11	\$1,155.50	\$1,155.50	\$1,089.77	\$1,089.77	\$1,070.75	\$1,070.75	\$1,057.60	\$1,057.60	\$1,070.75	\$1,057.60
62	\$1,148.88	\$1,148.88	\$1,218.96	\$1,218.96	\$1,212.58	\$1,212.58	\$1,220.88	\$1,220.88	\$1,181.41	\$1,181.41	\$1,114.21	\$1,114.21	\$1,094.76	\$1,094.76	\$1,081.31	\$1,081.31	\$1,094.76	\$1,081.31
63	\$1,180																	

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0280004		55957PA0300001		55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare QHD PPO Gold 1		AffordBlue Platinum 1		AffordBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BC/HDHP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/HDHP/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		Q		Q		Q		U	
Metal =>	Gold		Gold		Platinum		Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$5,000		\$1,500		\$250/\$750		\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%		100%		100%/70%		100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$30		\$20		\$20/70%		\$25/70%		\$30/\$65		\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$7,100		\$3,000		\$2,000/\$6,000		\$8,000/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.00	\$301.00	\$420.33	\$420.33	\$335.12	\$335.12	\$289.97	\$289.97	\$398.43	\$398.43	\$384.67	\$384.67	\$337.08	\$337.08	\$442.68	\$442.68
15	\$327.76	\$327.76	\$457.69	\$457.69	\$364.90	\$364.90	\$315.75	\$315.75	\$433.85	\$433.85	\$418.87	\$418.87	\$367.04	\$367.04	\$482.03	\$482.03
16	\$337.99	\$337.99	\$471.98	\$471.98	\$376.29	\$376.29	\$325.60	\$325.60	\$447.39	\$447.39	\$431.94	\$431.94	\$378.50	\$378.50	\$497.08	\$497.08
17	\$348.22	\$348.22	\$486.26	\$486.26	\$387.68	\$387.68	\$335.46	\$335.46	\$460.93	\$460.93	\$445.01	\$445.01	\$389.96	\$389.96	\$512.12	\$512.12
18	\$359.24	\$359.24	\$501.65	\$501.65	\$399.95	\$399.95	\$346.07	\$346.07	\$475.52	\$475.52	\$459.09	\$459.09	\$402.30	\$402.30	\$528.33	\$528.33
19	\$370.26	\$370.26	\$517.03	\$517.03	\$412.21	\$412.21	\$356.69	\$356.69	\$490.10	\$490.10	\$473.17	\$473.17	\$414.63	\$414.63	\$544.53	\$544.53
20	\$381.67	\$381.67	\$532.97	\$532.97	\$424.92	\$424.92	\$367.68	\$367.68	\$505.21	\$505.21	\$487.75	\$487.75	\$427.41	\$427.41	\$561.31	\$561.31
21	\$393.47	\$393.47	\$549.45	\$549.45	\$438.06	\$438.06	\$379.05	\$379.05	\$520.83	\$520.83	\$502.84	\$502.84	\$440.63	\$440.63	\$578.67	\$578.67
22	\$393.47	\$393.47	\$549.45	\$549.45	\$438.06	\$438.06	\$379.05	\$379.05	\$520.83	\$520.83	\$502.84	\$502.84	\$440.63	\$440.63	\$578.67	\$578.67
23	\$393.47	\$393.47	\$549.45	\$549.45	\$438.06	\$438.06	\$379.05	\$379.05	\$520.83	\$520.83	\$502.84	\$502.84	\$440.63	\$440.63	\$578.67	\$578.67
24	\$393.47	\$393.47	\$549.45	\$549.45	\$438.06	\$438.06	\$379.05	\$379.05	\$520.83	\$520.83	\$502.84	\$502.84	\$440.63	\$440.63	\$578.67	\$578.67
25	\$395.04	\$395.04	\$551.65	\$551.65	\$439.81	\$439.81	\$380.57	\$380.57	\$522.91	\$522.91	\$504.85	\$504.85	\$442.39	\$442.39	\$580.98	\$580.98
26	\$402.91	\$402.91	\$562.64	\$562.64	\$448.57	\$448.57	\$388.15	\$388.15	\$533.33	\$533.33	\$514.91	\$514.91	\$451.21	\$451.21	\$592.56	\$592.56
27	\$412.36	\$412.36	\$575.82	\$575.82	\$459.09	\$459.09	\$397.24	\$397.24	\$545.83	\$545.83	\$526.98	\$526.98	\$461.78	\$461.78	\$606.45	\$606.45
28	\$427.70	\$427.70	\$597.25	\$597.25	\$476.17	\$476.17	\$412.03	\$412.03	\$566.14	\$566.14	\$546.59	\$546.59	\$478.96	\$478.96	\$629.01	\$629.01
29	\$440.29	\$440.29	\$614.83	\$614.83	\$490.19	\$490.19	\$424.16	\$424.16	\$582.81	\$582.81	\$562.68	\$562.68	\$493.06	\$493.06	\$647.53	\$647.53
30	\$446.59	\$446.59	\$623.63	\$623.63	\$497.20	\$497.20	\$430.22	\$430.22	\$591.14	\$591.14	\$570.72	\$570.72	\$500.12	\$500.12	\$656.79	\$656.79
31	\$456.03	\$456.03	\$636.81	\$636.81	\$507.71	\$507.71	\$439.32	\$439.32	\$603.64	\$603.64	\$582.79	\$582.79	\$510.69	\$510.69	\$670.68	\$670.68
32	\$465.48	\$465.48	\$650.00	\$650.00	\$518.22	\$518.22	\$448.42	\$448.42	\$616.14	\$616.14	\$594.86	\$594.86	\$521.27	\$521.27	\$684.57	\$684.57
33	\$471.38	\$471.38	\$658.24	\$658.24	\$524.80	\$524.80	\$454.10	\$454.10	\$623.95	\$623.95	\$602.40	\$602.40	\$527.87	\$527.87	\$693.25	\$693.25
34	\$477.67	\$477.67	\$667.03	\$667.03	\$531.80	\$531.80	\$460.17	\$460.17	\$632.29	\$632.29	\$610.45	\$610.45	\$534.92	\$534.92	\$702.51	\$702.51
35	\$480.82	\$480.82	\$671.43	\$671.43	\$535.31	\$535.31	\$463.20	\$463.20	\$636.45	\$636.45	\$614.47	\$614.47	\$538.45	\$538.45	\$707.13	\$707.13
36	\$483.97	\$483.97	\$675.82	\$675.82	\$538.81	\$538.81	\$466.23	\$466.23	\$640.62	\$640.62	\$618.49	\$618.49	\$541.97	\$541.97	\$711.76	\$711.76
37	\$487.12	\$487.12	\$680.22	\$680.22	\$542.32	\$542.32	\$469.26	\$469.26	\$644.79	\$644.79	\$622.52	\$622.52	\$545.50	\$545.50	\$716.39	\$716.39
38	\$490.26	\$490.26	\$684.61	\$684.61	\$545.82	\$545.82	\$472.30	\$472.30	\$648.95	\$648.95	\$626.54	\$626.54	\$549.02	\$549.02	\$721.02	\$721.02
39	\$496.56	\$496.56	\$693.41	\$693.41	\$552.83	\$552.83	\$478.36	\$478.36	\$657.29	\$657.29	\$634.58	\$634.58	\$556.08	\$556.08	\$730.28	\$730.28
40	\$502.85	\$502.85	\$702.20	\$702.20	\$559.84	\$559.84	\$484.43	\$484.43	\$665.62	\$665.62	\$642.63	\$642.63	\$563.13	\$563.13	\$739.54	\$739.54
41	\$512.30	\$512.30	\$715.38	\$715.38	\$570.35	\$570.35	\$493.52	\$493.52	\$678.12	\$678.12	\$654.70	\$654.70	\$573.70	\$573.70	\$753.43	\$753.43
42	\$521.35	\$521.35	\$728.02	\$728.02	\$580.43	\$580.43	\$502.24	\$502.24	\$690.10	\$690.10	\$666.26	\$666.26	\$583.83	\$583.83	\$766.74	\$766.74
43	\$533.94	\$533.94	\$745.60	\$745.60	\$594.45	\$594.45	\$514.37	\$514.37	\$706.77	\$706.77	\$682.35	\$682.35	\$597.93	\$597.93	\$785.26	\$785.26
44	\$549.68	\$549.68	\$767.58	\$767.58	\$611.97	\$611.97	\$529.53	\$529.53	\$727.60	\$727.60	\$702.47	\$702.47	\$615.56	\$615.56	\$808.40	\$808.40
45	\$568.17	\$568.17	\$793.41	\$793.41	\$632.56	\$632.56	\$547.35	\$547.35	\$752.08	\$752.08	\$726.10	\$726.10	\$636.27	\$636.27	\$835.60	\$835.60
46	\$590.21	\$590.21	\$824.18	\$824.18	\$657.09	\$657.09	\$568.58	\$568.58	\$781.25	\$781.25	\$754.26	\$754.26	\$660.95	\$660.95	\$868.01	\$868.01
47	\$614.99	\$614.99	\$858.79	\$858.79	\$684.69	\$684.69	\$592.46	\$592.46	\$814.06	\$814.06	\$785.94	\$785.94	\$688.70	\$688.70	\$904.46	\$904.46
48	\$643.32	\$643.32	\$898.35	\$898.35	\$716.23	\$716.23	\$619.75	\$619.75	\$851.56	\$851.56	\$822.14	\$822.14	\$720.43	\$720.43	\$946.13	\$946.13
49	\$671.26	\$671.26	\$937.36	\$937.36	\$747.33	\$747.33	\$646.66	\$646.66	\$888.54	\$888.54	\$857.85	\$857.85	\$751.71	\$751.71	\$987.21	\$987.21
50	\$702.74	\$702.74	\$981.32	\$981.32	\$782.38	\$782.38	\$676.98	\$676.98	\$930.20	\$930.20	\$898.07	\$898.07	\$786.97	\$786.97	\$1,033.50	\$1,033.50
51	\$733.82	\$733.82	\$1,024.72	\$1,024.72	\$816.98	\$816.98	\$706.93	\$706.93	\$971.35	\$971.35	\$937.80	\$937.80	\$821.77	\$821.77	\$1,079.22	\$1,079.22
52	\$768.05	\$768.05	\$1,072.53	\$1,072.53	\$855.09	\$855.09	\$739.91	\$739.91	\$1,016.66	\$1,016.66	\$981.54	\$981.54	\$860.11	\$860.11	\$1,129.56	\$1,129.56
53	\$802.68	\$802.68	\$1,120.88	\$1,120.88	\$893.64	\$893.64	\$773.26	\$773.26	\$1,062.49	\$1,062.49	\$1,025.79	\$1,025.79	\$898.89	\$898.89	\$1,180.49	\$1,180.49
54	\$840.06	\$840.06	\$1,173.08	\$1,173.08	\$935.26	\$935.26	\$809.27	\$809.27	\$1,111.97	\$1,111.97	\$1,073.56	\$1,073.56	\$940.75	\$940.75	\$1,235.46	\$1,235.46
55	\$877.44	\$877.44	\$1,225.27	\$1,225.27	\$976.87	\$976.87	\$845.28	\$845.28	\$1,161.45	\$1,161.45	\$1,121.33	\$1,121.33	\$982.60	\$982.60	\$1,290.43	\$1,290.43
56	\$917.97	\$917.97	\$1,281.87	\$1,281.87	\$1,021.99	\$1,021.99	\$884.32	\$884.32	\$1,215.10	\$1,215.10	\$1,173.13	\$1,173.13	\$1,027.99	\$1,027.99	\$1,350.04	\$1,350.04
57	\$958.89	\$958.89	\$1,339.01	\$1,339.01	\$1,067.55	\$1,067.55	\$923.74	\$923.74	\$1,269.26	\$1,269.26	\$1,225.42	\$1,225.42	\$1,073.82	\$1,073.82	\$1,410.22	\$1,410.22
58	\$1,002.56	\$1,002.56	\$1,400.00	\$1,400.00	\$1,116.18	\$1,116.18	\$965.82	\$965.82	\$1,327.07	\$1,327.07	\$1,281.24	\$1,281.24	\$1,122.73	\$1,122.73	\$1,474.45	\$1,474.45
59	\$1,024.20	\$1,024.20	\$1,430.22	\$1,430.22	\$1,140.27	\$1,140.27	\$986.67	\$986.67	\$1,355.72	\$1,355.72	\$1,308.89	\$1,308.89	\$1,146.96	\$1,146.96	\$1,506.28	\$1,506.28
60	\$1,067.88	\$1,067.88	\$1,491.21	\$1,491.21	\$1,188.89	\$1,188.89	\$1,028.74	\$1,028.74	\$1,413.53	\$1,413.53	\$1,364.71	\$1,364.71	\$1,195.87	\$1,195.87	\$1,570.51	\$1,570.51
61	\$1,105.65	\$1,105.65	\$1,543.95	\$1,543.95	\$1,230.95	\$1,230.95	\$1,065.13	\$1,065.13	\$1,463.53	\$1,463.53	\$1,412.98	\$1,412.98	\$1,238.17	\$1,238.17	\$1,626.06	\$1,626.06
62	\$1,130.44	\$1,130.44	\$1,578.57	\$1,578.57	\$1,258.55	\$1,258.55	\$1,089.01	\$1,089.01	\$1,496.34	\$1,496.34	\$1,444.66	\$1,444.66	\$1,265.93	\$1,265.93	\$1,662.52	\$1,662.52
63	\$1,161.52	\$1,161.52	\$1,621.98	\$1,621.98	\$1,293.15	\$1,293.15	\$1,118.96	\$1,118.96	\$1,537.49	\$1,537.49	\$1,484.38	\$1,484.38	\$1,300.74	\$1,300.74	\$1,708.23	\$1,708.23
64+	\$1,180.41	\$1,180.41	\$1,648.35	\$1,648.35	\$1,314.18	\$1,314.18	\$1,137.15	\$1,137.15	\$1,562.49	\$1,562.49	\$1,508.52	\$1,508.52	\$1,321.89	\$1,321.89	\$1,736.01	\$1,736.01

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290027		55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 13		BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U	
Metal =>	Silver		Gold		Silver		Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$3,000		\$0		\$3,000		\$5,400		\$5,400		\$3,000		\$2,600		\$3,000	
Coinurance =>	70%		100%		70%		50%		50%		80%		70%		80%	
Copays =>	\$55		\$40		\$55		\$130		\$130		\$45		\$45		\$45	
OOP Maximum =>	\$8,550		\$7,900		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$362.18	\$362.18	\$340.87	\$340.87	\$278.88	\$278.88	\$322.94	\$322.94	\$248.67	\$248.67	\$351.40	\$351.40	\$351.96	\$351.96	\$270.58	\$270.58
15	\$394.38	\$394.38	\$371.17	\$371.17	\$303.67	\$303.67	\$351.65	\$351.65	\$270.77	\$270.77	\$382.64	\$382.64	\$383.25	\$383.25	\$294.63	\$294.63
16	\$406.68	\$406.68	\$382.75	\$382.75	\$313.15	\$313.15	\$362.63	\$362.63	\$279.23	\$279.23	\$394.58	\$394.58	\$395.21	\$395.21	\$303.83	\$303.83
17	\$418.99	\$418.99	\$394.34	\$394.34	\$322.63	\$322.63	\$373.60	\$373.60	\$287.68	\$287.68	\$406.52	\$406.52	\$407.17	\$407.17	\$313.02	\$313.02
18	\$432.25	\$432.25	\$406.81	\$406.81	\$332.83	\$332.83	\$385.42	\$385.42	\$296.78	\$296.78	\$419.39	\$419.39	\$420.05	\$420.05	\$322.93	\$322.93
19	\$445.51	\$445.51	\$419.29	\$419.29	\$343.04	\$343.04	\$397.24	\$397.24	\$305.88	\$305.88	\$432.25	\$432.25	\$432.94	\$432.94	\$332.83	\$332.83
20	\$459.24	\$459.24	\$432.21	\$432.21	\$353.61	\$353.61	\$409.49	\$409.49	\$315.31	\$315.31	\$445.57	\$445.57	\$446.28	\$446.28	\$343.09	\$343.09
21	\$473.44	\$473.44	\$445.58	\$445.58	\$364.55	\$364.55	\$422.15	\$422.15	\$325.06	\$325.06	\$459.35	\$459.35	\$460.08	\$460.08	\$353.70	\$353.70
22	\$473.44	\$473.44	\$445.58	\$445.58	\$364.55	\$364.55	\$422.15	\$422.15	\$325.06	\$325.06	\$459.35	\$459.35	\$460.08	\$460.08	\$353.70	\$353.70
23	\$473.44	\$473.44	\$445.58	\$445.58	\$364.55	\$364.55	\$422.15	\$422.15	\$325.06	\$325.06	\$459.35	\$459.35	\$460.08	\$460.08	\$353.70	\$353.70
24	\$473.44	\$473.44	\$445.58	\$445.58	\$364.55	\$364.55	\$422.15	\$422.15	\$325.06	\$325.06	\$459.35	\$459.35	\$460.08	\$460.08	\$353.70	\$353.70
25	\$475.33	\$475.33	\$447.36	\$447.36	\$366.01	\$366.01	\$423.84	\$423.84	\$326.36	\$326.36	\$461.19	\$461.19	\$461.92	\$461.92	\$355.11	\$355.11
26	\$484.80	\$484.80	\$456.27	\$456.27	\$373.30	\$373.30	\$432.28	\$432.28	\$332.86	\$332.86	\$470.37	\$470.37	\$471.12	\$471.12	\$362.19	\$362.19
27	\$496.17	\$496.17	\$466.97	\$466.97	\$382.05	\$382.05	\$442.41	\$442.41	\$340.66	\$340.66	\$481.40	\$481.40	\$482.16	\$482.16	\$370.68	\$370.68
28	\$514.63	\$514.63	\$484.35	\$484.35	\$396.27	\$396.27	\$458.88	\$458.88	\$353.34	\$353.34	\$499.31	\$499.31	\$500.11	\$500.11	\$384.47	\$384.47
29	\$529.78	\$529.78	\$498.60	\$498.60	\$407.93	\$407.93	\$472.39	\$472.39	\$363.74	\$363.74	\$514.01	\$514.01	\$514.83	\$514.83	\$395.79	\$395.79
30	\$537.35	\$537.35	\$505.73	\$505.73	\$413.76	\$413.76	\$479.14	\$479.14	\$368.94	\$368.94	\$521.36	\$521.36	\$522.19	\$522.19	\$401.45	\$401.45
31	\$548.72	\$548.72	\$516.43	\$516.43	\$422.51	\$422.51	\$489.27	\$489.27	\$376.74	\$376.74	\$532.39	\$532.39	\$533.23	\$533.23	\$409.94	\$409.94
32	\$560.08	\$560.08	\$527.12	\$527.12	\$431.26	\$431.26	\$499.40	\$499.40	\$384.55	\$384.55	\$543.41	\$543.41	\$544.27	\$544.27	\$418.43	\$418.43
33	\$567.18	\$567.18	\$533.80	\$533.80	\$436.73	\$436.73	\$505.74	\$505.74	\$389.42	\$389.42	\$550.30	\$550.30	\$551.18	\$551.18	\$423.73	\$423.73
34	\$574.76	\$574.76	\$540.93	\$540.93	\$442.56	\$442.56	\$512.49	\$512.49	\$394.62	\$394.62	\$557.65	\$557.65	\$558.54	\$558.54	\$429.39	\$429.39
35	\$578.54	\$578.54	\$544.50	\$544.50	\$445.48	\$445.48	\$515.87	\$515.87	\$397.22	\$397.22	\$561.33	\$561.33	\$562.22	\$562.22	\$432.22	\$432.22
36	\$582.33	\$582.33	\$548.06	\$548.06	\$448.40	\$448.40	\$519.24	\$519.24	\$399.82	\$399.82	\$565.00	\$565.00	\$565.90	\$565.90	\$435.05	\$435.05
37	\$586.12	\$586.12	\$551.63	\$551.63	\$451.31	\$451.31	\$522.62	\$522.62	\$402.42	\$402.42	\$568.68	\$568.68	\$569.58	\$569.58	\$437.88	\$437.88
38	\$589.91	\$589.91	\$555.19	\$555.19	\$454.23	\$454.23	\$526.00	\$526.00	\$405.02	\$405.02	\$572.35	\$572.35	\$573.26	\$573.26	\$440.71	\$440.71
39	\$597.48	\$597.48	\$562.32	\$562.32	\$460.06	\$460.06	\$532.75	\$532.75	\$410.23	\$410.23	\$579.70	\$579.70	\$580.62	\$580.62	\$446.37	\$446.37
40	\$605.06	\$605.06	\$569.45	\$569.45	\$465.89	\$465.89	\$539.51	\$539.51	\$415.43	\$415.43	\$587.05	\$587.05	\$587.98	\$587.98	\$452.03	\$452.03
41	\$616.42	\$616.42	\$580.15	\$580.15	\$474.64	\$474.64	\$549.64	\$549.64	\$423.23	\$423.23	\$598.07	\$598.07	\$599.02	\$599.02	\$460.52	\$460.52
42	\$627.31	\$627.31	\$590.39	\$590.39	\$483.03	\$483.03	\$559.35	\$559.35	\$430.70	\$430.70	\$608.64	\$608.64	\$609.61	\$609.61	\$468.65	\$468.65
43	\$642.46	\$642.46	\$604.65	\$604.65	\$494.69	\$494.69	\$572.86	\$572.86	\$441.11	\$441.11	\$623.34	\$623.34	\$624.33	\$624.33	\$479.97	\$479.97
44	\$661.40	\$661.40	\$622.48	\$622.48	\$509.28	\$509.28	\$589.74	\$589.74	\$454.11	\$454.11	\$641.71	\$641.71	\$642.73	\$642.73	\$494.12	\$494.12
45	\$683.65	\$683.65	\$643.42	\$643.42	\$526.41	\$526.41	\$609.58	\$609.58	\$469.39	\$469.39	\$663.30	\$663.30	\$664.36	\$664.36	\$510.74	\$510.74
46	\$710.16	\$710.16	\$668.37	\$668.37	\$546.83	\$546.83	\$633.23	\$633.23	\$487.59	\$487.59	\$689.03	\$689.03	\$690.12	\$690.12	\$530.55	\$530.55
47	\$739.99	\$739.99	\$696.44	\$696.44	\$569.79	\$569.79	\$659.82	\$659.82	\$508.07	\$508.07	\$717.96	\$717.96	\$719.11	\$719.11	\$552.83	\$552.83
48	\$774.07	\$774.07	\$728.52	\$728.52	\$596.04	\$596.04	\$690.22	\$690.22	\$531.47	\$531.47	\$751.04	\$751.04	\$752.23	\$752.23	\$578.30	\$578.30
49	\$807.69	\$807.69	\$760.16	\$760.16	\$621.92	\$621.92	\$720.19	\$720.19	\$554.55	\$554.55	\$783.65	\$783.65	\$784.90	\$784.90	\$603.41	\$603.41
50	\$845.56	\$845.56	\$795.81	\$795.81	\$651.09	\$651.09	\$753.96	\$753.96	\$580.56	\$580.56	\$820.40	\$820.40	\$821.70	\$821.70	\$631.71	\$631.71
51	\$882.97	\$882.97	\$831.01	\$831.01	\$679.89	\$679.89	\$787.31	\$787.31	\$606.24	\$606.24	\$856.69	\$856.69	\$858.05	\$858.05	\$659.65	\$659.65
52	\$924.15	\$924.15	\$869.77	\$869.77	\$711.60	\$711.60	\$824.04	\$824.04	\$634.52	\$634.52	\$896.65	\$896.65	\$898.08	\$898.08	\$690.42	\$690.42
53	\$965.82	\$965.82	\$908.98	\$908.98	\$743.68	\$743.68	\$861.19	\$861.19	\$663.12	\$663.12	\$937.07	\$937.07	\$938.56	\$938.56	\$721.55	\$721.55
54	\$1,010.79	\$1,010.79	\$951.31	\$951.31	\$778.31	\$778.31	\$901.29	\$901.29	\$694.00	\$694.00	\$980.71	\$980.71	\$982.27	\$982.27	\$755.15	\$755.15
55	\$1,055.77	\$1,055.77	\$993.64	\$993.64	\$812.95	\$812.95	\$941.39	\$941.39	\$724.88	\$724.88	\$1,024.35	\$1,024.35	\$1,025.98	\$1,025.98	\$788.75	\$788.75
56	\$1,104.54	\$1,104.54	\$1,039.54	\$1,039.54	\$850.50	\$850.50	\$984.88	\$984.88	\$758.36	\$758.36	\$1,071.66	\$1,071.66	\$1,073.37	\$1,073.37	\$825.18	\$825.18
57	\$1,153.77	\$1,153.77	\$1,085.88	\$1,085.88	\$888.41	\$888.41	\$1,028.78	\$1,028.78	\$792.17	\$792.17	\$1,119.44	\$1,119.44	\$1,121.21	\$1,121.21	\$861.97	\$861.97
58	\$1,206.33	\$1,206.33	\$1,135.34	\$1,135.34	\$928.87	\$928.87	\$1,075.64	\$1,075.64	\$828.25	\$828.25	\$1,170.42	\$1,170.42	\$1,172.28	\$1,172.28	\$901.23	\$901.23
59	\$1,232.36	\$1,232.36	\$1,159.84	\$1,159.84	\$948.92	\$948.92	\$1,098.86	\$1,098.86	\$846.13	\$846.13	\$1,195.69	\$1,195.69	\$1,197.59	\$1,197.59	\$920.68	\$920.68
60	\$1,284.92	\$1,284.92	\$1,209.30	\$1,209.30	\$989.39	\$989.39	\$1,145.72	\$1,145.72	\$882.21	\$882.21	\$1,246.68	\$1,246.68	\$1,248.66	\$1,248.66	\$959.94	\$959.94
61	\$1,330.37	\$1,330.37	\$1,252.08	\$1,252.08	\$1,024.39	\$1,024.39	\$1,186.24	\$1,186.24	\$913.42	\$913.42	\$1,290.77	\$1,290.77	\$1,292.82	\$1,292.82	\$993.90	\$993.90
62	\$1,360.19	\$1,360.19	\$1,280.15	\$1,280.15	\$1,047.35	\$1,047.35	\$1,212.84	\$1,212.84	\$933.90	\$933.90	\$1,319.71	\$1,319.71	\$1,321.81	\$1,321.81	\$1,016.18	\$1,016.18
63	\$1,397.59	\$1,397.59	\$1,315.35	\$1,315.35	\$1,076.15	\$1,076.15	\$1,246.19	\$1,246.19	\$959.58	\$959.58	\$1,356.00	\$1,356.00	\$1,358.16	\$1,358.16	\$1,044.12	\$1,044.12
64+	\$1,420.32	\$1,420.32	\$1,336.74	\$1,336.74	\$1,093.65	\$1,093.65	\$1,266.45	\$1,266.45	\$975.18	\$975.18	\$1,378.05	\$1,378.05	\$1,380.24	\$1,380.24	\$1,061.10	\$1,061.10

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003	
Plan Marketing Name =>	BlueCare Custom PPO Silver		AffordaBlue Gold 2	
Form # =>	12		FPLIC-AB/COMP/SM-2	
Rating Area =>	FPLIC-BCUST/PPO/SM-2		FPLIC-AB/COMP/SM-2	
Network =>	Area 3		Area 3	
Metal =>	U		U	
Deductible =>	Silver		Gold	
Copays =>	\$2,600		\$1,000/\$3,000	
OOP Maximum =>	70%		100%/70%	
Pediatric Dental (Yes/No) =>	\$45		\$45/70%	
	\$8,550		\$8,000/\$8,550	
	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$271.01	\$271.01	\$295.79	\$295.79
15	\$295.10	\$295.10	\$322.08	\$322.08
16	\$304.31	\$304.31	\$332.13	\$332.13
17	\$313.52	\$313.52	\$342.19	\$342.19
18	\$323.44	\$323.44	\$353.01	\$353.01
19	\$333.36	\$333.36	\$363.84	\$363.84
20	\$343.63	\$343.63	\$375.05	\$375.05
21	\$354.26	\$354.26	\$386.65	\$386.65
22	\$354.26	\$354.26	\$386.65	\$386.65
23	\$354.26	\$354.26	\$386.65	\$386.65
24	\$354.26	\$354.26	\$386.65	\$386.65
25	\$355.68	\$355.68	\$388.20	\$388.20
26	\$362.76	\$362.76	\$395.93	\$395.93
27	\$371.26	\$371.26	\$405.21	\$405.21
28	\$385.08	\$385.08	\$420.29	\$420.29
29	\$396.42	\$396.42	\$432.66	\$432.66
30	\$402.09	\$402.09	\$438.85	\$438.85
31	\$410.59	\$410.59	\$448.13	\$448.13
32	\$419.09	\$419.09	\$457.41	\$457.41
33	\$424.40	\$424.40	\$463.21	\$463.21
34	\$430.07	\$430.07	\$469.39	\$469.39
35	\$432.91	\$432.91	\$472.49	\$472.49
36	\$435.74	\$435.74	\$475.58	\$475.58
37	\$438.57	\$438.57	\$478.67	\$478.67
38	\$441.41	\$441.41	\$481.77	\$481.77
39	\$447.08	\$447.08	\$487.95	\$487.95
40	\$452.74	\$452.74	\$494.14	\$494.14
41	\$461.25	\$461.25	\$503.42	\$503.42
42	\$469.39	\$469.39	\$512.31	\$512.31
43	\$480.73	\$480.73	\$524.68	\$524.68
44	\$494.90	\$494.90	\$540.15	\$540.15
45	\$511.55	\$511.55	\$558.32	\$558.32
46	\$531.39	\$531.39	\$579.98	\$579.98
47	\$553.71	\$553.71	\$604.33	\$604.33
48	\$579.22	\$579.22	\$632.17	\$632.17
49	\$604.37	\$604.37	\$659.62	\$659.62
50	\$632.71	\$632.71	\$690.56	\$690.56
51	\$660.69	\$660.69	\$721.10	\$721.10
52	\$691.52	\$691.52	\$754.74	\$754.74
53	\$722.69	\$722.69	\$788.77	\$788.77
54	\$756.35	\$756.35	\$825.50	\$825.50
55	\$790.00	\$790.00	\$862.23	\$862.23
56	\$826.49	\$826.49	\$902.05	\$902.05
57	\$863.33	\$863.33	\$942.27	\$942.27
58	\$902.65	\$902.65	\$985.18	\$985.18
59	\$922.14	\$922.14	\$1,006.45	\$1,006.45
60	\$961.46	\$961.46	\$1,049.37	\$1,049.37
61	\$995.47	\$995.47	\$1,086.49	\$1,086.49
62	\$1,017.79	\$1,017.79	\$1,110.85	\$1,110.85
63	\$1,045.78	\$1,045.78	\$1,141.39	\$1,141.39
64+	\$1,062.78	\$1,062.78	\$1,159.95	\$1,159.95

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300004		55957PA0300005		55957PA0270033		55957PA0290034		55957PA0270034		55957PA0290035		55957PA0270035		55957PA0290036			
Plan Marketing Name =>	AffordaBlue Gold 3		AffordaBlue Silver 1		BlueCare PPO Gold 30		BlueCare Custom PPO Gold 30		BlueCare PPO Silver 15		BlueCare Custom PPO Silver 15		BlueCare PPO Bronze 5		BlueCare Custom PPO Bronze 5			
Form # =>	FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Gold		Silver		Gold		Gold		Silver		Silver		Bronze		Bronze			
Deductible =>	\$500/\$3,000		\$3,000/\$7,000		\$1,550		\$1,550		\$5,000		\$5,000		\$7,000		\$7,000			
Coinsurance =>	100%/70%		100%/60%		100%		100%		100%		100%		100%		100%			
Copays =>	\$30/70%		\$60/60%		\$15		\$15		\$15		\$15		\$45		\$45			
OOP Maximum =>	\$8,000/\$8,550		\$8,100/\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$303.36	\$303.36	\$252.43	\$252.43	\$402.77	\$402.77	\$310.13	\$310.13	\$333.39	\$333.39	\$256.71	\$256.71	\$315.66	\$315.66	\$243.06	\$243.06		
15	\$330.33	\$330.33	\$274.87	\$274.87	\$438.57	\$438.57	\$337.70	\$337.70	\$363.02	\$363.02	\$279.53	\$279.53	\$343.72	\$343.72	\$264.66	\$264.66		
16	\$340.64	\$340.64	\$283.44	\$283.44	\$452.26	\$452.26	\$348.24	\$348.24	\$374.35	\$374.35	\$288.25	\$288.25	\$354.45	\$354.45	\$272.92	\$272.92		
17	\$350.95	\$350.95	\$292.02	\$292.02	\$465.95	\$465.95	\$358.78	\$358.78	\$385.68	\$385.68	\$296.98	\$296.98	\$365.18	\$365.18	\$281.18	\$281.18		
18	\$362.05	\$362.05	\$301.26	\$301.26	\$480.69	\$480.69	\$370.13	\$370.13	\$397.89	\$397.89	\$306.38	\$306.38	\$376.73	\$376.73	\$290.08	\$290.08		
19	\$373.15	\$373.15	\$310.50	\$310.50	\$495.44	\$495.44	\$381.48	\$381.48	\$410.09	\$410.09	\$315.77	\$315.77	\$388.28	\$388.28	\$298.97	\$298.97		
20	\$384.65	\$384.65	\$320.07	\$320.07	\$510.71	\$510.71	\$393.24	\$393.24	\$422.73	\$422.73	\$325.50	\$325.50	\$400.25	\$400.25	\$308.19	\$308.19		
21	\$396.55	\$396.55	\$329.97	\$329.97	\$526.50	\$526.50	\$405.40	\$405.40	\$435.80	\$435.80	\$335.57	\$335.57	\$412.63	\$412.63	\$317.72	\$317.72		
22	\$396.55	\$396.55	\$329.97	\$329.97	\$526.50	\$526.50	\$405.40	\$405.40	\$435.80	\$435.80	\$335.57	\$335.57	\$412.63	\$412.63	\$317.72	\$317.72		
23	\$396.55	\$396.55	\$329.97	\$329.97	\$526.50	\$526.50	\$405.40	\$405.40	\$435.80	\$435.80	\$335.57	\$335.57	\$412.63	\$412.63	\$317.72	\$317.72		
24	\$396.55	\$396.55	\$329.97	\$329.97	\$526.50	\$526.50	\$405.40	\$405.40	\$435.80	\$435.80	\$335.57	\$335.57	\$412.63	\$412.63	\$317.72	\$317.72		
25	\$398.14	\$398.14	\$331.29	\$331.29	\$528.61	\$528.61	\$407.02	\$407.02	\$437.54	\$437.54	\$336.91	\$336.91	\$414.28	\$414.28	\$318.99	\$318.99		
26	\$406.07	\$406.07	\$337.89	\$337.89	\$539.14	\$539.14	\$415.13	\$415.13	\$446.26	\$446.26	\$343.62	\$343.62	\$422.53	\$422.53	\$325.35	\$325.35		
27	\$415.58	\$415.58	\$345.81	\$345.81	\$551.77	\$551.77	\$424.86	\$424.86	\$456.72	\$456.72	\$351.68	\$351.68	\$432.44	\$432.44	\$332.97	\$332.97		
28	\$431.05	\$431.05	\$358.68	\$358.68	\$572.31	\$572.31	\$440.67	\$440.67	\$473.71	\$473.71	\$364.76	\$364.76	\$448.53	\$448.53	\$345.36	\$345.36		
29	\$443.74	\$443.74	\$369.24	\$369.24	\$589.15	\$589.15	\$453.64	\$453.64	\$487.66	\$487.66	\$375.50	\$375.50	\$461.73	\$461.73	\$355.53	\$355.53		
30	\$450.08	\$450.08	\$374.52	\$374.52	\$597.58	\$597.58	\$460.13	\$460.13	\$494.63	\$494.63	\$380.87	\$380.87	\$468.34	\$468.34	\$360.61	\$360.61		
31	\$459.60	\$459.60	\$382.44	\$382.44	\$610.21	\$610.21	\$469.86	\$469.86	\$505.09	\$505.09	\$388.93	\$388.93	\$478.24	\$478.24	\$368.24	\$368.24		
32	\$469.12	\$469.12	\$390.35	\$390.35	\$622.85	\$622.85	\$479.59	\$479.59	\$515.55	\$515.55	\$396.98	\$396.98	\$488.14	\$488.14	\$375.86	\$375.86		
33	\$475.07	\$475.07	\$395.30	\$395.30	\$630.75	\$630.75	\$485.67	\$485.67	\$522.09	\$522.09	\$402.01	\$402.01	\$494.33	\$494.33	\$380.63	\$380.63		
34	\$481.41	\$481.41	\$400.58	\$400.58	\$639.17	\$639.17	\$492.16	\$492.16	\$529.06	\$529.06	\$407.38	\$407.38	\$500.93	\$500.93	\$385.71	\$385.71		
35	\$484.58	\$484.58	\$403.22	\$403.22	\$643.38	\$643.38	\$495.40	\$495.40	\$532.55	\$532.55	\$410.07	\$410.07	\$504.23	\$504.23	\$388.25	\$388.25		
36	\$487.76	\$487.76	\$405.86	\$405.86	\$647.60	\$647.60	\$498.64	\$498.64	\$536.03	\$536.03	\$412.75	\$412.75	\$507.53	\$507.53	\$390.80	\$390.80		
37	\$490.93	\$490.93	\$408.50	\$408.50	\$651.81	\$651.81	\$501.89	\$501.89	\$539.52	\$539.52	\$415.44	\$415.44	\$510.84	\$510.84	\$393.34	\$393.34		
38	\$494.10	\$494.10	\$411.14	\$411.14	\$656.02	\$656.02	\$505.13	\$505.13	\$543.01	\$543.01	\$418.12	\$418.12	\$514.14	\$514.14	\$395.88	\$395.88		
39	\$500.45	\$500.45	\$416.42	\$416.42	\$664.44	\$664.44	\$511.61	\$511.61	\$549.98	\$549.98	\$423.49	\$423.49	\$520.74	\$520.74	\$400.96	\$400.96		
40	\$506.79	\$506.79	\$421.70	\$421.70	\$672.87	\$672.87	\$518.10	\$518.10	\$556.95	\$556.95	\$428.86	\$428.86	\$527.34	\$527.34	\$406.05	\$406.05		
41	\$516.31	\$516.31	\$429.62	\$429.62	\$685.50	\$685.50	\$527.83	\$527.83	\$567.41	\$567.41	\$436.91	\$436.91	\$537.24	\$537.24	\$413.67	\$413.67		
42	\$525.43	\$525.43	\$437.21	\$437.21	\$697.61	\$697.61	\$537.16	\$537.16	\$577.44	\$577.44	\$444.63	\$444.63	\$546.73	\$546.73	\$420.98	\$420.98		
43	\$538.12	\$538.12	\$447.77	\$447.77	\$714.46	\$714.46	\$550.13	\$550.13	\$591.38	\$591.38	\$455.37	\$455.37	\$559.94	\$559.94	\$431.15	\$431.15		
44	\$553.98	\$553.98	\$460.97	\$460.97	\$735.52	\$735.52	\$566.34	\$566.34	\$608.81	\$608.81	\$468.79	\$468.79	\$576.44	\$576.44	\$443.85	\$443.85		
45	\$572.62	\$572.62	\$476.48	\$476.48	\$760.27	\$760.27	\$585.40	\$585.40	\$629.30	\$629.30	\$484.56	\$484.56	\$595.84	\$595.84	\$458.79	\$458.79		
46	\$594.83	\$594.83	\$494.96	\$494.96	\$789.75	\$789.75	\$608.10	\$608.10	\$653.70	\$653.70	\$503.36	\$503.36	\$618.95	\$618.95	\$476.58	\$476.58		
47	\$619.81	\$619.81	\$515.74	\$515.74	\$822.92	\$822.92	\$633.64	\$633.64	\$681.16	\$681.16	\$524.50	\$524.50	\$644.94	\$644.94	\$496.60	\$496.60		
48	\$648.36	\$648.36	\$539.50	\$539.50	\$860.83	\$860.83	\$662.83	\$662.83	\$712.53	\$712.53	\$548.66	\$548.66	\$674.65	\$674.65	\$519.47	\$519.47		
49	\$676.51	\$676.51	\$562.93	\$562.93	\$898.21	\$898.21	\$691.61	\$691.61	\$743.47	\$743.47	\$572.48	\$572.48	\$703.95	\$703.95	\$542.03	\$542.03		
50	\$708.24	\$708.24	\$589.33	\$589.33	\$940.33	\$940.33	\$724.04	\$724.04	\$778.34	\$778.34	\$599.33	\$599.33	\$736.96	\$736.96	\$567.45	\$567.45		
51	\$739.57	\$739.57	\$615.39	\$615.39	\$981.92	\$981.92	\$756.07	\$756.07	\$812.77	\$812.77	\$625.84	\$625.84	\$769.55	\$769.55	\$592.55	\$592.55		
52	\$774.07	\$774.07	\$644.10	\$644.10	\$1,027.73	\$1,027.73	\$791.34	\$791.34	\$850.68	\$850.68	\$655.03	\$655.03	\$805.45	\$805.45	\$620.19	\$620.19		
53	\$808.96	\$808.96	\$673.14	\$673.14	\$1,074.06	\$1,074.06	\$827.02	\$827.02	\$889.03	\$889.03	\$684.56	\$684.56	\$841.77	\$841.77	\$648.15	\$648.15		
54	\$846.63	\$846.63	\$704.49	\$704.49	\$1,124.08	\$1,124.08	\$865.53	\$865.53	\$930.43	\$930.43	\$716.44	\$716.44	\$880.97	\$880.97	\$678.33	\$678.33		
55	\$884.31	\$884.31	\$735.83	\$735.83	\$1,174.10	\$1,174.10	\$904.04	\$904.04	\$971.83	\$971.83	\$748.32	\$748.32	\$920.16	\$920.16	\$708.52	\$708.52		
56	\$925.15	\$925.15	\$769.82	\$769.82	\$1,228.32	\$1,228.32	\$945.80	\$945.80	\$1,016.72	\$1,016.72	\$782.88	\$782.88	\$962.67	\$962.67	\$741.24	\$741.24		
57	\$966.39	\$966.39	\$804.14	\$804.14	\$1,283.08	\$1,283.08	\$987.96	\$987.96	\$1,062.04	\$1,062.04	\$817.78	\$817.78	\$1,005.58	\$1,005.58	\$774.28	\$774.28		
58	\$1,010.41	\$1,010.41	\$840.76	\$840.76	\$1,341.52	\$1,341.52	\$1,032.96	\$1,032.96	\$1,110.42	\$1,110.42	\$855.03	\$855.03	\$1,051.38	\$1,051.38	\$809.55	\$809.55		
59	\$1,032.22	\$1,032.22	\$858.91	\$858.91	\$1,370.48	\$1,370.48	\$1,055.26	\$1,055.26	\$1,134.39	\$1,134.39	\$873.49	\$873.49	\$1,074.08	\$1,074.08	\$827.03	\$827.03		
60	\$1,076.24	\$1,076.24	\$895.54	\$895.54	\$1,428.92	\$1,428.92	\$1,100.26	\$1,100.26	\$1,182.76	\$1,182.76	\$910.74	\$910.74	\$1,119.88	\$1,119.88	\$862.29	\$862.29		
61	\$1,114.31	\$1,114.31	\$927.22	\$927.22	\$1,479.47	\$1,479.47	\$1,139.17	\$1,139.17	\$1,224.60	\$1,224.60	\$942.95	\$942.95	\$1,159.49	\$1,159.49	\$892.79	\$892.79		
62	\$1,139.29	\$1,139.29	\$948.00	\$948.00	\$1,512.63	\$1,512.63	\$1,164.71	\$1,164.71	\$1,252.05	\$1,252.05	\$964.09	\$964.09	\$1,185.49	\$1,185.49	\$912.81	\$912.81		
63	\$1,170.62	\$1,170.62	\$974.07	\$974.07	\$1,554.23	\$1,554.23	\$1,196.74	\$1,196.74	\$1,286.48	\$1,286.48	\$990.60	\$990.60	\$1,218.08	\$1,218.08	\$937.91	\$937.91		
64+	\$1,189.65	\$1,189.65	\$989.91	\$989.91	\$1,579.50	\$1,579.50	\$1,216.20	\$1,216.20	\$1,307.40	\$1,307.40	\$1,006.71	\$1,006.71	\$1,237.89	\$1,237.89	\$953.16	\$953.16		

Company Name: First Priority Life Insurance Co.
 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)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$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	\$510.22	\$510.22	\$502.12	\$502.12	\$497.84	\$497.84	\$480.33	\$480.33	\$458.27	\$458.27
15	\$555.58	\$555.58	\$546.75	\$546.75	\$542.09	\$542.09	\$523.02	\$523.02	\$499.00	\$499.00
16	\$572.92	\$572.92	\$563.81	\$563.81	\$559.01	\$559.01	\$539.35	\$539.35	\$514.58	\$514.58
17	\$590.26	\$590.26	\$580.88	\$580.88	\$575.93	\$575.93	\$555.67	\$555.67	\$530.15	\$530.15
18	\$608.93	\$608.93	\$599.26	\$599.26	\$594.15	\$594.15	\$573.25	\$573.25	\$546.92	\$546.92
19	\$627.61	\$627.61	\$617.63	\$617.63	\$612.37	\$612.37	\$590.84	\$590.84	\$563.70	\$563.70
20	\$646.95	\$646.95	\$636.67	\$636.67	\$631.25	\$631.25	\$609.04	\$609.04	\$581.07	\$581.07
21	\$666.96	\$666.96	\$656.36	\$656.36	\$650.77	\$650.77	\$627.88	\$627.88	\$599.04	\$599.04
22	\$666.96	\$666.96	\$656.36	\$656.36	\$650.77	\$650.77	\$627.88	\$627.88	\$599.04	\$599.04
23	\$666.96	\$666.96	\$656.36	\$656.36	\$650.77	\$650.77	\$627.88	\$627.88	\$599.04	\$599.04
24	\$666.96	\$666.96	\$656.36	\$656.36	\$650.77	\$650.77	\$627.88	\$627.88	\$599.04	\$599.04
25	\$669.63	\$669.63	\$658.99	\$658.99	\$653.37	\$653.37	\$630.39	\$630.39	\$601.44	\$601.44
26	\$682.97	\$682.97	\$672.11	\$672.11	\$666.39	\$666.39	\$642.95	\$642.95	\$613.42	\$613.42
27	\$698.97	\$698.97	\$687.87	\$687.87	\$682.01	\$682.01	\$658.02	\$658.02	\$627.79	\$627.79
28	\$724.99	\$724.99	\$713.46	\$713.46	\$707.39	\$707.39	\$682.51	\$682.51	\$651.16	\$651.16
29	\$746.33	\$746.33	\$734.47	\$734.47	\$728.21	\$728.21	\$702.60	\$702.60	\$670.33	\$670.33
30	\$757.00	\$757.00	\$744.97	\$744.97	\$738.62	\$738.62	\$712.64	\$712.64	\$679.91	\$679.91
31	\$773.01	\$773.01	\$760.72	\$760.72	\$754.24	\$754.24	\$727.71	\$727.71	\$694.29	\$694.29
32	\$789.01	\$789.01	\$776.47	\$776.47	\$769.86	\$769.86	\$742.78	\$742.78	\$708.66	\$708.66
33	\$799.02	\$799.02	\$786.32	\$786.32	\$779.62	\$779.62	\$752.20	\$752.20	\$717.65	\$717.65
34	\$809.69	\$809.69	\$796.82	\$796.82	\$790.03	\$790.03	\$762.25	\$762.25	\$727.23	\$727.23
35	\$815.03	\$815.03	\$802.07	\$802.07	\$795.24	\$795.24	\$767.27	\$767.27	\$732.03	\$732.03
36	\$820.36	\$820.36	\$807.32	\$807.32	\$800.45	\$800.45	\$772.29	\$772.29	\$736.82	\$736.82
37	\$825.70	\$825.70	\$812.57	\$812.57	\$805.65	\$805.65	\$777.32	\$777.32	\$741.61	\$741.61
38	\$831.03	\$831.03	\$817.82	\$817.82	\$810.86	\$810.86	\$782.34	\$782.34	\$746.40	\$746.40
39	\$841.70	\$841.70	\$828.33	\$828.33	\$821.27	\$821.27	\$792.38	\$792.38	\$755.99	\$755.99
40	\$852.37	\$852.37	\$838.83	\$838.83	\$831.68	\$831.68	\$802.43	\$802.43	\$765.57	\$765.57
41	\$868.38	\$868.38	\$854.58	\$854.58	\$847.30	\$847.30	\$817.50	\$817.50	\$779.95	\$779.95
42	\$883.72	\$883.72	\$869.68	\$869.68	\$862.27	\$862.27	\$831.94	\$831.94	\$793.73	\$793.73
43	\$905.06	\$905.06	\$890.68	\$890.68	\$883.09	\$883.09	\$852.03	\$852.03	\$812.90	\$812.90
44	\$931.74	\$931.74	\$916.93	\$916.93	\$909.13	\$909.13	\$877.15	\$877.15	\$836.86	\$836.86
45	\$963.09	\$963.09	\$947.78	\$947.78	\$939.71	\$939.71	\$906.66	\$906.66	\$865.01	\$865.01
46	\$1,000.44	\$1,000.44	\$984.54	\$984.54	\$976.16	\$976.16	\$941.82	\$941.82	\$898.56	\$898.56
47	\$1,042.46	\$1,042.46	\$1,025.89	\$1,025.89	\$1,017.15	\$1,017.15	\$981.38	\$981.38	\$936.30	\$936.30
48	\$1,090.48	\$1,090.48	\$1,073.15	\$1,073.15	\$1,064.01	\$1,064.01	\$1,026.58	\$1,026.58	\$979.43	\$979.43
49	\$1,137.83	\$1,137.83	\$1,119.75	\$1,119.75	\$1,110.21	\$1,110.21	\$1,071.16	\$1,071.16	\$1,021.96	\$1,021.96
50	\$1,191.19	\$1,191.19	\$1,172.26	\$1,172.26	\$1,162.28	\$1,162.28	\$1,121.39	\$1,121.39	\$1,069.89	\$1,069.89
51	\$1,243.88	\$1,243.88	\$1,224.11	\$1,224.11	\$1,213.69	\$1,213.69	\$1,171.00	\$1,171.00	\$1,117.21	\$1,117.21
52	\$1,301.91	\$1,301.91	\$1,281.21	\$1,281.21	\$1,270.30	\$1,270.30	\$1,225.62	\$1,225.62	\$1,169.33	\$1,169.33
53	\$1,360.60	\$1,360.60	\$1,338.97	\$1,338.97	\$1,327.57	\$1,327.57	\$1,280.88	\$1,280.88	\$1,222.04	\$1,222.04
54	\$1,423.96	\$1,423.96	\$1,401.33	\$1,401.33	\$1,389.39	\$1,389.39	\$1,340.52	\$1,340.52	\$1,278.95	\$1,278.95
55	\$1,487.32	\$1,487.32	\$1,463.68	\$1,463.68	\$1,451.22	\$1,451.22	\$1,400.17	\$1,400.17	\$1,335.86	\$1,335.86
56	\$1,556.02	\$1,556.02	\$1,531.29	\$1,531.29	\$1,518.25	\$1,518.25	\$1,464.84	\$1,464.84	\$1,397.56	\$1,397.56
57	\$1,625.38	\$1,625.38	\$1,599.55	\$1,599.55	\$1,585.93	\$1,585.93	\$1,530.14	\$1,530.14	\$1,459.86	\$1,459.86
58	\$1,699.41	\$1,699.41	\$1,672.41	\$1,672.41	\$1,658.16	\$1,658.16	\$1,599.84	\$1,599.84	\$1,526.35	\$1,526.35
59	\$1,736.10	\$1,736.10	\$1,708.51	\$1,708.51	\$1,693.95	\$1,693.95	\$1,634.37	\$1,634.37	\$1,559.30	\$1,559.30
60	\$1,810.13	\$1,810.13	\$1,781.36	\$1,781.36	\$1,766.19	\$1,766.19	\$1,704.07	\$1,704.07	\$1,625.79	\$1,625.79
61	\$1,874.16	\$1,874.16	\$1,844.37	\$1,844.37	\$1,828.66	\$1,828.66	\$1,764.34	\$1,764.34	\$1,683.30	\$1,683.30
62	\$1,916.18	\$1,916.18	\$1,885.72	\$1,885.72	\$1,869.66	\$1,869.66	\$1,803.90	\$1,803.90	\$1,721.04	\$1,721.04
63	\$1,968.87	\$1,968.87	\$1,937.57	\$1,937.57	\$1,921.07	\$1,921.07	\$1,853.50	\$1,853.50	\$1,768.37	\$1,768.37
64+	\$2,000.88	\$2,000.88	\$1,969.08	\$1,969.08	\$1,952.31	\$1,952.31	\$1,883.64	\$1,883.64	\$1,797.12	\$1,797.12

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)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270011		55957PA0270030	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 24		BlueCare PPO Gold 10	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400	
Coinurance =>	80%		100%		100%		100%		100%	
Copays =>	\$20		\$35		\$20		\$20		\$45	
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	\$406.31	\$406.31	\$431.10	\$431.10	\$428.84	\$428.84	\$431.78	\$431.78	\$417.81	\$417.81
15	\$442.43	\$442.43	\$469.42	\$469.42	\$466.96	\$466.96	\$470.16	\$470.16	\$454.95	\$454.95
16	\$456.24	\$456.24	\$484.07	\$484.07	\$481.54	\$481.54	\$484.84	\$484.84	\$469.15	\$469.15
17	\$470.05	\$470.05	\$498.72	\$498.72	\$496.11	\$496.11	\$499.51	\$499.51	\$483.35	\$483.35
18	\$484.92	\$484.92	\$514.50	\$514.50	\$511.81	\$511.81	\$515.32	\$515.32	\$498.64	\$498.64
19	\$499.79	\$499.79	\$530.28	\$530.28	\$527.51	\$527.51	\$531.12	\$531.12	\$513.94	\$513.94
20	\$515.20	\$515.20	\$546.62	\$546.62	\$543.76	\$543.76	\$547.49	\$547.49	\$529.78	\$529.78
21	\$531.13	\$531.13	\$563.53	\$563.53	\$560.58	\$560.58	\$564.42	\$564.42	\$546.16	\$546.16
22	\$531.13	\$531.13	\$563.53	\$563.53	\$560.58	\$560.58	\$564.42	\$564.42	\$546.16	\$546.16
23	\$531.13	\$531.13	\$563.53	\$563.53	\$560.58	\$560.58	\$564.42	\$564.42	\$546.16	\$546.16
24	\$531.13	\$531.13	\$563.53	\$563.53	\$560.58	\$560.58	\$564.42	\$564.42	\$546.16	\$546.16
25	\$533.25	\$533.25	\$565.78	\$565.78	\$562.82	\$562.82	\$566.68	\$566.68	\$548.34	\$548.34
26	\$543.88	\$543.88	\$577.05	\$577.05	\$574.03	\$574.03	\$577.97	\$577.97	\$559.27	\$559.27
27	\$556.62	\$556.62	\$590.58	\$590.58	\$587.49	\$587.49	\$591.51	\$591.51	\$572.38	\$572.38
28	\$577.34	\$577.34	\$612.56	\$612.56	\$609.35	\$609.35	\$613.52	\$613.52	\$593.68	\$593.68
29	\$594.33	\$594.33	\$630.59	\$630.59	\$627.29	\$627.29	\$631.59	\$631.59	\$611.15	\$611.15
30	\$602.83	\$602.83	\$639.61	\$639.61	\$636.26	\$636.26	\$640.62	\$640.62	\$619.89	\$619.89
31	\$615.58	\$615.58	\$653.13	\$653.13	\$649.71	\$649.71	\$654.16	\$654.16	\$633.00	\$633.00
32	\$628.33	\$628.33	\$666.66	\$666.66	\$663.17	\$663.17	\$667.71	\$667.71	\$646.11	\$646.11
33	\$636.29	\$636.29	\$675.11	\$675.11	\$671.57	\$671.57	\$676.18	\$676.18	\$654.30	\$654.30
34	\$644.79	\$644.79	\$684.13	\$684.13	\$680.54	\$680.54	\$685.21	\$685.21	\$663.04	\$663.04
35	\$649.04	\$649.04	\$688.63	\$688.63	\$685.03	\$685.03	\$689.72	\$689.72	\$667.41	\$667.41
36	\$653.29	\$653.29	\$693.14	\$693.14	\$689.51	\$689.51	\$694.24	\$694.24	\$671.78	\$671.78
37	\$657.54	\$657.54	\$697.65	\$697.65	\$694.00	\$694.00	\$698.75	\$698.75	\$676.15	\$676.15
38	\$661.79	\$661.79	\$702.16	\$702.16	\$698.48	\$698.48	\$703.27	\$703.27	\$680.52	\$680.52
39	\$670.29	\$670.29	\$711.17	\$711.17	\$707.45	\$707.45	\$712.30	\$712.30	\$689.25	\$689.25
40	\$678.78	\$678.78	\$720.19	\$720.19	\$716.42	\$716.42	\$721.33	\$721.33	\$697.99	\$697.99
41	\$691.53	\$691.53	\$733.72	\$733.72	\$729.88	\$729.88	\$734.87	\$734.87	\$711.10	\$711.10
42	\$703.75	\$703.75	\$746.68	\$746.68	\$742.77	\$742.77	\$747.86	\$747.86	\$723.66	\$723.66
43	\$720.74	\$720.74	\$764.71	\$764.71	\$760.71	\$760.71	\$765.92	\$765.92	\$741.14	\$741.14
44	\$741.99	\$741.99	\$787.25	\$787.25	\$783.13	\$783.13	\$788.49	\$788.49	\$762.99	\$762.99
45	\$766.95	\$766.95	\$813.74	\$813.74	\$809.48	\$809.48	\$815.02	\$815.02	\$788.66	\$788.66
46	\$796.70	\$796.70	\$845.30	\$845.30	\$840.87	\$840.87	\$846.63	\$846.63	\$819.24	\$819.24
47	\$830.16	\$830.16	\$880.80	\$880.80	\$876.19	\$876.19	\$882.19	\$882.19	\$853.65	\$853.65
48	\$868.40	\$868.40	\$921.37	\$921.37	\$916.55	\$916.55	\$922.83	\$922.83	\$892.97	\$892.97
49	\$906.11	\$906.11	\$961.38	\$961.38	\$956.35	\$956.35	\$962.90	\$962.90	\$931.75	\$931.75
50	\$948.60	\$948.60	\$1,006.46	\$1,006.46	\$1,001.20	\$1,001.20	\$1,008.05	\$1,008.05	\$975.44	\$975.44
51	\$990.56	\$990.56	\$1,050.98	\$1,050.98	\$1,045.48	\$1,045.48	\$1,052.64	\$1,052.64	\$1,018.59	\$1,018.59
52	\$1,036.77	\$1,036.77	\$1,100.01	\$1,100.01	\$1,094.25	\$1,094.25	\$1,101.75	\$1,101.75	\$1,066.10	\$1,066.10
53	\$1,083.51	\$1,083.51	\$1,149.60	\$1,149.60	\$1,143.58	\$1,143.58	\$1,151.42	\$1,151.42	\$1,114.17	\$1,114.17
54	\$1,133.96	\$1,133.96	\$1,203.14	\$1,203.14	\$1,196.84	\$1,196.84	\$1,205.04	\$1,205.04	\$1,166.05	\$1,166.05
55	\$1,184.42	\$1,184.42	\$1,256.67	\$1,256.67	\$1,250.09	\$1,250.09	\$1,258.66	\$1,258.66	\$1,217.94	\$1,217.94
56	\$1,239.13	\$1,239.13	\$1,314.72	\$1,314.72	\$1,307.83	\$1,307.83	\$1,316.79	\$1,316.79	\$1,274.19	\$1,274.19
57	\$1,294.36	\$1,294.36	\$1,373.32	\$1,373.32	\$1,366.13	\$1,366.13	\$1,375.49	\$1,375.49	\$1,330.99	\$1,330.99
58	\$1,353.32	\$1,353.32	\$1,435.87	\$1,435.87	\$1,428.36	\$1,428.36	\$1,438.14	\$1,438.14	\$1,391.62	\$1,391.62
59	\$1,382.53	\$1,382.53	\$1,466.87	\$1,466.87	\$1,459.19	\$1,459.19	\$1,469.19	\$1,469.19	\$1,421.65	\$1,421.65
60	\$1,441.49	\$1,441.49	\$1,529.42	\$1,529.42	\$1,521.41	\$1,521.41	\$1,531.84	\$1,531.84	\$1,482.28	\$1,482.28
61	\$1,492.48	\$1,492.48	\$1,583.52	\$1,583.52	\$1,575.23	\$1,575.23	\$1,586.02	\$1,586.02	\$1,534.71	\$1,534.71
62	\$1,525.94	\$1,525.94	\$1,619.02	\$1,619.02	\$1,610.55	\$1,610.55	\$1,621.58	\$1,621.58	\$1,569.12	\$1,569.12
63	\$1,567.90	\$1,567.90	\$1,663.54	\$1,663.54	\$1,654.83	\$1,654.83	\$1,666.17	\$1,666.17	\$1,612.26	\$1,612.26
64+	\$1,593.39	\$1,593.39	\$1,690.59	\$1,690.59	\$1,681.74	\$1,681.74	\$1,693.26	\$1,693.26	\$1,638.48	\$1,638.48

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)=>	55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029		55957PA0290007	
Plan Marketing Name =>	BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9		BlueCare Custom PPO	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Platinum	
Deductible =>	\$2,000		\$5,000		\$2,500		\$4,000		\$0	
Coinurance =>	90%		100%		90%		100%		100%	
Copays =>	\$45		\$30		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,100		\$7,900		\$7,900		\$3,500	
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	\$394.05	\$394.05	\$399.79	\$399.79	\$387.17	\$387.17	\$382.42	\$382.42	\$392.87	\$392.87
15	\$429.08	\$429.08	\$435.33	\$435.33	\$421.59	\$421.59	\$416.42	\$416.42	\$427.80	\$427.80
16	\$442.47	\$442.47	\$448.91	\$448.91	\$434.75	\$434.75	\$429.41	\$429.41	\$441.15	\$441.15
17	\$455.86	\$455.86	\$462.50	\$462.50	\$447.91	\$447.91	\$442.41	\$442.41	\$454.50	\$454.50
18	\$470.29	\$470.29	\$477.13	\$477.13	\$462.08	\$462.08	\$456.41	\$456.41	\$468.88	\$468.88
19	\$484.71	\$484.71	\$491.77	\$491.77	\$476.25	\$476.25	\$470.41	\$470.41	\$483.26	\$483.26
20	\$499.65	\$499.65	\$506.92	\$506.92	\$490.93	\$490.93	\$484.90	\$484.90	\$498.15	\$498.15
21	\$515.10	\$515.10	\$522.60	\$522.60	\$506.11	\$506.11	\$499.90	\$499.90	\$513.56	\$513.56
22	\$515.10	\$515.10	\$522.60	\$522.60	\$506.11	\$506.11	\$499.90	\$499.90	\$513.56	\$513.56
23	\$515.10	\$515.10	\$522.60	\$522.60	\$506.11	\$506.11	\$499.90	\$499.90	\$513.56	\$513.56
24	\$515.10	\$515.10	\$522.60	\$522.60	\$506.11	\$506.11	\$499.90	\$499.90	\$513.56	\$513.56
25	\$517.16	\$517.16	\$524.69	\$524.69	\$508.13	\$508.13	\$501.90	\$501.90	\$515.61	\$515.61
26	\$527.46	\$527.46	\$535.14	\$535.14	\$518.26	\$518.26	\$511.90	\$511.90	\$525.89	\$525.89
27	\$539.82	\$539.82	\$547.68	\$547.68	\$530.40	\$530.40	\$523.90	\$523.90	\$538.21	\$538.21
28	\$559.91	\$559.91	\$568.07	\$568.07	\$550.14	\$550.14	\$543.39	\$543.39	\$558.24	\$558.24
29	\$576.40	\$576.40	\$584.79	\$584.79	\$566.34	\$566.34	\$559.39	\$559.39	\$574.67	\$574.67
30	\$584.64	\$584.64	\$593.15	\$593.15	\$574.43	\$574.43	\$567.39	\$567.39	\$582.89	\$582.89
31	\$597.00	\$597.00	\$605.69	\$605.69	\$586.58	\$586.58	\$579.38	\$579.38	\$595.22	\$595.22
32	\$609.36	\$609.36	\$618.24	\$618.24	\$598.73	\$598.73	\$591.38	\$591.38	\$607.54	\$607.54
33	\$617.09	\$617.09	\$626.07	\$626.07	\$606.32	\$606.32	\$598.88	\$598.88	\$615.24	\$615.24
34	\$625.33	\$625.33	\$634.44	\$634.44	\$614.42	\$614.42	\$606.88	\$606.88	\$623.46	\$623.46
35	\$629.45	\$629.45	\$638.62	\$638.62	\$618.47	\$618.47	\$610.88	\$610.88	\$627.57	\$627.57
36	\$633.57	\$633.57	\$642.80	\$642.80	\$622.52	\$622.52	\$614.88	\$614.88	\$631.68	\$631.68
37	\$637.69	\$637.69	\$646.98	\$646.98	\$626.56	\$626.56	\$618.88	\$618.88	\$635.79	\$635.79
38	\$641.81	\$641.81	\$651.16	\$651.16	\$630.61	\$630.61	\$622.88	\$622.88	\$639.90	\$639.90
39	\$650.06	\$650.06	\$659.52	\$659.52	\$638.71	\$638.71	\$630.87	\$630.87	\$648.11	\$648.11
40	\$658.30	\$658.30	\$667.88	\$667.88	\$646.81	\$646.81	\$638.87	\$638.87	\$656.33	\$656.33
41	\$670.66	\$670.66	\$680.43	\$680.43	\$658.96	\$658.96	\$650.87	\$650.87	\$668.66	\$668.66
42	\$682.51	\$682.51	\$692.45	\$692.45	\$670.60	\$670.60	\$662.37	\$662.37	\$680.47	\$680.47
43	\$698.99	\$698.99	\$709.17	\$709.17	\$686.79	\$686.79	\$678.36	\$678.36	\$696.90	\$696.90
44	\$719.59	\$719.59	\$730.07	\$730.07	\$707.04	\$707.04	\$698.36	\$698.36	\$717.44	\$717.44
45	\$743.80	\$743.80	\$754.63	\$754.63	\$730.82	\$730.82	\$721.86	\$721.86	\$741.58	\$741.58
46	\$772.65	\$772.65	\$783.90	\$783.90	\$759.17	\$759.17	\$749.85	\$749.85	\$770.34	\$770.34
47	\$805.10	\$805.10	\$816.82	\$816.82	\$791.05	\$791.05	\$781.34	\$781.34	\$802.69	\$802.69
48	\$842.19	\$842.19	\$854.45	\$854.45	\$827.49	\$827.49	\$817.34	\$817.34	\$839.67	\$839.67
49	\$878.76	\$878.76	\$891.56	\$891.56	\$863.42	\$863.42	\$852.83	\$852.83	\$876.13	\$876.13
50	\$919.97	\$919.97	\$933.36	\$933.36	\$903.91	\$903.91	\$892.82	\$892.82	\$917.22	\$917.22
51	\$960.66	\$960.66	\$974.65	\$974.65	\$943.90	\$943.90	\$932.31	\$932.31	\$957.79	\$957.79
52	\$1,005.48	\$1,005.48	\$1,020.12	\$1,020.12	\$987.93	\$987.93	\$975.80	\$975.80	\$1,002.47	\$1,002.47
53	\$1,050.80	\$1,050.80	\$1,066.10	\$1,066.10	\$1,032.46	\$1,032.46	\$1,019.80	\$1,019.80	\$1,047.66	\$1,047.66
54	\$1,099.74	\$1,099.74	\$1,115.75	\$1,115.75	\$1,080.54	\$1,080.54	\$1,067.29	\$1,067.29	\$1,096.45	\$1,096.45
55	\$1,148.67	\$1,148.67	\$1,165.40	\$1,165.40	\$1,128.63	\$1,128.63	\$1,114.78	\$1,114.78	\$1,145.24	\$1,145.24
56	\$1,201.73	\$1,201.73	\$1,219.23	\$1,219.23	\$1,180.75	\$1,180.75	\$1,166.27	\$1,166.27	\$1,198.14	\$1,198.14
57	\$1,255.30	\$1,255.30	\$1,273.58	\$1,273.58	\$1,233.39	\$1,233.39	\$1,218.26	\$1,218.26	\$1,251.55	\$1,251.55
58	\$1,312.47	\$1,312.47	\$1,331.58	\$1,331.58	\$1,289.57	\$1,289.57	\$1,273.75	\$1,273.75	\$1,308.55	\$1,308.55
59	\$1,340.81	\$1,340.81	\$1,360.33	\$1,360.33	\$1,317.40	\$1,317.40	\$1,301.24	\$1,301.24	\$1,336.80	\$1,336.80
60	\$1,397.98	\$1,397.98	\$1,418.34	\$1,418.34	\$1,373.58	\$1,373.58	\$1,356.73	\$1,356.73	\$1,393.80	\$1,393.80
61	\$1,447.43	\$1,447.43	\$1,468.51	\$1,468.51	\$1,422.17	\$1,422.17	\$1,404.72	\$1,404.72	\$1,443.10	\$1,443.10
62	\$1,479.88	\$1,479.88	\$1,501.43	\$1,501.43	\$1,454.05	\$1,454.05	\$1,436.21	\$1,436.21	\$1,475.46	\$1,475.46
63	\$1,520.58	\$1,520.58	\$1,542.72	\$1,542.72	\$1,494.04	\$1,494.04	\$1,475.70	\$1,475.70	\$1,516.03	\$1,516.03
64+	\$1,545.30	\$1,545.30	\$1,567.80	\$1,567.80	\$1,518.33	\$1,518.33	\$1,499.70	\$1,499.70	\$1,540.68	\$1,540.68

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)=>	55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold	
Deductible =>	\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$30	
OOP Maximum =>	\$5,000		\$3,000		\$2,500		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$386.63	\$386.63	\$383.34	\$383.34	\$369.85	\$369.85	\$352.86	\$352.86
15	\$421.00	\$421.00	\$417.42	\$417.42	\$402.73	\$402.73	\$384.23	\$384.23
16	\$434.14	\$434.14	\$430.44	\$430.44	\$415.30	\$415.30	\$396.22	\$396.22
17	\$447.28	\$447.28	\$443.47	\$443.47	\$427.87	\$427.87	\$408.22	\$408.22
18	\$461.43	\$461.43	\$457.50	\$457.50	\$441.41	\$441.41	\$421.13	\$421.13
19	\$475.58	\$475.58	\$471.54	\$471.54	\$454.95	\$454.95	\$434.05	\$434.05
20	\$490.24	\$490.24	\$486.07	\$486.07	\$468.97	\$468.97	\$447.42	\$447.42
21	\$505.40	\$505.40	\$501.10	\$501.10	\$483.47	\$483.47	\$461.26	\$461.26
22	\$505.40	\$505.40	\$501.10	\$501.10	\$483.47	\$483.47	\$461.26	\$461.26
23	\$505.40	\$505.40	\$501.10	\$501.10	\$483.47	\$483.47	\$461.26	\$461.26
24	\$505.40	\$505.40	\$501.10	\$501.10	\$483.47	\$483.47	\$461.26	\$461.26
25	\$507.42	\$507.42	\$503.10	\$503.10	\$485.40	\$485.40	\$463.11	\$463.11
26	\$517.53	\$517.53	\$513.13	\$513.13	\$495.07	\$495.07	\$472.33	\$472.33
27	\$529.66	\$529.66	\$525.15	\$525.15	\$506.68	\$506.68	\$483.40	\$483.40
28	\$549.37	\$549.37	\$544.70	\$544.70	\$525.53	\$525.53	\$501.39	\$501.39
29	\$565.54	\$565.54	\$560.73	\$560.73	\$541.00	\$541.00	\$516.15	\$516.15
30	\$573.63	\$573.63	\$568.75	\$568.75	\$548.74	\$548.74	\$523.53	\$523.53
31	\$585.76	\$585.76	\$580.77	\$580.77	\$560.34	\$560.34	\$534.60	\$534.60
32	\$597.89	\$597.89	\$592.80	\$592.80	\$571.95	\$571.95	\$545.67	\$545.67
33	\$605.47	\$605.47	\$600.32	\$600.32	\$579.20	\$579.20	\$552.59	\$552.59
34	\$613.56	\$613.56	\$608.34	\$608.34	\$586.93	\$586.93	\$559.97	\$559.97
35	\$617.60	\$617.60	\$612.34	\$612.34	\$590.80	\$590.80	\$563.66	\$563.66
36	\$621.64	\$621.64	\$616.35	\$616.35	\$594.67	\$594.67	\$567.35	\$567.35
37	\$625.69	\$625.69	\$620.36	\$620.36	\$598.54	\$598.54	\$571.04	\$571.04
38	\$629.73	\$629.73	\$624.37	\$624.37	\$602.40	\$602.40	\$574.73	\$574.73
39	\$637.81	\$637.81	\$632.39	\$632.39	\$610.14	\$610.14	\$582.11	\$582.11
40	\$645.90	\$645.90	\$640.41	\$640.41	\$617.87	\$617.87	\$589.49	\$589.49
41	\$658.03	\$658.03	\$652.43	\$652.43	\$629.48	\$629.48	\$600.56	\$600.56
42	\$669.66	\$669.66	\$663.96	\$663.96	\$640.60	\$640.60	\$611.17	\$611.17
43	\$685.83	\$685.83	\$679.99	\$679.99	\$656.07	\$656.07	\$625.93	\$625.93
44	\$706.04	\$706.04	\$700.04	\$700.04	\$675.41	\$675.41	\$644.38	\$644.38
45	\$729.80	\$729.80	\$723.59	\$723.59	\$698.13	\$698.13	\$666.06	\$666.06
46	\$758.10	\$758.10	\$751.65	\$751.65	\$725.21	\$725.21	\$691.89	\$691.89
47	\$789.94	\$789.94	\$783.22	\$783.22	\$755.66	\$755.66	\$720.95	\$720.95
48	\$826.33	\$826.33	\$819.30	\$819.30	\$790.47	\$790.47	\$754.16	\$754.16
49	\$862.21	\$862.21	\$854.88	\$854.88	\$824.80	\$824.80	\$786.91	\$786.91
50	\$902.64	\$902.64	\$894.96	\$894.96	\$863.48	\$863.48	\$823.81	\$823.81
51	\$942.57	\$942.57	\$934.55	\$934.55	\$901.67	\$901.67	\$860.25	\$860.25
52	\$986.54	\$986.54	\$978.15	\$978.15	\$943.73	\$943.73	\$900.38	\$900.38
53	\$1,031.02	\$1,031.02	\$1,022.24	\$1,022.24	\$986.28	\$986.28	\$940.97	\$940.97
54	\$1,079.03	\$1,079.03	\$1,069.85	\$1,069.85	\$1,032.21	\$1,032.21	\$984.79	\$984.79
55	\$1,127.04	\$1,127.04	\$1,117.45	\$1,117.45	\$1,078.14	\$1,078.14	\$1,028.61	\$1,028.61
56	\$1,179.10	\$1,179.10	\$1,169.07	\$1,169.07	\$1,127.94	\$1,127.94	\$1,076.12	\$1,076.12
57	\$1,231.66	\$1,231.66	\$1,221.18	\$1,221.18	\$1,178.22	\$1,178.22	\$1,124.09	\$1,124.09
58	\$1,287.76	\$1,287.76	\$1,276.80	\$1,276.80	\$1,231.88	\$1,231.88	\$1,175.29	\$1,175.29
59	\$1,315.56	\$1,315.56	\$1,304.36	\$1,304.36	\$1,258.47	\$1,258.47	\$1,200.66	\$1,200.66
60	\$1,371.66	\$1,371.66	\$1,359.99	\$1,359.99	\$1,312.14	\$1,312.14	\$1,251.86	\$1,251.86
61	\$1,420.17	\$1,420.17	\$1,408.09	\$1,408.09	\$1,358.55	\$1,358.55	\$1,296.14	\$1,296.14
62	\$1,452.01	\$1,452.01	\$1,439.66	\$1,439.66	\$1,389.01	\$1,389.01	\$1,325.20	\$1,325.20
63	\$1,491.94	\$1,491.94	\$1,479.25	\$1,479.25	\$1,427.20	\$1,427.20	\$1,361.64	\$1,361.64
64+	\$1,516.20	\$1,516.20	\$1,503.30	\$1,503.30	\$1,450.41	\$1,450.41	\$1,383.78	\$1,383.78

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290016		55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032			
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9			
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400		\$2,000		\$2,500		\$4,000			
Coinsurance =>	80%		100%		100%		100%		100%		90%		90%		100%			
Copays =>	\$20		\$35		\$20		\$20		\$45		\$45		\$25		\$25			
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.86	\$312.86	\$331.95	\$331.95	\$330.21	\$330.21	\$332.48	\$332.48	\$321.72	\$321.72	\$303.41	\$303.41	\$298.12	\$298.12	\$294.46	\$294.46	\$294.46	\$294.46
15	\$340.67	\$340.67	\$361.46	\$361.46	\$359.56	\$359.56	\$362.03	\$362.03	\$350.32	\$350.32	\$330.38	\$330.38	\$324.62	\$324.62	\$320.64	\$320.64	\$320.64	\$320.64
16	\$351.31	\$351.31	\$372.74	\$372.74	\$370.79	\$370.79	\$373.33	\$373.33	\$361.25	\$361.25	\$340.70	\$340.70	\$334.75	\$334.75	\$330.65	\$330.65	\$330.65	\$330.65
17	\$361.94	\$361.94	\$384.02	\$384.02	\$382.01	\$382.01	\$384.63	\$384.63	\$372.19	\$372.19	\$351.01	\$351.01	\$344.88	\$344.88	\$340.65	\$340.65	\$340.65	\$340.65
18	\$373.39	\$373.39	\$396.17	\$396.17	\$394.10	\$394.10	\$396.80	\$396.80	\$383.96	\$383.96	\$362.11	\$362.11	\$355.80	\$355.80	\$351.43	\$351.43	\$351.43	\$351.43
19	\$384.84	\$384.84	\$408.32	\$408.32	\$406.18	\$406.18	\$408.97	\$408.97	\$395.74	\$395.74	\$373.22	\$373.22	\$366.71	\$366.71	\$362.21	\$362.21	\$362.21	\$362.21
20	\$396.70	\$396.70	\$420.90	\$420.90	\$418.70	\$418.70	\$421.57	\$421.57	\$407.93	\$407.93	\$384.72	\$384.72	\$378.01	\$378.01	\$373.37	\$373.37	\$373.37	\$373.37
21	\$408.97	\$408.97	\$433.92	\$433.92	\$431.65	\$431.65	\$434.61	\$434.61	\$420.55	\$420.55	\$396.62	\$396.62	\$389.70	\$389.70	\$384.92	\$384.92	\$384.92	\$384.92
22	\$408.97	\$408.97	\$433.92	\$433.92	\$431.65	\$431.65	\$434.61	\$434.61	\$420.55	\$420.55	\$396.62	\$396.62	\$389.70	\$389.70	\$384.92	\$384.92	\$384.92	\$384.92
23	\$408.97	\$408.97	\$433.92	\$433.92	\$431.65	\$431.65	\$434.61	\$434.61	\$420.55	\$420.55	\$396.62	\$396.62	\$389.70	\$389.70	\$384.92	\$384.92	\$384.92	\$384.92
24	\$408.97	\$408.97	\$433.92	\$433.92	\$431.65	\$431.65	\$434.61	\$434.61	\$420.55	\$420.55	\$396.62	\$396.62	\$389.70	\$389.70	\$384.92	\$384.92	\$384.92	\$384.92
25	\$410.61	\$410.61	\$435.66	\$435.66	\$433.38	\$433.38	\$436.35	\$436.35	\$422.23	\$422.23	\$398.21	\$398.21	\$391.26	\$391.26	\$386.46	\$386.46	\$386.46	\$386.46
26	\$418.79	\$418.79	\$444.33	\$444.33	\$442.01	\$442.01	\$445.04	\$445.04	\$430.64	\$430.64	\$406.14	\$406.14	\$399.05	\$399.05	\$394.16	\$394.16	\$394.16	\$394.16
27	\$428.60	\$428.60	\$454.75	\$454.75	\$452.37	\$452.37	\$455.47	\$455.47	\$440.74	\$440.74	\$415.66	\$415.66	\$408.41	\$408.41	\$403.40	\$403.40	\$403.40	\$403.40
28	\$444.55	\$444.55	\$471.67	\$471.67	\$469.20	\$469.20	\$472.42	\$472.42	\$457.14	\$457.14	\$431.13	\$431.13	\$423.60	\$423.60	\$418.41	\$418.41	\$418.41	\$418.41
29	\$457.64	\$457.64	\$485.56	\$485.56	\$483.02	\$483.02	\$486.33	\$486.33	\$470.60	\$470.60	\$443.82	\$443.82	\$436.07	\$436.07	\$430.73	\$430.73	\$430.73	\$430.73
30	\$464.18	\$464.18	\$492.50	\$492.50	\$489.92	\$489.92	\$493.28	\$493.28	\$477.32	\$477.32	\$450.16	\$450.16	\$442.31	\$442.31	\$436.88	\$436.88	\$436.88	\$436.88
31	\$474.00	\$474.00	\$502.91	\$502.91	\$500.28	\$500.28	\$503.71	\$503.71	\$487.42	\$487.42	\$459.68	\$459.68	\$451.66	\$451.66	\$446.12	\$446.12	\$446.12	\$446.12
32	\$483.81	\$483.81	\$513.33	\$513.33	\$510.64	\$510.64	\$514.14	\$514.14	\$497.51	\$497.51	\$469.20	\$469.20	\$461.02	\$461.02	\$455.36	\$455.36	\$455.36	\$455.36
33	\$489.95	\$489.95	\$519.84	\$519.84	\$517.12	\$517.12	\$520.66	\$520.66	\$503.82	\$503.82	\$475.15	\$475.15	\$466.86	\$466.86	\$461.13	\$461.13	\$461.13	\$461.13
34	\$496.49	\$496.49	\$526.78	\$526.78	\$524.02	\$524.02	\$527.62	\$527.62	\$510.55	\$510.55	\$481.50	\$481.50	\$473.10	\$473.10	\$467.29	\$467.29	\$467.29	\$467.29
35	\$499.76	\$499.76	\$530.25	\$530.25	\$527.48	\$527.48	\$531.09	\$531.09	\$513.91	\$513.91	\$484.67	\$484.67	\$476.21	\$476.21	\$470.37	\$470.37	\$470.37	\$470.37
36	\$503.03	\$503.03	\$533.72	\$533.72	\$530.93	\$530.93	\$534.57	\$534.57	\$517.28	\$517.28	\$487.84	\$487.84	\$479.33	\$479.33	\$473.45	\$473.45	\$473.45	\$473.45
37	\$506.30	\$506.30	\$537.19	\$537.19	\$534.38	\$534.38	\$538.05	\$538.05	\$520.64	\$520.64	\$491.02	\$491.02	\$482.45	\$482.45	\$476.53	\$476.53	\$476.53	\$476.53
38	\$509.58	\$509.58	\$540.66	\$540.66	\$537.84	\$537.84	\$541.52	\$541.52	\$524.01	\$524.01	\$494.19	\$494.19	\$485.57	\$485.57	\$479.61	\$479.61	\$479.61	\$479.61
39	\$516.12	\$516.12	\$547.61	\$547.61	\$544.74	\$544.74	\$548.48	\$548.48	\$530.73	\$530.73	\$500.53	\$500.53	\$491.80	\$491.80	\$485.77	\$485.77	\$485.77	\$485.77
40	\$522.66	\$522.66	\$554.55	\$554.55	\$551.65	\$551.65	\$555.43	\$555.43	\$537.46	\$537.46	\$506.88	\$506.88	\$498.04	\$498.04	\$491.93	\$491.93	\$491.93	\$491.93
41	\$532.48	\$532.48	\$564.96	\$564.96	\$562.01	\$562.01	\$565.86	\$565.86	\$547.56	\$547.56	\$516.40	\$516.40	\$507.39	\$507.39	\$501.17	\$501.17	\$501.17	\$501.17
42	\$541.89	\$541.89	\$574.94	\$574.94	\$571.94	\$571.94	\$575.86	\$575.86	\$557.23	\$557.23	\$525.52	\$525.52	\$516.35	\$516.35	\$510.02	\$510.02	\$510.02	\$510.02
43	\$554.97	\$554.97	\$588.83	\$588.83	\$585.75	\$585.75	\$589.77	\$589.77	\$570.69	\$570.69	\$538.21	\$538.21	\$528.82	\$528.82	\$522.34	\$522.34	\$522.34	\$522.34
44	\$571.33	\$571.33	\$606.19	\$606.19	\$603.02	\$603.02	\$607.15	\$607.15	\$587.51	\$587.51	\$554.08	\$554.08	\$544.41	\$544.41	\$537.73	\$537.73	\$537.73	\$537.73
45	\$590.55	\$590.55	\$626.58	\$626.58	\$623.30	\$623.30	\$627.58	\$627.58	\$607.27	\$607.27	\$572.72	\$572.72	\$562.73	\$562.73	\$555.82	\$555.82	\$555.82	\$555.82
46	\$613.46	\$613.46	\$650.88	\$650.88	\$647.48	\$647.48	\$651.92	\$651.92	\$630.83	\$630.83	\$594.93	\$594.93	\$584.55	\$584.55	\$577.38	\$577.38	\$577.38	\$577.38
47	\$639.22	\$639.22	\$678.22	\$678.22	\$674.67	\$674.67	\$679.30	\$679.30	\$657.32	\$657.32	\$619.92	\$619.92	\$609.10	\$609.10	\$601.63	\$601.63	\$601.63	\$601.63
48	\$668.67	\$668.67	\$709.46	\$709.46	\$705.75	\$705.75	\$710.59	\$710.59	\$687.60	\$687.60	\$648.47	\$648.47	\$637.16	\$637.16	\$629.34	\$629.34	\$629.34	\$629.34
49	\$697.70	\$697.70	\$740.27	\$740.27	\$736.39	\$736.39	\$741.44	\$741.44	\$717.46	\$717.46	\$676.63	\$676.63	\$664.83	\$664.83	\$656.67	\$656.67	\$656.67	\$656.67
50	\$730.42	\$730.42	\$774.98	\$774.98	\$770.93	\$770.93	\$776.21	\$776.21	\$751.10	\$751.10	\$708.36	\$708.36	\$696.00	\$696.00	\$687.47	\$687.47	\$687.47	\$687.47
51	\$762.73	\$762.73	\$809.26	\$809.26	\$805.03	\$805.03	\$810.55	\$810.55	\$784.33	\$784.33	\$739.70	\$739.70	\$726.79	\$726.79	\$717.88	\$717.88	\$717.88	\$717.88
52	\$798.31	\$798.31	\$847.01	\$847.01	\$842.58	\$842.58	\$848.36	\$848.36	\$820.91	\$820.91	\$774.20	\$774.20	\$760.69	\$760.69	\$751.36	\$751.36	\$751.36	\$751.36
53	\$834.30	\$834.30	\$885.20	\$885.20	\$880.57	\$880.57	\$886.60	\$886.60	\$857.92	\$857.92	\$809.10	\$809.10	\$794.99	\$794.99	\$785.24	\$785.24	\$785.24	\$785.24
54	\$873.15	\$873.15	\$926.42	\$926.42	\$921.57	\$921.57	\$927.89	\$927.89	\$897.87	\$897.87	\$846.78	\$846.78	\$832.01	\$832.01	\$821.80	\$821.80	\$821.80	\$821.80
55	\$912.00	\$912.00	\$967.64	\$967.64	\$962.58	\$962.58	\$969.18	\$969.18	\$937.83	\$937.83	\$884.46	\$884.46	\$869.03	\$869.03	\$858.37	\$858.37	\$858.37	\$858.37
56	\$954.13	\$954.13	\$1,012.34	\$1,012.34	\$1,007.04	\$1,007.04	\$1,013.95	\$1,013.95	\$981.14	\$981.14	\$925.31	\$925.31	\$909.17	\$909.17	\$898.02	\$898.02	\$898.02	\$898.02
57	\$996.66	\$996.66	\$1,057.46	\$1,057.46	\$1,051.93	\$1,051.93	\$1,059.14	\$1,059.14	\$1,024.88	\$1,024.88	\$966.56	\$966.56	\$949.70	\$949.70	\$938.05	\$938.05	\$938.05	\$938.05
58	\$1,042.06	\$1,042.06	\$1,105.63	\$1,105.63	\$1,099.84	\$1,099.84	\$1,107.39	\$1,107.39	\$1,071.56	\$1,071.56	\$1,010.59	\$1,010.59	\$992.96	\$992.96	\$980.78	\$980.78	\$980.78	\$980.78
59	\$1,064.55	\$1,064.55	\$1,129.49	\$1,129.49	\$1,123.58	\$1,123.58	\$1,131.29	\$1,131.29	\$1,094.69	\$1,094.69	\$1,032.40	\$1,032.40	\$1,014.39	\$1,014.39	\$1,001.95	\$1,001.95	\$1,001.95	\$1,001.95
60	\$1,109.94	\$1,109.94	\$1,177.66	\$1,177.66	\$1,171.50	\$1,171.50	\$1,179.53	\$1,179.53	\$1,141.37	\$1,141.37	\$1,076.43	\$1,076.43	\$1,057.65	\$1,057.65	\$1,044.67	\$1,044.67	\$1,044.67	\$1,044.67
61	\$1,149.21	\$1,149.21	\$1,219.32	\$1,219.32	\$1,212.94	\$1,212.94	\$1,221.25	\$1,221.25	\$1,181.75	\$1,181.75	\$1,114.50	\$1,114.50	\$1,095.06	\$1,095.06	\$1,081.63	\$1,081.63	\$1,081.63	\$1,081.63
62	\$1,174.97	\$1,174.97	\$1,246.65	\$1,246.65	\$1,240.13	\$1,240.13	\$1,248.63	\$1,248.63	\$1,208.24	\$1,208.24	\$1,139.49	\$1,139.49	\$1,119.61	\$1,119.61	\$1,105.88	\$1,105.88	\$1,105.88	\$1,105.88
63	\$1,td																	

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0280004		55957PA0300001		55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare QHD PPO Gold 1		AffordBlue Platinum 1		AffordBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BC/HDHP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/HDHP/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		Q		Q		Q		U	
Metal =>	Gold		Gold		Platinum		Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$5,000		\$1,500		\$250/\$750		\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%		100%		100%/70%		100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$30		\$20		\$20/70%		\$25/70%		\$30/\$65		\$25/70%		90%/70%		\$40	
OOP Maximum =>	\$7,100		\$3,000		\$2,000/\$6,000		\$8,000/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.84	\$307.84	\$429.88	\$429.88	\$342.73	\$342.73	\$296.56	\$296.56	\$407.48	\$407.48	\$393.41	\$393.41	\$344.74	\$344.74	\$452.73	\$452.73
15	\$335.21	\$335.21	\$468.09	\$468.09	\$373.19	\$373.19	\$322.92	\$322.92	\$443.71	\$443.71	\$428.38	\$428.38	\$375.38	\$375.38	\$492.98	\$492.98
16	\$345.67	\$345.67	\$482.70	\$482.70	\$384.84	\$384.84	\$333.00	\$333.00	\$457.55	\$457.55	\$441.75	\$441.75	\$387.10	\$387.10	\$508.36	\$508.36
17	\$356.13	\$356.13	\$497.31	\$497.31	\$396.49	\$396.49	\$343.08	\$343.08	\$471.40	\$471.40	\$455.12	\$455.12	\$398.82	\$398.82	\$523.75	\$523.75
18	\$367.40	\$367.40	\$513.04	\$513.04	\$409.03	\$409.03	\$353.93	\$353.93	\$486.32	\$486.32	\$469.52	\$469.52	\$411.43	\$411.43	\$540.32	\$540.32
19	\$378.67	\$378.67	\$528.78	\$528.78	\$421.58	\$421.58	\$364.79	\$364.79	\$501.23	\$501.23	\$483.92	\$483.92	\$424.05	\$424.05	\$556.89	\$556.89
20	\$390.34	\$390.34	\$545.07	\$545.07	\$434.57	\$434.57	\$376.03	\$376.03	\$516.68	\$516.68	\$498.83	\$498.83	\$437.12	\$437.12	\$574.06	\$574.06
21	\$402.41	\$402.41	\$561.93	\$561.93	\$448.01	\$448.01	\$387.66	\$387.66	\$532.66	\$532.66	\$514.26	\$514.26	\$450.64	\$450.64	\$591.81	\$591.81
22	\$402.41	\$402.41	\$561.93	\$561.93	\$448.01	\$448.01	\$387.66	\$387.66	\$532.66	\$532.66	\$514.26	\$514.26	\$450.64	\$450.64	\$591.81	\$591.81
23	\$402.41	\$402.41	\$561.93	\$561.93	\$448.01	\$448.01	\$387.66	\$387.66	\$532.66	\$532.66	\$514.26	\$514.26	\$450.64	\$450.64	\$591.81	\$591.81
24	\$402.41	\$402.41	\$561.93	\$561.93	\$448.01	\$448.01	\$387.66	\$387.66	\$532.66	\$532.66	\$514.26	\$514.26	\$450.64	\$450.64	\$591.81	\$591.81
25	\$404.02	\$404.02	\$564.18	\$564.18	\$449.80	\$449.80	\$389.21	\$389.21	\$534.79	\$534.79	\$516.32	\$516.32	\$452.44	\$452.44	\$594.18	\$594.18
26	\$412.07	\$412.07	\$575.42	\$575.42	\$458.76	\$458.76	\$396.96	\$396.96	\$545.44	\$545.44	\$526.60	\$526.60	\$461.46	\$461.46	\$606.01	\$606.01
27	\$421.73	\$421.73	\$588.90	\$588.90	\$469.51	\$469.51	\$406.27	\$406.27	\$558.23	\$558.23	\$538.94	\$538.94	\$472.27	\$472.27	\$620.22	\$620.22
28	\$437.42	\$437.42	\$610.82	\$610.82	\$486.99	\$486.99	\$421.39	\$421.39	\$579.00	\$579.00	\$559.00	\$559.00	\$489.85	\$489.85	\$643.30	\$643.30
29	\$450.30	\$450.30	\$628.80	\$628.80	\$501.32	\$501.32	\$433.79	\$433.79	\$596.05	\$596.05	\$575.46	\$575.46	\$504.27	\$504.27	\$662.24	\$662.24
30	\$456.74	\$456.74	\$637.79	\$637.79	\$508.49	\$508.49	\$439.99	\$439.99	\$604.57	\$604.57	\$583.69	\$583.69	\$511.48	\$511.48	\$671.70	\$671.70
31	\$466.39	\$466.39	\$651.28	\$651.28	\$519.24	\$519.24	\$449.30	\$449.30	\$617.35	\$617.35	\$596.03	\$596.03	\$522.29	\$522.29	\$685.91	\$685.91
32	\$476.05	\$476.05	\$664.76	\$664.76	\$530.00	\$530.00	\$458.60	\$458.60	\$630.14	\$630.14	\$608.37	\$608.37	\$533.11	\$533.11	\$700.11	\$700.11
33	\$482.09	\$482.09	\$673.19	\$673.19	\$536.72	\$536.72	\$464.42	\$464.42	\$638.13	\$638.13	\$616.08	\$616.08	\$539.87	\$539.87	\$708.99	\$708.99
34	\$488.53	\$488.53	\$682.18	\$682.18	\$543.88	\$543.88	\$470.62	\$470.62	\$646.65	\$646.65	\$624.31	\$624.31	\$547.08	\$547.08	\$718.46	\$718.46
35	\$491.75	\$491.75	\$686.68	\$686.68	\$547.47	\$547.47	\$473.72	\$473.72	\$650.91	\$650.91	\$628.43	\$628.43	\$550.68	\$550.68	\$723.19	\$723.19
36	\$494.96	\$494.96	\$691.17	\$691.17	\$551.05	\$551.05	\$476.82	\$476.82	\$655.17	\$655.17	\$632.54	\$632.54	\$554.29	\$554.29	\$727.93	\$727.93
37	\$498.18	\$498.18	\$695.67	\$695.67	\$554.64	\$554.64	\$479.92	\$479.92	\$659.43	\$659.43	\$636.65	\$636.65	\$557.89	\$557.89	\$732.66	\$732.66
38	\$501.40	\$501.40	\$700.16	\$700.16	\$558.22	\$558.22	\$483.02	\$483.02	\$663.69	\$663.69	\$640.77	\$640.77	\$561.50	\$561.50	\$737.40	\$737.40
39	\$507.84	\$507.84	\$709.16	\$709.16	\$565.39	\$565.39	\$489.23	\$489.23	\$672.22	\$672.22	\$649.00	\$649.00	\$568.71	\$568.71	\$746.86	\$746.86
40	\$514.28	\$514.28	\$718.15	\$718.15	\$572.56	\$572.56	\$495.43	\$495.43	\$680.74	\$680.74	\$657.22	\$657.22	\$575.92	\$575.92	\$756.33	\$756.33
41	\$523.94	\$523.94	\$731.63	\$731.63	\$583.31	\$583.31	\$504.73	\$504.73	\$693.52	\$693.52	\$669.57	\$669.57	\$586.73	\$586.73	\$770.54	\$770.54
42	\$533.19	\$533.19	\$744.56	\$744.56	\$593.61	\$593.61	\$513.65	\$513.65	\$705.77	\$705.77	\$681.39	\$681.39	\$597.10	\$597.10	\$784.15	\$784.15
43	\$546.07	\$546.07	\$762.54	\$762.54	\$607.95	\$607.95	\$526.05	\$526.05	\$722.82	\$722.82	\$697.85	\$697.85	\$611.52	\$611.52	\$803.09	\$803.09
44	\$562.17	\$562.17	\$785.02	\$785.02	\$625.87	\$625.87	\$541.56	\$541.56	\$744.13	\$744.13	\$718.42	\$718.42	\$629.54	\$629.54	\$826.76	\$826.76
45	\$581.08	\$581.08	\$811.43	\$811.43	\$646.93	\$646.93	\$559.78	\$559.78	\$769.16	\$769.16	\$742.59	\$742.59	\$650.72	\$650.72	\$854.57	\$854.57
46	\$603.62	\$603.62	\$842.90	\$842.90	\$672.02	\$672.02	\$581.49	\$581.49	\$798.99	\$798.99	\$771.39	\$771.39	\$675.96	\$675.96	\$887.72	\$887.72
47	\$628.97	\$628.97	\$878.30	\$878.30	\$700.24	\$700.24	\$605.91	\$605.91	\$832.55	\$832.55	\$803.79	\$803.79	\$704.35	\$704.35	\$925.00	\$925.00
48	\$657.94	\$657.94	\$918.76	\$918.76	\$732.50	\$732.50	\$633.82	\$633.82	\$870.90	\$870.90	\$840.82	\$840.82	\$736.80	\$736.80	\$967.61	\$967.61
49	\$686.51	\$686.51	\$958.65	\$958.65	\$764.31	\$764.31	\$661.35	\$661.35	\$908.72	\$908.72	\$877.33	\$877.33	\$768.79	\$768.79	\$1,009.63	\$1,009.63
50	\$718.70	\$718.70	\$1,003.61	\$1,003.61	\$800.15	\$800.15	\$692.36	\$692.36	\$951.33	\$951.33	\$918.47	\$918.47	\$804.84	\$804.84	\$1,056.97	\$1,056.97
51	\$750.49	\$750.49	\$1,048.00	\$1,048.00	\$835.54	\$835.54	\$722.99	\$722.99	\$993.41	\$993.41	\$959.09	\$959.09	\$840.44	\$840.44	\$1,103.73	\$1,103.73
52	\$785.50	\$785.50	\$1,096.89	\$1,096.89	\$874.52	\$874.52	\$756.71	\$756.71	\$1,039.75	\$1,039.75	\$1,003.84	\$1,003.84	\$879.65	\$879.65	\$1,155.21	\$1,155.21
53	\$820.92	\$820.92	\$1,146.34	\$1,146.34	\$913.94	\$913.94	\$790.83	\$790.83	\$1,086.63	\$1,086.63	\$1,049.09	\$1,049.09	\$919.31	\$919.31	\$1,207.29	\$1,207.29
54	\$859.15	\$859.15	\$1,199.72	\$1,199.72	\$956.50	\$956.50	\$827.65	\$827.65	\$1,137.23	\$1,137.23	\$1,097.95	\$1,097.95	\$962.12	\$962.12	\$1,263.51	\$1,263.51
55	\$897.37	\$897.37	\$1,253.10	\$1,253.10	\$999.06	\$999.06	\$864.48	\$864.48	\$1,187.83	\$1,187.83	\$1,146.80	\$1,146.80	\$1,004.93	\$1,004.93	\$1,319.74	\$1,319.74
56	\$938.82	\$938.82	\$1,310.98	\$1,310.98	\$1,045.21	\$1,045.21	\$904.41	\$904.41	\$1,242.70	\$1,242.70	\$1,199.77	\$1,199.77	\$1,051.34	\$1,051.34	\$1,380.69	\$1,380.69
57	\$980.67	\$980.67	\$1,369.42	\$1,369.42	\$1,091.80	\$1,091.80	\$944.73	\$944.73	\$1,298.09	\$1,298.09	\$1,253.25	\$1,253.25	\$1,098.21	\$1,098.21	\$1,442.24	\$1,442.24
58	\$1,025.34	\$1,025.34	\$1,431.80	\$1,431.80	\$1,141.53	\$1,141.53	\$987.76	\$987.76	\$1,357.22	\$1,357.22	\$1,310.33	\$1,310.33	\$1,148.23	\$1,148.23	\$1,507.93	\$1,507.93
59	\$1,047.47	\$1,047.47	\$1,462.70	\$1,462.70	\$1,166.17	\$1,166.17	\$1,009.08	\$1,009.08	\$1,386.51	\$1,386.51	\$1,338.62	\$1,338.62	\$1,173.02	\$1,173.02	\$1,540.48	\$1,540.48
60	\$1,092.14	\$1,092.14	\$1,525.08	\$1,525.08	\$1,215.90	\$1,215.90	\$1,052.11	\$1,052.11	\$1,445.64	\$1,445.64	\$1,395.70	\$1,395.70	\$1,223.04	\$1,223.04	\$1,606.17	\$1,606.17
61	\$1,130.77	\$1,130.77	\$1,579.02	\$1,579.02	\$1,258.91	\$1,258.91	\$1,089.32	\$1,089.32	\$1,496.77	\$1,496.77	\$1,445.07	\$1,445.07	\$1,266.30	\$1,266.30	\$1,662.99	\$1,662.99
62	\$1,156.12	\$1,156.12	\$1,614.42	\$1,614.42	\$1,287.13	\$1,287.13	\$1,113.75	\$1,113.75	\$1,530.33	\$1,530.33	\$1,477.47	\$1,477.47	\$1,294.69	\$1,294.69	\$1,700.27	\$1,700.27
63	\$1,187.91	\$1,187.91	\$1,658.82	\$1,658.82	\$1,322.53	\$1,322.53	\$1,144.37	\$1,144.37	\$1,572.41	\$1,572.41	\$1,518.10	\$1,518.10	\$1,330.29	\$1,330.29	\$1,747.02	\$1,747.02
64+	\$1,207.23	\$1,207.23	\$1,685.79	\$1,685.79	\$1,344.03	\$1,344.03	\$1,162.98	\$1,162.98	\$1,597.98	\$1,597.98	\$1,542.78	\$1,542.78	\$1,351.92	\$1,351.92	\$1,775.43	\$1,775.43

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		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290027		55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 13		BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U	
Metal =>	Silver		Gold		Silver		Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$3,000		\$0		\$3,000		\$5,400		\$5,400		\$3,000		\$2,600		\$3,000	
Coinsurance =>	70%		100%		70%		50%		50%		80%		70%		80%	
Copays =>	\$55		\$40		\$55		\$130		\$130		\$45		\$45		\$45	
OOP Maximum =>	\$8,550		\$7,900		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$370.41	\$370.41	\$348.61	\$348.61	\$285.21	\$285.21	\$330.28	\$330.28	\$254.32	\$254.32	\$359.39	\$359.39	\$359.96	\$359.96	\$276.72	\$276.72
15	\$403.33	\$403.33	\$379.60	\$379.60	\$310.57	\$310.57	\$359.64	\$359.64	\$276.92	\$276.92	\$391.34	\$391.34	\$391.95	\$391.95	\$301.32	\$301.32
16	\$415.92	\$415.92	\$391.45	\$391.45	\$320.26	\$320.26	\$370.86	\$370.86	\$285.57	\$285.57	\$403.55	\$403.55	\$404.19	\$404.19	\$310.73	\$310.73
17	\$428.51	\$428.51	\$403.29	\$403.29	\$329.95	\$329.95	\$382.09	\$382.09	\$294.21	\$294.21	\$415.76	\$415.76	\$416.42	\$416.42	\$320.13	\$320.13
18	\$442.07	\$442.07	\$416.05	\$416.05	\$340.39	\$340.39	\$394.18	\$394.18	\$303.52	\$303.52	\$428.92	\$428.92	\$429.59	\$429.59	\$330.26	\$330.26
19	\$455.62	\$455.62	\$428.81	\$428.81	\$350.83	\$350.83	\$406.27	\$406.27	\$312.83	\$312.83	\$442.07	\$442.07	\$442.77	\$442.77	\$340.39	\$340.39
20	\$469.66	\$469.66	\$442.03	\$442.03	\$361.65	\$361.65	\$418.79	\$418.79	\$322.47	\$322.47	\$455.70	\$455.70	\$456.41	\$456.41	\$350.88	\$350.88
21	\$484.19	\$484.19	\$455.70	\$455.70	\$372.83	\$372.83	\$431.74	\$431.74	\$332.44	\$332.44	\$469.79	\$469.79	\$470.53	\$470.53	\$361.73	\$361.73
22	\$484.19	\$484.19	\$455.70	\$455.70	\$372.83	\$372.83	\$431.74	\$431.74	\$332.44	\$332.44	\$469.79	\$469.79	\$470.53	\$470.53	\$361.73	\$361.73
23	\$484.19	\$484.19	\$455.70	\$455.70	\$372.83	\$372.83	\$431.74	\$431.74	\$332.44	\$332.44	\$469.79	\$469.79	\$470.53	\$470.53	\$361.73	\$361.73
24	\$484.19	\$484.19	\$455.70	\$455.70	\$372.83	\$372.83	\$431.74	\$431.74	\$332.44	\$332.44	\$469.79	\$469.79	\$470.53	\$470.53	\$361.73	\$361.73
25	\$486.13	\$486.13	\$457.52	\$457.52	\$374.32	\$374.32	\$433.47	\$433.47	\$333.77	\$333.77	\$471.67	\$471.67	\$472.41	\$472.41	\$363.18	\$363.18
26	\$495.81	\$495.81	\$466.64	\$466.64	\$381.78	\$381.78	\$442.10	\$442.10	\$340.42	\$340.42	\$481.06	\$481.06	\$481.82	\$481.82	\$370.41	\$370.41
27	\$507.43	\$507.43	\$477.57	\$477.57	\$390.73	\$390.73	\$452.46	\$452.46	\$348.40	\$348.40	\$492.34	\$492.34	\$493.12	\$493.12	\$379.09	\$379.09
28	\$526.31	\$526.31	\$495.35	\$495.35	\$405.27	\$405.27	\$469.30	\$469.30	\$361.36	\$361.36	\$510.66	\$510.66	\$511.47	\$511.47	\$393.20	\$393.20
29	\$541.81	\$541.81	\$509.93	\$509.93	\$417.20	\$417.20	\$483.12	\$483.12	\$372.00	\$372.00	\$525.70	\$525.70	\$526.52	\$526.52	\$404.78	\$404.78
30	\$549.56	\$549.56	\$517.22	\$517.22	\$423.16	\$423.16	\$490.02	\$490.02	\$377.32	\$377.32	\$533.21	\$533.21	\$534.05	\$534.05	\$410.56	\$410.56
31	\$561.18	\$561.18	\$528.16	\$528.16	\$432.11	\$432.11	\$500.39	\$500.39	\$385.30	\$385.30	\$544.49	\$544.49	\$545.34	\$545.34	\$419.25	\$419.25
32	\$572.80	\$572.80	\$539.09	\$539.09	\$441.06	\$441.06	\$510.75	\$510.75	\$393.28	\$393.28	\$555.76	\$555.76	\$556.64	\$556.64	\$427.93	\$427.93
33	\$580.06	\$580.06	\$545.93	\$545.93	\$446.65	\$446.65	\$517.22	\$517.22	\$398.26	\$398.26	\$562.81	\$562.81	\$563.69	\$563.69	\$433.35	\$433.35
34	\$587.81	\$587.81	\$553.22	\$553.22	\$452.62	\$452.62	\$524.13	\$524.13	\$403.58	\$403.58	\$570.33	\$570.33	\$571.22	\$571.22	\$439.14	\$439.14
35	\$591.68	\$591.68	\$556.87	\$556.87	\$455.60	\$455.60	\$527.59	\$527.59	\$406.24	\$406.24	\$574.08	\$574.08	\$574.99	\$574.99	\$442.03	\$442.03
36	\$595.55	\$595.55	\$560.51	\$560.51	\$458.58	\$458.58	\$531.04	\$531.04	\$408.90	\$408.90	\$577.84	\$577.84	\$578.75	\$578.75	\$444.93	\$444.93
37	\$599.43	\$599.43	\$564.16	\$564.16	\$461.56	\$461.56	\$534.49	\$534.49	\$411.56	\$411.56	\$581.60	\$581.60	\$582.52	\$582.52	\$447.82	\$447.82
38	\$603.30	\$603.30	\$567.80	\$567.80	\$464.55	\$464.55	\$537.95	\$537.95	\$414.22	\$414.22	\$585.36	\$585.36	\$586.28	\$586.28	\$450.72	\$450.72
39	\$611.05	\$611.05	\$575.09	\$575.09	\$470.51	\$470.51	\$544.86	\$544.86	\$419.54	\$419.54	\$592.87	\$592.87	\$593.81	\$593.81	\$456.50	\$456.50
40	\$618.79	\$618.79	\$582.38	\$582.38	\$476.48	\$476.48	\$551.76	\$551.76	\$424.86	\$424.86	\$600.39	\$600.39	\$601.34	\$601.34	\$462.29	\$462.29
41	\$630.42	\$630.42	\$593.32	\$593.32	\$485.42	\$485.42	\$562.13	\$562.13	\$432.84	\$432.84	\$611.67	\$611.67	\$612.63	\$612.63	\$470.97	\$470.97
42	\$641.55	\$641.55	\$603.80	\$603.80	\$494.00	\$494.00	\$572.06	\$572.06	\$440.48	\$440.48	\$622.47	\$622.47	\$623.45	\$623.45	\$479.29	\$479.29
43	\$657.05	\$657.05	\$618.38	\$618.38	\$505.93	\$505.93	\$585.87	\$585.87	\$451.12	\$451.12	\$637.51	\$637.51	\$638.51	\$638.51	\$490.87	\$490.87
44	\$676.41	\$676.41	\$636.61	\$636.61	\$520.84	\$520.84	\$603.14	\$603.14	\$464.42	\$464.42	\$656.30	\$656.30	\$657.33	\$657.33	\$505.34	\$505.34
45	\$699.17	\$699.17	\$658.03	\$658.03	\$538.37	\$538.37	\$623.43	\$623.43	\$480.04	\$480.04	\$678.38	\$678.38	\$679.45	\$679.45	\$522.34	\$522.34
46	\$726.29	\$726.29	\$683.55	\$683.55	\$559.25	\$559.25	\$647.61	\$647.61	\$498.66	\$498.66	\$704.69	\$704.69	\$705.80	\$705.80	\$542.60	\$542.60
47	\$756.79	\$756.79	\$712.26	\$712.26	\$582.73	\$582.73	\$674.81	\$674.81	\$519.60	\$519.60	\$734.28	\$734.28	\$735.44	\$735.44	\$565.38	\$565.38
48	\$791.65	\$791.65	\$745.07	\$745.07	\$609.58	\$609.58	\$705.89	\$705.89	\$543.54	\$543.54	\$768.11	\$768.11	\$769.32	\$769.32	\$591.43	\$591.43
49	\$826.03	\$826.03	\$777.42	\$777.42	\$636.05	\$636.05	\$736.55	\$736.55	\$567.14	\$567.14	\$801.46	\$801.46	\$802.72	\$802.72	\$617.11	\$617.11
50	\$864.76	\$864.76	\$813.88	\$813.88	\$665.87	\$665.87	\$771.09	\$771.09	\$593.74	\$593.74	\$839.04	\$839.04	\$840.37	\$840.37	\$646.05	\$646.05
51	\$903.01	\$903.01	\$849.88	\$849.88	\$695.33	\$695.33	\$805.20	\$805.20	\$620.00	\$620.00	\$876.16	\$876.16	\$877.54	\$877.54	\$674.63	\$674.63
52	\$945.14	\$945.14	\$889.53	\$889.53	\$727.76	\$727.76	\$842.76	\$842.76	\$648.92	\$648.92	\$917.03	\$917.03	\$918.47	\$918.47	\$706.10	\$706.10
53	\$987.75	\$987.75	\$929.63	\$929.63	\$760.57	\$760.57	\$880.75	\$880.75	\$678.18	\$678.18	\$958.37	\$958.37	\$959.88	\$959.88	\$737.93	\$737.93
54	\$1,033.75	\$1,033.75	\$972.92	\$972.92	\$795.99	\$795.99	\$921.76	\$921.76	\$709.76	\$709.76	\$1,003.00	\$1,003.00	\$1,004.58	\$1,004.58	\$772.29	\$772.29
55	\$1,079.74	\$1,079.74	\$1,016.21	\$1,016.21	\$831.41	\$831.41	\$962.78	\$962.78	\$741.34	\$741.34	\$1,047.63	\$1,047.63	\$1,049.28	\$1,049.28	\$806.66	\$806.66
56	\$1,129.62	\$1,129.62	\$1,063.15	\$1,063.15	\$869.81	\$869.81	\$1,007.25	\$1,007.25	\$775.58	\$775.58	\$1,096.02	\$1,096.02	\$1,097.75	\$1,097.75	\$843.92	\$843.92
57	\$1,179.97	\$1,179.97	\$1,110.54	\$1,110.54	\$908.59	\$908.59	\$1,052.15	\$1,052.15	\$810.16	\$810.16	\$1,144.88	\$1,144.88	\$1,146.68	\$1,146.68	\$881.54	\$881.54
58	\$1,233.72	\$1,233.72	\$1,161.12	\$1,161.12	\$949.97	\$949.97	\$1,100.07	\$1,100.07	\$847.06	\$847.06	\$1,197.02	\$1,197.02	\$1,198.91	\$1,198.91	\$921.69	\$921.69
59	\$1,260.35	\$1,260.35	\$1,186.19	\$1,186.19	\$970.48	\$970.48	\$1,123.82	\$1,123.82	\$865.34	\$865.34	\$1,222.86	\$1,222.86	\$1,224.79	\$1,224.79	\$941.58	\$941.58
60	\$1,314.09	\$1,314.09	\$1,236.77	\$1,236.77	\$1,011.86	\$1,011.86	\$1,171.74	\$1,171.74	\$902.24	\$902.24	\$1,275.01	\$1,275.01	\$1,277.02	\$1,277.02	\$981.74	\$981.74
61	\$1,360.57	\$1,360.57	\$1,280.52	\$1,280.52	\$1,047.65	\$1,047.65	\$1,213.19	\$1,213.19	\$934.16	\$934.16	\$1,320.11	\$1,320.11	\$1,322.19	\$1,322.19	\$1,016.46	\$1,016.46
62	\$1,391.08	\$1,391.08	\$1,309.23	\$1,309.23	\$1,071.14	\$1,071.14	\$1,240.39	\$1,240.39	\$955.10	\$955.10	\$1,349.71	\$1,349.71	\$1,351.83	\$1,351.83	\$1,039.25	\$1,039.25
63	\$1,429.33	\$1,429.33	\$1,345.23	\$1,345.23	\$1,100.59	\$1,100.59	\$1,274.50	\$1,274.50	\$981.36	\$981.36	\$1,386.82	\$1,386.82	\$1,389.00	\$1,389.00	\$1,067.83	\$1,067.83
64+	\$1,452.57	\$1,452.57	\$1,367.10	\$1,367.10	\$1,118.49	\$1,118.49	\$1,295.22	\$1,295.22	\$997.32	\$997.32	\$1,409.37	\$1,409.37	\$1,411.59	\$1,411.59	\$1,085.19	\$1,085.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003	
Plan Marketing Name =>	BlueCare Custom PPO Silver		AffordaBlue Gold 2	
Form # =>	12		FPLIC-AB/COMP/SM-2	
Rating Area =>	FPLIC-BCUST/PPO/SM-2		FPLIC-AB/COMP/SM-2	
Network =>	Area 3		Area 3	
Metal =>	U		U	
Deductible =>	Silver		Gold	
Copays =>	\$2,600		\$1,000/\$3,000	
OOP Maximum =>	70%		100%/70%	
Pediatric Dental (Yes/No) =>	\$45		\$45/70%	
	\$8,550		\$8,000/\$8,550	
	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.17	\$277.17	\$302.50	\$302.50
15	\$301.80	\$301.80	\$329.39	\$329.39
16	\$311.22	\$311.22	\$339.67	\$339.67
17	\$320.64	\$320.64	\$349.96	\$349.96
18	\$330.79	\$330.79	\$361.03	\$361.03
19	\$340.93	\$340.93	\$372.10	\$372.10
20	\$351.44	\$351.44	\$383.57	\$383.57
21	\$362.31	\$362.31	\$395.43	\$395.43
22	\$362.31	\$362.31	\$395.43	\$395.43
23	\$362.31	\$362.31	\$395.43	\$395.43
24	\$362.31	\$362.31	\$395.43	\$395.43
25	\$363.76	\$363.76	\$397.01	\$397.01
26	\$371.01	\$371.01	\$404.92	\$404.92
27	\$379.70	\$379.70	\$414.41	\$414.41
28	\$393.83	\$393.83	\$429.83	\$429.83
29	\$405.42	\$405.42	\$442.49	\$442.49
30	\$411.22	\$411.22	\$448.81	\$448.81
31	\$419.92	\$419.92	\$458.30	\$458.30
32	\$428.61	\$428.61	\$467.79	\$467.79
33	\$434.05	\$434.05	\$473.73	\$473.73
34	\$439.84	\$439.84	\$480.05	\$480.05
35	\$442.74	\$442.74	\$483.22	\$483.22
36	\$445.64	\$445.64	\$486.38	\$486.38
37	\$448.54	\$448.54	\$489.54	\$489.54
38	\$451.44	\$451.44	\$492.71	\$492.71
39	\$457.24	\$457.24	\$499.03	\$499.03
40	\$463.03	\$463.03	\$505.36	\$505.36
41	\$471.73	\$471.73	\$514.85	\$514.85
42	\$480.06	\$480.06	\$523.94	\$523.94
43	\$491.65	\$491.65	\$536.60	\$536.60
44	\$506.15	\$506.15	\$552.42	\$552.42
45	\$523.18	\$523.18	\$571.00	\$571.00
46	\$543.47	\$543.47	\$593.15	\$593.15
47	\$566.29	\$566.29	\$618.06	\$618.06
48	\$592.38	\$592.38	\$646.53	\$646.53
49	\$618.10	\$618.10	\$674.60	\$674.60
50	\$647.09	\$647.09	\$706.24	\$706.24
51	\$675.71	\$675.71	\$737.48	\$737.48
52	\$707.23	\$707.23	\$771.88	\$771.88
53	\$739.11	\$739.11	\$806.68	\$806.68
54	\$773.53	\$773.53	\$844.24	\$844.24
55	\$807.95	\$807.95	\$881.81	\$881.81
56	\$845.27	\$845.27	\$922.54	\$922.54
57	\$882.95	\$882.95	\$963.66	\$963.66
58	\$923.17	\$923.17	\$1,007.56	\$1,007.56
59	\$943.09	\$943.09	\$1,029.30	\$1,029.30
60	\$983.31	\$983.31	\$1,073.20	\$1,073.20
61	\$1,018.09	\$1,018.09	\$1,111.16	\$1,111.16
62	\$1,040.92	\$1,040.92	\$1,136.07	\$1,136.07
63	\$1,069.54	\$1,069.54	\$1,167.31	\$1,167.31
64+	\$1,086.93	\$1,086.93	\$1,186.29	\$1,186.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300004		55957PA0300005		55957PA0270033		55957PA0290034		55957PA0270034		55957PA0290035		55957PA0270035		55957PA0290036		55957PA0290036	
Plan Marketing Name =>	AffordaBlue Gold 3		AffordaBlue Silver 1		BlueCare PPO Gold 30		BlueCare Custom PPO Gold 30		BlueCare PPO Silver 15		BlueCare Custom PPO Silver 15		BlueCare PPO Bronze 5		BlueCare Custom PPO Bronze 5		BlueCare Custom PPO Bronze 5	
Form # =>	FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U	
Metal =>	Gold		Silver		Gold		Gold		Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$500/\$3,000		\$3,000/\$7,000		\$1,550		\$1,550		\$5,000		\$5,000		\$7,000		\$7,000		\$7,000	
Coinurance =>	100%/70%		100%/60%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$30/70%		\$60/60%		\$15		\$15		\$15		\$15		\$45		\$45		\$45	
OOP Maximum =>	\$8,000/\$8,550		\$8,100/\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.25	\$310.25	\$258.16	\$258.16	\$411.91	\$411.91	\$317.18	\$317.18	\$340.96	\$340.96	\$262.54	\$262.54	\$322.83	\$322.83	\$248.58	\$248.58	\$248.58	\$248.58
15	\$337.82	\$337.82	\$281.11	\$281.11	\$448.53	\$448.53	\$345.37	\$345.37	\$371.27	\$371.27	\$285.88	\$285.88	\$351.53	\$351.53	\$270.68	\$270.68	\$270.68	\$270.68
16	\$348.37	\$348.37	\$289.89	\$289.89	\$462.53	\$462.53	\$356.15	\$356.15	\$382.86	\$382.86	\$294.80	\$294.80	\$362.50	\$362.50	\$279.12	\$279.12	\$279.12	\$279.12
17	\$358.91	\$358.91	\$298.66	\$298.66	\$476.53	\$476.53	\$366.93	\$366.93	\$394.44	\$394.44	\$303.72	\$303.72	\$373.47	\$373.47	\$287.57	\$287.57	\$287.57	\$287.57
18	\$370.27	\$370.27	\$308.11	\$308.11	\$491.60	\$491.60	\$378.54	\$378.54	\$406.92	\$406.92	\$313.33	\$313.33	\$385.29	\$385.29	\$296.67	\$296.67	\$296.67	\$296.67
19	\$381.62	\$381.62	\$317.56	\$317.56	\$506.68	\$506.68	\$390.15	\$390.15	\$419.40	\$419.40	\$322.94	\$322.94	\$397.10	\$397.10	\$305.77	\$305.77	\$305.77	\$305.77
20	\$393.38	\$393.38	\$327.35	\$327.35	\$522.30	\$522.30	\$402.17	\$402.17	\$432.33	\$432.33	\$332.89	\$332.89	\$409.34	\$409.34	\$315.19	\$315.19	\$315.19	\$315.19
21	\$405.55	\$405.55	\$337.47	\$337.47	\$538.45	\$538.45	\$414.61	\$414.61	\$445.70	\$445.70	\$343.19	\$343.19	\$422.00	\$422.00	\$324.94	\$324.94	\$324.94	\$324.94
22	\$405.55	\$405.55	\$337.47	\$337.47	\$538.45	\$538.45	\$414.61	\$414.61	\$445.70	\$445.70	\$343.19	\$343.19	\$422.00	\$422.00	\$324.94	\$324.94	\$324.94	\$324.94
23	\$405.55	\$405.55	\$337.47	\$337.47	\$538.45	\$538.45	\$414.61	\$414.61	\$445.70	\$445.70	\$343.19	\$343.19	\$422.00	\$422.00	\$324.94	\$324.94	\$324.94	\$324.94
24	\$405.55	\$405.55	\$337.47	\$337.47	\$538.45	\$538.45	\$414.61	\$414.61	\$445.70	\$445.70	\$343.19	\$343.19	\$422.00	\$422.00	\$324.94	\$324.94	\$324.94	\$324.94
25	\$407.17	\$407.17	\$338.82	\$338.82	\$540.60	\$540.60	\$416.27	\$416.27	\$447.48	\$447.48	\$344.56	\$344.56	\$423.69	\$423.69	\$326.24	\$326.24	\$326.24	\$326.24
26	\$415.28	\$415.28	\$345.57	\$345.57	\$551.37	\$551.37	\$424.56	\$424.56	\$456.40	\$456.40	\$351.43	\$351.43	\$432.13	\$432.13	\$332.74	\$332.74	\$332.74	\$332.74
27	\$425.02	\$425.02	\$353.67	\$353.67	\$564.30	\$564.30	\$434.51	\$434.51	\$467.09	\$467.09	\$359.66	\$359.66	\$442.26	\$442.26	\$340.54	\$340.54	\$340.54	\$340.54
28	\$440.83	\$440.83	\$366.83	\$366.83	\$585.30	\$585.30	\$450.68	\$450.68	\$484.48	\$484.48	\$373.05	\$373.05	\$458.71	\$458.71	\$353.21	\$353.21	\$353.21	\$353.21
29	\$453.81	\$453.81	\$377.63	\$377.63	\$602.53	\$602.53	\$463.95	\$463.95	\$498.74	\$498.74	\$384.03	\$384.03	\$472.22	\$472.22	\$363.61	\$363.61	\$363.61	\$363.61
30	\$460.30	\$460.30	\$383.03	\$383.03	\$611.14	\$611.14	\$470.58	\$470.58	\$505.87	\$505.87	\$389.52	\$389.52	\$478.97	\$478.97	\$368.81	\$368.81	\$368.81	\$368.81
31	\$470.03	\$470.03	\$391.13	\$391.13	\$624.06	\$624.06	\$480.53	\$480.53	\$516.57	\$516.57	\$397.76	\$397.76	\$489.10	\$489.10	\$376.61	\$376.61	\$376.61	\$376.61
32	\$479.77	\$479.77	\$399.23	\$399.23	\$636.99	\$636.99	\$490.48	\$490.48	\$527.26	\$527.26	\$405.99	\$405.99	\$499.23	\$499.23	\$384.40	\$384.40	\$384.40	\$384.40
33	\$485.85	\$485.85	\$404.29	\$404.29	\$645.06	\$645.06	\$496.70	\$496.70	\$533.95	\$533.95	\$411.14	\$411.14	\$505.56	\$505.56	\$389.28	\$389.28	\$389.28	\$389.28
34	\$492.34	\$492.34	\$409.69	\$409.69	\$653.68	\$653.68	\$503.34	\$503.34	\$541.08	\$541.08	\$416.63	\$416.63	\$512.31	\$512.31	\$394.48	\$394.48	\$394.48	\$394.48
35	\$495.58	\$495.58	\$412.39	\$412.39	\$657.99	\$657.99	\$506.65	\$506.65	\$544.65	\$544.65	\$419.38	\$419.38	\$515.68	\$515.68	\$397.08	\$397.08	\$397.08	\$397.08
36	\$498.83	\$498.83	\$415.09	\$415.09	\$662.29	\$662.29	\$509.97	\$509.97	\$548.21	\$548.21	\$422.12	\$422.12	\$519.06	\$519.06	\$399.68	\$399.68	\$399.68	\$399.68
37	\$502.07	\$502.07	\$417.79	\$417.79	\$666.60	\$666.60	\$513.29	\$513.29	\$551.78	\$551.78	\$424.87	\$424.87	\$522.44	\$522.44	\$402.28	\$402.28	\$402.28	\$402.28
38	\$505.32	\$505.32	\$420.49	\$420.49	\$670.91	\$670.91	\$516.60	\$516.60	\$555.34	\$555.34	\$427.61	\$427.61	\$525.81	\$525.81	\$404.88	\$404.88	\$404.88	\$404.88
39	\$511.80	\$511.80	\$425.89	\$425.89	\$679.52	\$679.52	\$523.24	\$523.24	\$562.47	\$562.47	\$433.11	\$433.11	\$532.56	\$532.56	\$410.07	\$410.07	\$410.07	\$410.07
40	\$518.29	\$518.29	\$431.29	\$431.29	\$688.14	\$688.14	\$529.87	\$529.87	\$569.60	\$569.60	\$438.60	\$438.60	\$539.32	\$539.32	\$415.27	\$415.27	\$415.27	\$415.27
41	\$528.03	\$528.03	\$439.39	\$439.39	\$701.06	\$701.06	\$539.82	\$539.82	\$580.30	\$580.30	\$446.83	\$446.83	\$549.44	\$549.44	\$423.07	\$423.07	\$423.07	\$423.07
42	\$537.35	\$537.35	\$447.15	\$447.15	\$713.45	\$713.45	\$549.36	\$549.36	\$590.55	\$590.55	\$454.73	\$454.73	\$559.15	\$559.15	\$430.55	\$430.55	\$430.55	\$430.55
43	\$550.33	\$550.33	\$457.95	\$457.95	\$730.68	\$730.68	\$562.63	\$562.63	\$604.81	\$604.81	\$465.71	\$465.71	\$572.65	\$572.65	\$440.94	\$440.94	\$440.94	\$440.94
44	\$566.55	\$566.55	\$471.45	\$471.45	\$752.21	\$752.21	\$579.21	\$579.21	\$622.64	\$622.64	\$479.44	\$479.44	\$589.53	\$589.53	\$453.94	\$453.94	\$453.94	\$453.94
45	\$585.61	\$585.61	\$487.31	\$487.31	\$777.52	\$777.52	\$598.70	\$598.70	\$643.59	\$643.59	\$495.57	\$495.57	\$609.37	\$609.37	\$469.21	\$469.21	\$469.21	\$469.21
46	\$608.33	\$608.33	\$506.21	\$506.21	\$807.68	\$807.68	\$621.92	\$621.92	\$668.55	\$668.55	\$514.79	\$514.79	\$633.00	\$633.00	\$487.41	\$487.41	\$487.41	\$487.41
47	\$633.87	\$633.87	\$527.47	\$527.47	\$841.60	\$841.60	\$648.04	\$648.04	\$696.63	\$696.63	\$536.41	\$536.41	\$659.59	\$659.59	\$507.88	\$507.88	\$507.88	\$507.88
48	\$663.07	\$663.07	\$551.76	\$551.76	\$880.37	\$880.37	\$677.89	\$677.89	\$728.72	\$728.72	\$561.12	\$561.12	\$689.97	\$689.97	\$531.28	\$531.28	\$531.28	\$531.28
49	\$691.87	\$691.87	\$575.72	\$575.72	\$918.60	\$918.60	\$707.32	\$707.32	\$760.36	\$760.36	\$585.48	\$585.48	\$719.93	\$719.93	\$554.35	\$554.35	\$554.35	\$554.35
50	\$724.31	\$724.31	\$602.72	\$602.72	\$961.67	\$961.67	\$740.49	\$740.49	\$796.02	\$796.02	\$612.94	\$612.94	\$753.69	\$753.69	\$580.34	\$580.34	\$580.34	\$580.34
51	\$756.35	\$756.35	\$629.38	\$629.38	\$1,004.21	\$1,004.21	\$773.25	\$773.25	\$831.23	\$831.23	\$640.05	\$640.05	\$787.03	\$787.03	\$606.01	\$606.01	\$606.01	\$606.01
52	\$791.63	\$791.63	\$658.74	\$658.74	\$1,051.05	\$1,051.05	\$809.32	\$809.32	\$870.01	\$870.01	\$669.91	\$669.91	\$823.74	\$823.74	\$634.28	\$634.28	\$634.28	\$634.28
53	\$827.32	\$827.32	\$688.44	\$688.44	\$1,098.44	\$1,098.44	\$845.80	\$845.80	\$909.23	\$909.23	\$700.11	\$700.11	\$860.88	\$860.88	\$662.88	\$662.88	\$662.88	\$662.88
54	\$865.85	\$865.85	\$720.50	\$720.50	\$1,149.59	\$1,149.59	\$885.19	\$885.19	\$951.57	\$951.57	\$732.71	\$732.71	\$900.97	\$900.97	\$693.75	\$693.75	\$693.75	\$693.75
55	\$904.38	\$904.38	\$752.56	\$752.56	\$1,200.74	\$1,200.74	\$924.58	\$924.58	\$993.91	\$993.91	\$765.31	\$765.31	\$941.06	\$941.06	\$724.62	\$724.62	\$724.62	\$724.62
56	\$946.15	\$946.15	\$787.32	\$787.32	\$1,256.20	\$1,256.20	\$967.29	\$967.29	\$1,039.82	\$1,039.82	\$800.66	\$800.66	\$984.53	\$984.53	\$758.09	\$758.09	\$758.09	\$758.09
57	\$988.33	\$988.33	\$822.41	\$822.41	\$1,312.20	\$1,312.20	\$1,010.40	\$1,010.40	\$1,086.17	\$1,086.17	\$836.35	\$836.35	\$1,028.41	\$1,028.41	\$791.88	\$791.88	\$791.88	\$791.88
58	\$1,033.34	\$1,033.34	\$859.87	\$859.87	\$1,371.97	\$1,371.97	\$1,056.43	\$1,056.43	\$1,135.64	\$1,135.64	\$874.45	\$874.45	\$1,075.26	\$1,075.26	\$827.95	\$827.95	\$827.95	\$827.95
59	\$1,055.65	\$1,055.65	\$878.43	\$878.43	\$1,401.59	\$1,401.59	\$1,079.23	\$1,079.23	\$1,160.16	\$1,160.16	\$893.32	\$893.32	\$1,098.47	\$1,098.47	\$845.82	\$845.82	\$845.82	\$845.82
60	\$1,100.66	\$1,100.66	\$915.89	\$915.89	\$1,461.35	\$1,461.35	\$1,125.25	\$1,125.25	\$1,209.63	\$1,209.63	\$931.42	\$931.42	\$1,145.31	\$1,145.31	\$881.89	\$881.89	\$881.89	\$881.89
61	\$1,139.60	\$1,139.60	\$948.29	\$948.29	\$1,513.04	\$1,513.04	\$1,165.05	\$1,165.05	\$1,252.42	\$1,252.42	\$964.36	\$964.36	\$1,185.82	\$1,185.82	\$913.08	\$913.08	\$913.08	\$913.08
62	\$1,165.15	\$1,165.15	\$969.55	\$969.55	\$1,546.97	\$1,546.97	\$1,191.17	\$1,191.17	\$1,280.50	\$1,280.50	\$985.98	\$985.98	\$1,212.41	\$1,212.41	\$933.55	\$93		

Company Name: First Priority Life Insurance Co.
 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)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$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	\$521.81	\$521.81	\$513.52	\$513.52	\$509.15	\$509.15	\$491.24	\$491.24	\$468.67	\$468.67
15	\$568.20	\$568.20	\$559.17	\$559.17	\$554.40	\$554.40	\$534.90	\$534.90	\$510.33	\$510.33
16	\$585.93	\$585.93	\$576.62	\$576.62	\$571.71	\$571.71	\$551.60	\$551.60	\$526.26	\$526.26
17	\$603.67	\$603.67	\$594.07	\$594.07	\$589.01	\$589.01	\$568.29	\$568.29	\$542.19	\$542.19
18	\$622.77	\$622.77	\$612.87	\$612.87	\$607.65	\$607.65	\$586.27	\$586.27	\$559.34	\$559.34
19	\$641.87	\$641.87	\$631.67	\$631.67	\$626.28	\$626.28	\$604.25	\$604.25	\$576.49	\$576.49
20	\$661.65	\$661.65	\$651.13	\$651.13	\$645.58	\$645.58	\$622.88	\$622.88	\$594.26	\$594.26
21	\$682.11	\$682.11	\$671.27	\$671.27	\$665.55	\$665.55	\$642.14	\$642.14	\$612.64	\$612.64
22	\$682.11	\$682.11	\$671.27	\$671.27	\$665.55	\$665.55	\$642.14	\$642.14	\$612.64	\$612.64
23	\$682.11	\$682.11	\$671.27	\$671.27	\$665.55	\$665.55	\$642.14	\$642.14	\$612.64	\$612.64
24	\$682.11	\$682.11	\$671.27	\$671.27	\$665.55	\$665.55	\$642.14	\$642.14	\$612.64	\$612.64
25	\$684.84	\$684.84	\$673.96	\$673.96	\$668.21	\$668.21	\$644.71	\$644.71	\$615.09	\$615.09
26	\$698.48	\$698.48	\$687.38	\$687.38	\$681.52	\$681.52	\$657.55	\$657.55	\$627.34	\$627.34
27	\$714.85	\$714.85	\$703.49	\$703.49	\$697.50	\$697.50	\$672.96	\$672.96	\$642.05	\$642.05
28	\$741.45	\$741.45	\$729.67	\$729.67	\$723.45	\$723.45	\$698.01	\$698.01	\$665.94	\$665.94
29	\$763.28	\$763.28	\$751.15	\$751.15	\$744.75	\$744.75	\$718.55	\$718.55	\$685.54	\$685.54
30	\$774.19	\$774.19	\$761.89	\$761.89	\$755.40	\$755.40	\$728.83	\$728.83	\$695.35	\$695.35
31	\$790.57	\$790.57	\$778.00	\$778.00	\$771.37	\$771.37	\$744.24	\$744.24	\$710.05	\$710.05
32	\$806.94	\$806.94	\$794.11	\$794.11	\$787.35	\$787.35	\$759.65	\$759.65	\$724.75	\$724.75
33	\$817.17	\$817.17	\$804.18	\$804.18	\$797.33	\$797.33	\$769.28	\$769.28	\$733.94	\$733.94
34	\$828.08	\$828.08	\$814.92	\$814.92	\$807.98	\$807.98	\$779.56	\$779.56	\$743.74	\$743.74
35	\$833.54	\$833.54	\$820.29	\$820.29	\$813.30	\$813.30	\$784.70	\$784.70	\$748.65	\$748.65
36	\$839.00	\$839.00	\$825.66	\$825.66	\$818.63	\$818.63	\$789.83	\$789.83	\$753.55	\$753.55
37	\$844.45	\$844.45	\$831.03	\$831.03	\$823.95	\$823.95	\$794.97	\$794.97	\$758.45	\$758.45
38	\$849.91	\$849.91	\$836.40	\$836.40	\$829.28	\$829.28	\$800.11	\$800.11	\$763.35	\$763.35
39	\$860.82	\$860.82	\$847.14	\$847.14	\$839.92	\$839.92	\$810.38	\$810.38	\$773.15	\$773.15
40	\$871.74	\$871.74	\$857.88	\$857.88	\$850.57	\$850.57	\$820.65	\$820.65	\$782.95	\$782.95
41	\$888.11	\$888.11	\$873.99	\$873.99	\$866.55	\$866.55	\$836.07	\$836.07	\$797.66	\$797.66
42	\$903.80	\$903.80	\$889.43	\$889.43	\$881.85	\$881.85	\$850.84	\$850.84	\$811.75	\$811.75
43	\$925.62	\$925.62	\$910.91	\$910.91	\$903.15	\$903.15	\$871.38	\$871.38	\$831.35	\$831.35
44	\$952.91	\$952.91	\$937.76	\$937.76	\$929.77	\$929.77	\$897.07	\$897.07	\$855.86	\$855.86
45	\$984.97	\$984.97	\$969.31	\$969.31	\$961.05	\$961.05	\$927.25	\$927.25	\$884.65	\$884.65
46	\$1,023.17	\$1,023.17	\$1,006.91	\$1,006.91	\$998.33	\$998.33	\$963.21	\$963.21	\$918.96	\$918.96
47	\$1,066.14	\$1,066.14	\$1,049.20	\$1,049.20	\$1,040.25	\$1,040.25	\$1,003.66	\$1,003.66	\$957.56	\$957.56
48	\$1,115.25	\$1,115.25	\$1,097.53	\$1,097.53	\$1,088.17	\$1,088.17	\$1,049.90	\$1,049.90	\$1,001.67	\$1,001.67
49	\$1,163.68	\$1,163.68	\$1,145.19	\$1,145.19	\$1,135.43	\$1,135.43	\$1,095.49	\$1,095.49	\$1,045.16	\$1,045.16
50	\$1,218.25	\$1,218.25	\$1,198.89	\$1,198.89	\$1,188.67	\$1,188.67	\$1,146.86	\$1,146.86	\$1,094.18	\$1,094.18
51	\$1,272.14	\$1,272.14	\$1,251.92	\$1,251.92	\$1,241.25	\$1,241.25	\$1,197.59	\$1,197.59	\$1,142.57	\$1,142.57
52	\$1,331.48	\$1,331.48	\$1,310.32	\$1,310.32	\$1,299.15	\$1,299.15	\$1,253.46	\$1,253.46	\$1,195.87	\$1,195.87
53	\$1,391.50	\$1,391.50	\$1,369.39	\$1,369.39	\$1,357.72	\$1,357.72	\$1,309.97	\$1,309.97	\$1,249.79	\$1,249.79
54	\$1,456.30	\$1,456.30	\$1,433.16	\$1,433.16	\$1,420.95	\$1,420.95	\$1,370.97	\$1,370.97	\$1,307.99	\$1,307.99
55	\$1,521.11	\$1,521.11	\$1,496.93	\$1,496.93	\$1,484.18	\$1,484.18	\$1,431.97	\$1,431.97	\$1,366.19	\$1,366.19
56	\$1,591.36	\$1,591.36	\$1,566.07	\$1,566.07	\$1,552.73	\$1,552.73	\$1,498.11	\$1,498.11	\$1,429.29	\$1,429.29
57	\$1,662.30	\$1,662.30	\$1,635.88	\$1,635.88	\$1,621.95	\$1,621.95	\$1,564.90	\$1,564.90	\$1,493.00	\$1,493.00
58	\$1,738.02	\$1,738.02	\$1,710.40	\$1,710.40	\$1,695.82	\$1,695.82	\$1,636.17	\$1,636.17	\$1,561.01	\$1,561.01
59	\$1,775.53	\$1,775.53	\$1,747.32	\$1,747.32	\$1,732.43	\$1,732.43	\$1,671.49	\$1,671.49	\$1,594.70	\$1,594.70
60	\$1,851.25	\$1,851.25	\$1,821.83	\$1,821.83	\$1,806.30	\$1,806.30	\$1,742.77	\$1,742.77	\$1,662.70	\$1,662.70
61	\$1,916.73	\$1,916.73	\$1,886.27	\$1,886.27	\$1,870.20	\$1,870.20	\$1,804.41	\$1,804.41	\$1,721.52	\$1,721.52
62	\$1,959.70	\$1,959.70	\$1,928.56	\$1,928.56	\$1,912.13	\$1,912.13	\$1,844.87	\$1,844.87	\$1,760.11	\$1,760.11
63	\$2,013.59	\$2,013.59	\$1,981.59	\$1,981.59	\$1,964.70	\$1,964.70	\$1,895.60	\$1,895.60	\$1,808.51	\$1,808.51
64+	\$2,046.33	\$2,046.33	\$2,013.81	\$2,013.81	\$1,996.65	\$1,996.65	\$1,926.42	\$1,926.42	\$1,837.92	\$1,837.92

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)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270011		55957PA0270030	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 24		BlueCare PPO Gold 10	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400	
Coinurance =>	80%		100%		100%		100%		100%	
Copays =>	\$20		\$35		\$20		\$20		\$45	
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	\$415.55	\$415.55	\$440.89	\$440.89	\$438.58	\$438.58	\$441.59	\$427.31	\$427.31	\$427.31
15	\$452.49	\$452.49	\$480.08	\$480.08	\$477.57	\$477.57	\$480.84	\$465.29	\$465.29	\$465.29
16	\$466.61	\$466.61	\$495.07	\$495.07	\$492.47	\$492.47	\$495.85	\$479.81	\$479.81	\$479.81
17	\$480.73	\$480.73	\$510.05	\$510.05	\$507.38	\$507.38	\$510.86	\$494.33	\$494.33	\$494.33
18	\$495.94	\$495.94	\$526.19	\$526.19	\$523.43	\$523.43	\$527.02	\$509.97	\$509.97	\$509.97
19	\$511.15	\$511.15	\$542.33	\$542.33	\$539.48	\$539.48	\$543.18	\$525.61	\$525.61	\$525.61
20	\$526.90	\$526.90	\$559.04	\$559.04	\$556.11	\$556.11	\$559.92	\$541.81	\$541.81	\$541.81
21	\$543.20	\$543.20	\$576.33	\$576.33	\$573.31	\$573.31	\$577.24	\$558.57	\$558.57	\$558.57
22	\$543.20	\$543.20	\$576.33	\$576.33	\$573.31	\$573.31	\$577.24	\$558.57	\$558.57	\$558.57
23	\$543.20	\$543.20	\$576.33	\$576.33	\$573.31	\$573.31	\$577.24	\$558.57	\$558.57	\$558.57
24	\$543.20	\$543.20	\$576.33	\$576.33	\$573.31	\$573.31	\$577.24	\$558.57	\$558.57	\$558.57
25	\$545.37	\$545.37	\$578.64	\$578.64	\$575.60	\$575.60	\$579.55	\$560.80	\$560.80	\$560.80
26	\$556.24	\$556.24	\$590.16	\$590.16	\$587.07	\$587.07	\$591.09	\$571.98	\$571.98	\$571.98
27	\$569.27	\$569.27	\$603.99	\$603.99	\$600.83	\$600.83	\$604.95	\$585.38	\$585.38	\$585.38
28	\$590.46	\$590.46	\$626.47	\$626.47	\$623.19	\$623.19	\$627.46	\$607.17	\$607.17	\$607.17
29	\$607.84	\$607.84	\$644.91	\$644.91	\$641.53	\$641.53	\$645.93	\$625.04	\$625.04	\$625.04
30	\$616.53	\$616.53	\$654.13	\$654.13	\$650.71	\$650.71	\$655.17	\$633.98	\$633.98	\$633.98
31	\$629.57	\$629.57	\$667.97	\$667.97	\$664.47	\$664.47	\$669.02	\$647.38	\$647.38	\$647.38
32	\$642.61	\$642.61	\$681.80	\$681.80	\$678.23	\$678.23	\$682.87	\$660.79	\$660.79	\$660.79
33	\$650.75	\$650.75	\$690.44	\$690.44	\$686.83	\$686.83	\$691.53	\$669.17	\$669.17	\$669.17
34	\$659.44	\$659.44	\$699.66	\$699.66	\$696.00	\$696.00	\$700.77	\$678.10	\$678.10	\$678.10
35	\$663.79	\$663.79	\$704.28	\$704.28	\$700.58	\$700.58	\$705.39	\$682.57	\$682.57	\$682.57
36	\$668.14	\$668.14	\$708.89	\$708.89	\$705.17	\$705.17	\$710.01	\$687.04	\$687.04	\$687.04
37	\$672.48	\$672.48	\$713.50	\$713.50	\$709.76	\$709.76	\$714.62	\$691.51	\$691.51	\$691.51
38	\$676.83	\$676.83	\$718.11	\$718.11	\$714.34	\$714.34	\$719.24	\$695.98	\$695.98	\$695.98
39	\$685.52	\$685.52	\$727.33	\$727.33	\$723.52	\$723.52	\$728.48	\$704.92	\$704.92	\$704.92
40	\$694.21	\$694.21	\$736.55	\$736.55	\$732.69	\$732.69	\$737.71	\$713.85	\$713.85	\$713.85
41	\$707.25	\$707.25	\$750.38	\$750.38	\$746.45	\$746.45	\$751.57	\$727.26	\$727.26	\$727.26
42	\$719.74	\$719.74	\$763.64	\$763.64	\$759.64	\$759.64	\$764.84	\$740.11	\$740.11	\$740.11
43	\$737.12	\$737.12	\$782.08	\$782.08	\$777.98	\$777.98	\$783.31	\$757.98	\$757.98	\$757.98
44	\$758.85	\$758.85	\$805.13	\$805.13	\$800.91	\$800.91	\$806.40	\$780.32	\$780.32	\$780.32
45	\$784.38	\$784.38	\$832.22	\$832.22	\$827.86	\$827.86	\$833.53	\$806.58	\$806.58	\$806.58
46	\$814.80	\$814.80	\$864.50	\$864.50	\$859.97	\$859.97	\$865.86	\$837.86	\$837.86	\$837.86
47	\$849.02	\$849.02	\$900.80	\$900.80	\$896.08	\$896.08	\$902.23	\$873.04	\$873.04	\$873.04
48	\$888.13	\$888.13	\$942.30	\$942.30	\$937.36	\$937.36	\$943.79	\$913.26	\$913.26	\$913.26
49	\$926.70	\$926.70	\$983.22	\$983.22	\$978.07	\$978.07	\$984.77	\$952.92	\$952.92	\$952.92
50	\$970.16	\$970.16	\$1,029.33	\$1,029.33	\$1,023.93	\$1,023.93	\$1,030.95	\$997.61	\$997.61	\$997.61
51	\$1,013.07	\$1,013.07	\$1,074.86	\$1,074.86	\$1,069.22	\$1,069.22	\$1,076.55	\$1,041.73	\$1,041.73	\$1,041.73
52	\$1,060.33	\$1,060.33	\$1,125.00	\$1,125.00	\$1,119.10	\$1,119.10	\$1,126.77	\$1,090.33	\$1,090.33	\$1,090.33
53	\$1,108.13	\$1,108.13	\$1,175.71	\$1,175.71	\$1,169.55	\$1,169.55	\$1,177.57	\$1,139.48	\$1,139.48	\$1,139.48
54	\$1,159.73	\$1,159.73	\$1,230.46	\$1,230.46	\$1,224.02	\$1,224.02	\$1,232.41	\$1,192.55	\$1,192.55	\$1,192.55
55	\$1,211.34	\$1,211.34	\$1,285.22	\$1,285.22	\$1,278.48	\$1,278.48	\$1,287.25	\$1,245.61	\$1,245.61	\$1,245.61
56	\$1,267.29	\$1,267.29	\$1,344.58	\$1,344.58	\$1,337.53	\$1,337.53	\$1,346.70	\$1,303.14	\$1,303.14	\$1,303.14
57	\$1,323.78	\$1,323.78	\$1,404.52	\$1,404.52	\$1,397.16	\$1,397.16	\$1,406.73	\$1,361.24	\$1,361.24	\$1,361.24
58	\$1,384.07	\$1,384.07	\$1,468.49	\$1,468.49	\$1,460.79	\$1,460.79	\$1,470.81	\$1,423.24	\$1,423.24	\$1,423.24
59	\$1,413.95	\$1,413.95	\$1,500.19	\$1,500.19	\$1,492.33	\$1,492.33	\$1,502.56	\$1,453.96	\$1,453.96	\$1,453.96
60	\$1,474.24	\$1,474.24	\$1,564.16	\$1,564.16	\$1,555.96	\$1,555.96	\$1,566.63	\$1,515.96	\$1,515.96	\$1,515.96
61	\$1,526.39	\$1,526.39	\$1,619.49	\$1,619.49	\$1,611.00	\$1,611.00	\$1,622.04	\$1,569.58	\$1,569.58	\$1,569.58
62	\$1,560.61	\$1,560.61	\$1,655.80	\$1,655.80	\$1,647.12	\$1,647.12	\$1,658.41	\$1,604.77	\$1,604.77	\$1,604.77
63	\$1,603.53	\$1,603.53	\$1,701.33	\$1,701.33	\$1,692.41	\$1,692.41	\$1,704.01	\$1,648.90	\$1,648.90	\$1,648.90
64+	\$1,629.60	\$1,629.60	\$1,728.99	\$1,728.99	\$1,719.93	\$1,719.93	\$1,731.72	\$1,675.71	\$1,675.71	\$1,675.71

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)=>	55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029		55957PA0290007	
Plan Marketing Name =>	BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9		BlueCare Custom PPO	
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Platinum	
Deductible =>	\$2,000		\$5,000		\$2,500		\$4,000		\$0	
Coinurance =>	90%		100%		90%		100%		100%	
Copays =>	\$45		\$30		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,100		\$7,900		\$7,900		\$3,500	
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	\$403.00	\$403.00	\$408.88	\$408.88	\$395.96	\$395.96	\$391.11	\$391.11	\$401.80	\$401.80
15	\$438.82	\$438.82	\$445.22	\$445.22	\$431.16	\$431.16	\$425.87	\$425.87	\$437.52	\$437.52
16	\$452.52	\$452.52	\$459.12	\$459.12	\$444.62	\$444.62	\$439.16	\$439.16	\$451.17	\$451.17
17	\$466.22	\$466.22	\$473.01	\$473.01	\$458.08	\$458.08	\$452.46	\$452.46	\$464.83	\$464.83
18	\$480.97	\$480.97	\$487.98	\$487.98	\$472.57	\$472.57	\$466.77	\$466.77	\$479.53	\$479.53
19	\$495.72	\$495.72	\$502.95	\$502.95	\$487.06	\$487.06	\$481.09	\$481.09	\$494.24	\$494.24
20	\$511.00	\$511.00	\$518.45	\$518.45	\$502.07	\$502.07	\$495.91	\$495.91	\$509.47	\$509.47
21	\$526.80	\$526.80	\$534.48	\$534.48	\$517.60	\$517.60	\$511.25	\$511.25	\$525.23	\$525.23
22	\$526.80	\$526.80	\$534.48	\$534.48	\$517.60	\$517.60	\$511.25	\$511.25	\$525.23	\$525.23
23	\$526.80	\$526.80	\$534.48	\$534.48	\$517.60	\$517.60	\$511.25	\$511.25	\$525.23	\$525.23
24	\$526.80	\$526.80	\$534.48	\$534.48	\$517.60	\$517.60	\$511.25	\$511.25	\$525.23	\$525.23
25	\$528.91	\$528.91	\$536.62	\$536.62	\$519.67	\$519.67	\$513.30	\$513.30	\$527.33	\$527.33
26	\$539.44	\$539.44	\$547.31	\$547.31	\$530.02	\$530.02	\$523.52	\$523.52	\$537.84	\$537.84
27	\$552.09	\$552.09	\$560.14	\$560.14	\$542.44	\$542.44	\$535.79	\$535.79	\$550.44	\$550.44
28	\$572.63	\$572.63	\$580.98	\$580.98	\$562.63	\$562.63	\$555.73	\$555.73	\$570.93	\$570.93
29	\$589.49	\$589.49	\$598.08	\$598.08	\$579.19	\$579.19	\$572.09	\$572.09	\$587.73	\$587.73
30	\$597.92	\$597.92	\$606.63	\$606.63	\$587.48	\$587.48	\$580.27	\$580.27	\$596.14	\$596.14
31	\$610.56	\$610.56	\$619.46	\$619.46	\$599.90	\$599.90	\$592.54	\$592.54	\$608.74	\$608.74
32	\$623.20	\$623.20	\$632.29	\$632.29	\$612.32	\$612.32	\$604.81	\$604.81	\$621.35	\$621.35
33	\$631.11	\$631.11	\$640.31	\$640.31	\$620.08	\$620.08	\$612.48	\$612.48	\$629.23	\$629.23
34	\$639.54	\$639.54	\$648.86	\$648.86	\$628.37	\$628.37	\$620.66	\$620.66	\$637.63	\$637.63
35	\$643.75	\$643.75	\$653.13	\$653.13	\$632.51	\$632.51	\$624.75	\$624.75	\$641.83	\$641.83
36	\$647.96	\$647.96	\$657.41	\$657.41	\$636.65	\$636.65	\$628.84	\$628.84	\$646.03	\$646.03
37	\$652.18	\$652.18	\$661.69	\$661.69	\$640.79	\$640.79	\$632.93	\$632.93	\$650.23	\$650.23
38	\$656.39	\$656.39	\$665.96	\$665.96	\$644.93	\$644.93	\$637.02	\$637.02	\$654.44	\$654.44
39	\$664.82	\$664.82	\$674.51	\$674.51	\$653.21	\$653.21	\$645.20	\$645.20	\$662.84	\$662.84
40	\$673.25	\$673.25	\$683.07	\$683.07	\$661.49	\$661.49	\$653.38	\$653.38	\$671.24	\$671.24
41	\$685.89	\$685.89	\$695.89	\$695.89	\$673.92	\$673.92	\$665.65	\$665.65	\$683.85	\$683.85
42	\$698.01	\$698.01	\$708.19	\$708.19	\$685.82	\$685.82	\$677.41	\$677.41	\$695.93	\$695.93
43	\$714.87	\$714.87	\$725.29	\$725.29	\$702.38	\$702.38	\$693.77	\$693.77	\$712.74	\$712.74
44	\$735.94	\$735.94	\$746.67	\$746.67	\$723.09	\$723.09	\$714.22	\$714.22	\$733.75	\$733.75
45	\$760.70	\$760.70	\$771.79	\$771.79	\$747.41	\$747.41	\$738.25	\$738.25	\$758.43	\$758.43
46	\$790.20	\$790.20	\$801.72	\$801.72	\$776.40	\$776.40	\$766.88	\$766.88	\$787.85	\$787.85
47	\$823.39	\$823.39	\$835.39	\$835.39	\$809.01	\$809.01	\$799.08	\$799.08	\$820.93	\$820.93
48	\$861.32	\$861.32	\$873.87	\$873.87	\$846.28	\$846.28	\$835.89	\$835.89	\$858.75	\$858.75
49	\$898.72	\$898.72	\$911.82	\$911.82	\$883.03	\$883.03	\$872.19	\$872.19	\$896.04	\$896.04
50	\$940.86	\$940.86	\$954.58	\$954.58	\$924.43	\$924.43	\$913.09	\$913.09	\$938.06	\$938.06
51	\$982.48	\$982.48	\$996.81	\$996.81	\$965.32	\$965.32	\$953.48	\$953.48	\$979.55	\$979.55
52	\$1,028.31	\$1,028.31	\$1,043.30	\$1,043.30	\$1,010.36	\$1,010.36	\$997.96	\$997.96	\$1,025.25	\$1,025.25
53	\$1,074.67	\$1,074.67	\$1,090.34	\$1,090.34	\$1,055.90	\$1,055.90	\$1,042.95	\$1,042.95	\$1,071.47	\$1,071.47
54	\$1,124.72	\$1,124.72	\$1,141.11	\$1,141.11	\$1,105.08	\$1,105.08	\$1,091.52	\$1,091.52	\$1,121.37	\$1,121.37
55	\$1,174.76	\$1,174.76	\$1,191.89	\$1,191.89	\$1,154.25	\$1,154.25	\$1,140.09	\$1,140.09	\$1,171.26	\$1,171.26
56	\$1,229.02	\$1,229.02	\$1,246.94	\$1,246.94	\$1,207.56	\$1,207.56	\$1,192.75	\$1,192.75	\$1,225.36	\$1,225.36
57	\$1,283.81	\$1,283.81	\$1,302.53	\$1,302.53	\$1,261.39	\$1,261.39	\$1,245.92	\$1,245.92	\$1,279.99	\$1,279.99
58	\$1,342.29	\$1,342.29	\$1,361.86	\$1,361.86	\$1,318.84	\$1,318.84	\$1,302.67	\$1,302.67	\$1,338.29	\$1,338.29
59	\$1,371.26	\$1,371.26	\$1,391.25	\$1,391.25	\$1,347.31	\$1,347.31	\$1,330.78	\$1,330.78	\$1,367.17	\$1,367.17
60	\$1,429.74	\$1,429.74	\$1,450.58	\$1,450.58	\$1,404.77	\$1,404.77	\$1,387.53	\$1,387.53	\$1,425.47	\$1,425.47
61	\$1,480.31	\$1,480.31	\$1,501.89	\$1,501.89	\$1,454.46	\$1,454.46	\$1,436.61	\$1,436.61	\$1,475.90	\$1,475.90
62	\$1,513.50	\$1,513.50	\$1,535.56	\$1,535.56	\$1,487.06	\$1,487.06	\$1,468.82	\$1,468.82	\$1,508.99	\$1,508.99
63	\$1,555.11	\$1,555.11	\$1,577.78	\$1,577.78	\$1,527.96	\$1,527.96	\$1,509.21	\$1,509.21	\$1,550.48	\$1,550.48
64+	\$1,580.40	\$1,580.40	\$1,603.44	\$1,603.44	\$1,552.80	\$1,552.80	\$1,533.75	\$1,533.75	\$1,575.69	\$1,575.69

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)=>	55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Gold	
Deductible =>	\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$30	
OOP Maximum =>	\$5,000		\$3,000		\$2,500		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$395.41	\$395.41	\$392.05	\$392.05	\$378.25	\$378.25	\$360.87	\$360.87
15	\$430.55	\$430.55	\$426.90	\$426.90	\$411.88	\$411.88	\$392.95	\$392.95
16	\$443.99	\$443.99	\$440.22	\$440.22	\$424.73	\$424.73	\$405.22	\$405.22
17	\$457.43	\$457.43	\$453.54	\$453.54	\$437.59	\$437.59	\$417.48	\$417.48
18	\$471.90	\$471.90	\$467.89	\$467.89	\$451.43	\$451.43	\$430.69	\$430.69
19	\$486.37	\$486.37	\$482.24	\$482.24	\$465.28	\$465.28	\$443.90	\$443.90
20	\$501.36	\$501.36	\$497.11	\$497.11	\$479.62	\$479.62	\$457.58	\$457.58
21	\$516.87	\$516.87	\$512.48	\$512.48	\$494.45	\$494.45	\$471.73	\$471.73
22	\$516.87	\$516.87	\$512.48	\$512.48	\$494.45	\$494.45	\$471.73	\$471.73
23	\$516.87	\$516.87	\$512.48	\$512.48	\$494.45	\$494.45	\$471.73	\$471.73
24	\$516.87	\$516.87	\$512.48	\$512.48	\$494.45	\$494.45	\$471.73	\$471.73
25	\$518.94	\$518.94	\$514.53	\$514.53	\$496.43	\$496.43	\$473.62	\$473.62
26	\$529.27	\$529.27	\$524.78	\$524.78	\$506.32	\$506.32	\$483.05	\$483.05
27	\$541.68	\$541.68	\$537.08	\$537.08	\$518.18	\$518.18	\$494.37	\$494.37
28	\$561.84	\$561.84	\$557.07	\$557.07	\$537.47	\$537.47	\$512.77	\$512.77
29	\$578.38	\$578.38	\$573.47	\$573.47	\$553.29	\$553.29	\$527.87	\$527.87
30	\$586.65	\$586.65	\$581.66	\$581.66	\$561.20	\$561.20	\$535.41	\$535.41
31	\$599.05	\$599.05	\$593.96	\$593.96	\$573.07	\$573.07	\$546.74	\$546.74
32	\$611.46	\$611.46	\$606.26	\$606.26	\$584.93	\$584.93	\$558.06	\$558.06
33	\$619.21	\$619.21	\$613.95	\$613.95	\$592.35	\$592.35	\$565.13	\$565.13
34	\$627.48	\$627.48	\$622.15	\$622.15	\$600.26	\$600.26	\$572.68	\$572.68
35	\$631.62	\$631.62	\$626.25	\$626.25	\$604.22	\$604.22	\$576.45	\$576.45
36	\$635.75	\$635.75	\$630.35	\$630.35	\$608.17	\$608.17	\$580.23	\$580.23
37	\$639.89	\$639.89	\$634.45	\$634.45	\$612.13	\$612.13	\$584.00	\$584.00
38	\$644.02	\$644.02	\$638.55	\$638.55	\$616.08	\$616.08	\$587.78	\$587.78
39	\$652.29	\$652.29	\$646.75	\$646.75	\$624.00	\$624.00	\$595.32	\$595.32
40	\$660.56	\$660.56	\$654.95	\$654.95	\$631.91	\$631.91	\$602.87	\$602.87
41	\$672.96	\$672.96	\$667.25	\$667.25	\$643.77	\$643.77	\$614.19	\$614.19
42	\$684.85	\$684.85	\$679.04	\$679.04	\$655.15	\$655.15	\$625.04	\$625.04
43	\$701.39	\$701.39	\$695.44	\$695.44	\$670.97	\$670.97	\$640.14	\$640.14
44	\$722.07	\$722.07	\$715.93	\$715.93	\$690.75	\$690.75	\$659.01	\$659.01
45	\$746.36	\$746.36	\$740.02	\$740.02	\$713.99	\$713.99	\$681.18	\$681.18
46	\$775.31	\$775.31	\$768.72	\$768.72	\$741.68	\$741.68	\$707.60	\$707.60
47	\$807.87	\$807.87	\$801.01	\$801.01	\$772.83	\$772.83	\$737.31	\$737.31
48	\$845.08	\$845.08	\$837.90	\$837.90	\$808.43	\$808.43	\$771.28	\$771.28
49	\$881.78	\$881.78	\$874.29	\$874.29	\$843.53	\$843.53	\$804.77	\$804.77
50	\$923.13	\$923.13	\$915.29	\$915.29	\$883.09	\$883.09	\$842.51	\$842.51
51	\$963.96	\$963.96	\$955.78	\$955.78	\$922.15	\$922.15	\$879.78	\$879.78
52	\$1,008.93	\$1,008.93	\$1,000.36	\$1,000.36	\$965.17	\$965.17	\$920.82	\$920.82
53	\$1,054.41	\$1,054.41	\$1,045.46	\$1,045.46	\$1,008.68	\$1,008.68	\$962.33	\$962.33
54	\$1,103.52	\$1,103.52	\$1,094.14	\$1,094.14	\$1,055.65	\$1,055.65	\$1,007.14	\$1,007.14
55	\$1,152.62	\$1,152.62	\$1,142.83	\$1,142.83	\$1,102.62	\$1,102.62	\$1,051.96	\$1,051.96
56	\$1,205.86	\$1,205.86	\$1,195.62	\$1,195.62	\$1,153.55	\$1,153.55	\$1,100.55	\$1,100.55
57	\$1,259.61	\$1,259.61	\$1,248.91	\$1,248.91	\$1,204.97	\$1,204.97	\$1,149.61	\$1,149.61
58	\$1,316.98	\$1,316.98	\$1,305.80	\$1,305.80	\$1,259.86	\$1,259.86	\$1,201.97	\$1,201.97
59	\$1,345.41	\$1,345.41	\$1,333.99	\$1,333.99	\$1,287.05	\$1,287.05	\$1,227.91	\$1,227.91
60	\$1,402.79	\$1,402.79	\$1,390.87	\$1,390.87	\$1,341.94	\$1,341.94	\$1,280.28	\$1,280.28
61	\$1,452.40	\$1,452.40	\$1,440.07	\$1,440.07	\$1,389.40	\$1,389.40	\$1,325.56	\$1,325.56
62	\$1,484.97	\$1,484.97	\$1,472.36	\$1,472.36	\$1,420.55	\$1,420.55	\$1,355.28	\$1,355.28
63	\$1,525.80	\$1,525.80	\$1,512.84	\$1,512.84	\$1,459.62	\$1,459.62	\$1,392.55	\$1,392.55
64+	\$1,550.61	\$1,550.61	\$1,537.44	\$1,537.44	\$1,483.35	\$1,483.35	\$1,415.19	\$1,415.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290016		55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032			
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9			
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$1,000		\$1,250		\$1,500		\$2,000		\$1,400		\$2,000		\$2,500		\$4,000			
Coinurance =>	80%		100%		100%		100%		100%		90%		90%		100%			
Copays =>	\$20		\$35		\$20		\$20		\$45		\$45		\$25		\$25			
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$319.97	\$319.97	\$339.48	\$339.48	\$337.71	\$337.71	\$340.03	\$340.03	\$329.03	\$329.03	\$310.31	\$310.31	\$304.89	\$304.89	\$301.15	\$301.15		
15	\$348.41	\$348.41	\$369.66	\$369.66	\$367.73	\$367.73	\$370.25	\$370.25	\$358.27	\$358.27	\$337.89	\$337.89	\$331.99	\$331.99	\$327.92	\$327.92		
16	\$359.29	\$359.29	\$381.20	\$381.20	\$379.21	\$379.21	\$381.81	\$381.81	\$369.46	\$369.46	\$348.44	\$348.44	\$342.35	\$342.35	\$338.15	\$338.15		
17	\$370.16	\$370.16	\$392.74	\$392.74	\$390.68	\$390.68	\$393.36	\$393.36	\$380.64	\$380.64	\$358.98	\$358.98	\$352.72	\$352.72	\$348.39	\$348.39		
18	\$381.87	\$381.87	\$405.16	\$405.16	\$403.04	\$403.04	\$405.81	\$405.81	\$392.68	\$392.68	\$370.34	\$370.34	\$363.88	\$363.88	\$359.41	\$359.41		
19	\$393.58	\$393.58	\$417.59	\$417.59	\$415.40	\$415.40	\$418.26	\$418.26	\$404.72	\$404.72	\$381.70	\$381.70	\$375.04	\$375.04	\$370.43	\$370.43		
20	\$405.71	\$405.71	\$430.46	\$430.46	\$428.21	\$428.21	\$431.15	\$431.15	\$417.20	\$417.20	\$393.46	\$393.46	\$386.59	\$386.59	\$381.85	\$381.85		
21	\$418.26	\$418.26	\$443.77	\$443.77	\$441.45	\$441.45	\$444.48	\$444.48	\$430.10	\$430.10	\$405.63	\$405.63	\$398.55	\$398.55	\$393.66	\$393.66		
22	\$418.26	\$418.26	\$443.77	\$443.77	\$441.45	\$441.45	\$444.48	\$444.48	\$430.10	\$430.10	\$405.63	\$405.63	\$398.55	\$398.55	\$393.66	\$393.66		
23	\$418.26	\$418.26	\$443.77	\$443.77	\$441.45	\$441.45	\$444.48	\$444.48	\$430.10	\$430.10	\$405.63	\$405.63	\$398.55	\$398.55	\$393.66	\$393.66		
24	\$418.26	\$418.26	\$443.77	\$443.77	\$441.45	\$441.45	\$444.48	\$444.48	\$430.10	\$430.10	\$405.63	\$405.63	\$398.55	\$398.55	\$393.66	\$393.66		
25	\$419.93	\$419.93	\$445.55	\$445.55	\$443.22	\$443.22	\$446.26	\$446.26	\$431.82	\$431.82	\$407.25	\$407.25	\$400.14	\$400.14	\$395.23	\$395.23		
26	\$428.30	\$428.30	\$454.42	\$454.42	\$452.04	\$452.04	\$455.15	\$455.15	\$440.42	\$440.42	\$415.37	\$415.37	\$408.12	\$408.12	\$403.11	\$403.11		
27	\$438.34	\$438.34	\$465.07	\$465.07	\$462.64	\$462.64	\$465.82	\$465.82	\$450.74	\$450.74	\$425.10	\$425.10	\$417.68	\$417.68	\$412.56	\$412.56		
28	\$454.65	\$454.65	\$482.38	\$482.38	\$479.86	\$479.86	\$483.15	\$483.15	\$467.52	\$467.52	\$440.92	\$440.92	\$433.22	\$433.22	\$427.91	\$427.91		
29	\$468.03	\$468.03	\$496.58	\$496.58	\$493.98	\$493.98	\$497.37	\$497.37	\$481.28	\$481.28	\$453.90	\$453.90	\$445.98	\$445.98	\$440.51	\$440.51		
30	\$474.73	\$474.73	\$503.68	\$503.68	\$501.05	\$501.05	\$504.48	\$504.48	\$488.16	\$488.16	\$460.39	\$460.39	\$452.35	\$452.35	\$446.80	\$446.80		
31	\$484.76	\$484.76	\$514.33	\$514.33	\$511.64	\$511.64	\$515.15	\$515.15	\$498.49	\$498.49	\$470.13	\$470.13	\$461.92	\$461.92	\$456.25	\$456.25		
32	\$494.80	\$494.80	\$524.98	\$524.98	\$522.24	\$522.24	\$525.82	\$525.82	\$508.81	\$508.81	\$479.86	\$479.86	\$471.48	\$471.48	\$465.70	\$465.70		
33	\$501.08	\$501.08	\$531.64	\$531.64	\$528.86	\$528.86	\$532.49	\$532.49	\$515.26	\$515.26	\$485.94	\$485.94	\$477.46	\$477.46	\$471.60	\$471.60		
34	\$507.77	\$507.77	\$538.74	\$538.74	\$535.92	\$535.92	\$539.60	\$539.60	\$522.14	\$522.14	\$492.43	\$492.43	\$483.84	\$483.84	\$477.90	\$477.90		
35	\$511.11	\$511.11	\$542.29	\$542.29	\$539.45	\$539.45	\$543.15	\$543.15	\$525.58	\$525.58	\$495.68	\$495.68	\$487.03	\$487.03	\$481.05	\$481.05		
36	\$514.46	\$514.46	\$545.84	\$545.84	\$542.98	\$542.98	\$546.71	\$546.71	\$529.02	\$529.02	\$498.92	\$498.92	\$490.22	\$490.22	\$484.20	\$484.20		
37	\$517.81	\$517.81	\$549.39	\$549.39	\$546.52	\$546.52	\$550.27	\$550.27	\$532.46	\$532.46	\$502.17	\$502.17	\$493.40	\$493.40	\$487.35	\$487.35		
38	\$521.15	\$521.15	\$552.94	\$552.94	\$550.05	\$550.05	\$553.82	\$553.82	\$535.90	\$535.90	\$505.41	\$505.41	\$496.59	\$496.59	\$490.50	\$490.50		
39	\$527.84	\$527.84	\$560.04	\$560.04	\$557.11	\$557.11	\$560.93	\$560.93	\$542.79	\$542.79	\$511.91	\$511.91	\$502.97	\$502.97	\$496.80	\$496.80		
40	\$534.54	\$534.54	\$567.14	\$567.14	\$564.17	\$564.17	\$568.05	\$568.05	\$549.67	\$549.67	\$518.40	\$518.40	\$509.35	\$509.35	\$503.10	\$503.10		
41	\$544.57	\$544.57	\$577.79	\$577.79	\$574.77	\$574.77	\$578.71	\$578.71	\$559.99	\$559.99	\$528.13	\$528.13	\$518.91	\$518.91	\$512.55	\$512.55		
42	\$554.19	\$554.19	\$588.00	\$588.00	\$584.92	\$584.92	\$588.94	\$588.94	\$569.88	\$569.88	\$537.46	\$537.46	\$528.08	\$528.08	\$521.60	\$521.60		
43	\$567.58	\$567.58	\$602.20	\$602.20	\$599.05	\$599.05	\$603.16	\$603.16	\$583.65	\$583.65	\$550.44	\$550.44	\$540.83	\$540.83	\$534.20	\$534.20		
44	\$584.31	\$584.31	\$619.95	\$619.95	\$616.71	\$616.71	\$620.94	\$620.94	\$600.85	\$600.85	\$566.67	\$566.67	\$556.77	\$556.77	\$549.94	\$549.94		
45	\$603.97	\$603.97	\$640.80	\$640.80	\$637.45	\$637.45	\$641.83	\$641.83	\$621.06	\$621.06	\$585.73	\$585.73	\$575.51	\$575.51	\$568.45	\$568.45		
46	\$627.39	\$627.39	\$665.66	\$665.66	\$662.18	\$662.18	\$666.72	\$666.72	\$645.15	\$645.15	\$608.45	\$608.45	\$597.83	\$597.83	\$590.49	\$590.49		
47	\$653.74	\$653.74	\$693.61	\$693.61	\$689.99	\$689.99	\$694.72	\$694.72	\$672.25	\$672.25	\$634.00	\$634.00	\$622.93	\$622.93	\$615.29	\$615.29		
48	\$683.86	\$683.86	\$725.56	\$725.56	\$721.77	\$721.77	\$726.72	\$726.72	\$703.21	\$703.21	\$663.21	\$663.21	\$651.63	\$651.63	\$643.63	\$643.63		
49	\$713.55	\$713.55	\$757.07	\$757.07	\$753.11	\$753.11	\$758.28	\$758.28	\$733.75	\$733.75	\$692.00	\$692.00	\$679.93	\$679.93	\$671.58	\$671.58		
50	\$747.01	\$747.01	\$792.57	\$792.57	\$788.43	\$788.43	\$793.84	\$793.84	\$768.16	\$768.16	\$724.46	\$724.46	\$711.81	\$711.81	\$703.08	\$703.08		
51	\$780.05	\$780.05	\$827.63	\$827.63	\$823.30	\$823.30	\$828.96	\$828.96	\$802.14	\$802.14	\$756.50	\$756.50	\$743.30	\$743.30	\$734.18	\$734.18		
52	\$816.44	\$816.44	\$866.24	\$866.24	\$861.71	\$861.71	\$867.62	\$867.62	\$839.56	\$839.56	\$791.79	\$791.79	\$777.97	\$777.97	\$768.42	\$768.42		
53	\$853.25	\$853.25	\$905.29	\$905.29	\$900.56	\$900.56	\$906.74	\$906.74	\$877.40	\$877.40	\$827.49	\$827.49	\$813.04	\$813.04	\$803.07	\$803.07		
54	\$892.99	\$892.99	\$947.45	\$947.45	\$942.50	\$942.50	\$948.96	\$948.96	\$918.26	\$918.26	\$866.02	\$866.02	\$850.90	\$850.90	\$840.46	\$840.46		
55	\$932.72	\$932.72	\$989.61	\$989.61	\$984.43	\$984.43	\$991.19	\$991.19	\$959.12	\$959.12	\$904.55	\$904.55	\$888.77	\$888.77	\$877.86	\$877.86		
56	\$975.80	\$975.80	\$1,035.32	\$1,035.32	\$1,029.90	\$1,029.90	\$1,036.97	\$1,036.97	\$1,003.42	\$1,003.42	\$946.33	\$946.33	\$929.82	\$929.82	\$918.41	\$918.41		
57	\$1,019.30	\$1,019.30	\$1,081.47	\$1,081.47	\$1,075.81	\$1,075.81	\$1,083.20	\$1,083.20	\$1,048.15	\$1,048.15	\$988.52	\$988.52	\$971.27	\$971.27	\$959.35	\$959.35		
58	\$1,065.73	\$1,065.73	\$1,130.73	\$1,130.73	\$1,124.81	\$1,124.81	\$1,132.54	\$1,132.54	\$1,095.89	\$1,095.89	\$1,033.55	\$1,033.55	\$1,015.51	\$1,015.51	\$1,003.05	\$1,003.05		
59	\$1,088.73	\$1,088.73	\$1,155.13	\$1,155.13	\$1,149.09	\$1,149.09	\$1,156.98	\$1,156.98	\$1,119.55	\$1,119.55	\$1,055.85	\$1,055.85	\$1,037.43	\$1,037.43	\$1,024.70	\$1,024.70		
60	\$1,135.16	\$1,135.16	\$1,204.39	\$1,204.39	\$1,198.10	\$1,198.10	\$1,206.32	\$1,206.32	\$1,167.29	\$1,167.29	\$1,100.88	\$1,100.88	\$1,081.66	\$1,081.66	\$1,068.39	\$1,068.39		
61	\$1,175.31	\$1,175.31	\$1,246.99	\$1,246.99	\$1,240.47	\$1,240.47	\$1,248.99	\$1,248.99	\$1,208.58	\$1,208.58	\$1,139.82	\$1,139.82	\$1,119.93	\$1,119.93	\$1,106.18	\$1,106.18		
62	\$1,201.66	\$1,201.66	\$1,274.95	\$1,274.95	\$1,268.29	\$1,268.29	\$1,276.99	\$1,276.99	\$1,235.68	\$1,235.68	\$1,165.37	\$1,165.37	\$1,145.03	\$1,145.03	\$1,130.99	\$1,130.99		
63	\$1,234.70	\$1,234.70	\$1,310.01	\$1,310.01	\$1,303.16	\$1,303.16	\$1,312.10	\$1,312.10	\$1,269.66	\$1,269.66	\$1,197.42	\$1,197.42	\$1,176.52	\$1,176.52	\$1,162.08	\$1,162.08		
64+	\$1,254.78	\$1,254.78	\$1,331.31	\$1,331.31	\$1,324.35	\$1,324.35	\$1,333.44	\$1,333.44	\$1,290.30	\$1,290.30	\$1,216.89	\$1,216.89	\$1,195.65	\$1,195.65	\$1,180.98	\$1,180.98		

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0280004		55957PA0300001		55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare QHD PPO Gold 1		AffordBlue Platinum 1		AffordBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-BCUST/PPO/SM-2		FPLIC-BC/HDHP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/PPO/SM-2		FPLIC-LV/HDHP/SM-2		FPLIC-BC/PPO/SM-2	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		Q		Q		Q		U	
Metal =>	Gold		Gold		Platinum		Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$5,000		\$1,500		\$250/\$750		\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%		100%		100%/70%		100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$30		\$20		\$20/70%		\$25/70%		\$30/\$65		\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$7,100		\$3,000		\$2,000/\$6,000		\$8,000/\$8,550		\$8,550/\$8,550		\$8,550/\$8,550		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.84	\$314.84	\$439.64	\$439.64	\$350.52	\$350.52	\$303.29	\$303.29	\$416.74	\$416.74	\$402.34	\$402.34	\$352.57	\$352.57	\$463.02	\$463.02
15	\$342.82	\$342.82	\$478.72	\$478.72	\$381.67	\$381.67	\$330.25	\$330.25	\$453.79	\$453.79	\$438.11	\$438.11	\$383.91	\$383.91	\$504.18	\$504.18
16	\$353.52	\$353.52	\$493.66	\$493.66	\$393.59	\$393.59	\$340.56	\$340.56	\$467.95	\$467.95	\$451.78	\$451.78	\$395.90	\$395.90	\$519.92	\$519.92
17	\$364.22	\$364.22	\$508.60	\$508.60	\$405.50	\$405.50	\$350.87	\$350.87	\$482.11	\$482.11	\$465.46	\$465.46	\$407.88	\$407.88	\$535.66	\$535.66
18	\$375.75	\$375.75	\$524.69	\$524.69	\$418.33	\$418.33	\$361.97	\$361.97	\$497.37	\$497.37	\$480.18	\$480.18	\$420.78	\$420.78	\$552.60	\$552.60
19	\$387.27	\$387.27	\$540.78	\$540.78	\$431.16	\$431.16	\$373.07	\$373.07	\$512.62	\$512.62	\$494.91	\$494.91	\$433.69	\$433.69	\$569.55	\$569.55
20	\$399.20	\$399.20	\$557.45	\$557.45	\$444.44	\$444.44	\$384.57	\$384.57	\$528.42	\$528.42	\$510.16	\$510.16	\$447.05	\$447.05	\$587.10	\$587.10
21	\$411.55	\$411.55	\$574.69	\$574.69	\$458.19	\$458.19	\$396.46	\$396.46	\$544.76	\$544.76	\$525.94	\$525.94	\$460.88	\$460.88	\$605.26	\$605.26
22	\$411.55	\$411.55	\$574.69	\$574.69	\$458.19	\$458.19	\$396.46	\$396.46	\$544.76	\$544.76	\$525.94	\$525.94	\$460.88	\$460.88	\$605.26	\$605.26
23	\$411.55	\$411.55	\$574.69	\$574.69	\$458.19	\$458.19	\$396.46	\$396.46	\$544.76	\$544.76	\$525.94	\$525.94	\$460.88	\$460.88	\$605.26	\$605.26
24	\$411.55	\$411.55	\$574.69	\$574.69	\$458.19	\$458.19	\$396.46	\$396.46	\$544.76	\$544.76	\$525.94	\$525.94	\$460.88	\$460.88	\$605.26	\$605.26
25	\$413.20	\$413.20	\$576.99	\$576.99	\$460.02	\$460.02	\$398.05	\$398.05	\$546.94	\$546.94	\$528.04	\$528.04	\$462.72	\$462.72	\$607.68	\$607.68
26	\$421.43	\$421.43	\$588.48	\$588.48	\$469.19	\$469.19	\$405.98	\$405.98	\$557.83	\$557.83	\$538.56	\$538.56	\$471.94	\$471.94	\$619.79	\$619.79
27	\$431.30	\$431.30	\$602.28	\$602.28	\$480.18	\$480.18	\$415.49	\$415.49	\$570.91	\$570.91	\$551.19	\$551.19	\$483.00	\$483.00	\$634.31	\$634.31
28	\$447.35	\$447.35	\$624.69	\$624.69	\$498.05	\$498.05	\$430.95	\$430.95	\$592.15	\$592.15	\$571.70	\$571.70	\$500.98	\$500.98	\$657.92	\$657.92
29	\$460.52	\$460.52	\$643.08	\$643.08	\$512.71	\$512.71	\$443.64	\$443.64	\$609.59	\$609.59	\$588.53	\$588.53	\$515.72	\$515.72	\$677.29	\$677.29
30	\$467.11	\$467.11	\$652.27	\$652.27	\$520.05	\$520.05	\$449.98	\$449.98	\$618.30	\$618.30	\$596.94	\$596.94	\$523.10	\$523.10	\$686.97	\$686.97
31	\$476.99	\$476.99	\$666.07	\$666.07	\$531.04	\$531.04	\$459.50	\$459.50	\$631.38	\$631.38	\$609.56	\$609.56	\$534.16	\$534.16	\$701.50	\$701.50
32	\$486.86	\$486.86	\$679.86	\$679.86	\$542.04	\$542.04	\$469.01	\$469.01	\$644.45	\$644.45	\$622.19	\$622.19	\$545.22	\$545.22	\$716.02	\$716.02
33	\$493.04	\$493.04	\$688.48	\$688.48	\$548.91	\$548.91	\$474.96	\$474.96	\$652.62	\$652.62	\$630.08	\$630.08	\$552.13	\$552.13	\$725.10	\$725.10
34	\$499.62	\$499.62	\$697.67	\$697.67	\$556.24	\$556.24	\$481.30	\$481.30	\$661.34	\$661.34	\$638.49	\$638.49	\$559.51	\$559.51	\$734.79	\$734.79
35	\$502.91	\$502.91	\$702.27	\$702.27	\$559.91	\$559.91	\$484.47	\$484.47	\$665.70	\$665.70	\$642.70	\$642.70	\$563.20	\$563.20	\$739.63	\$739.63
36	\$506.21	\$506.21	\$706.87	\$706.87	\$563.57	\$563.57	\$487.65	\$487.65	\$670.05	\$670.05	\$646.91	\$646.91	\$566.88	\$566.88	\$744.47	\$744.47
37	\$509.50	\$509.50	\$711.47	\$711.47	\$567.24	\$567.24	\$490.82	\$490.82	\$674.41	\$674.41	\$651.11	\$651.11	\$570.57	\$570.57	\$749.31	\$749.31
38	\$512.79	\$512.79	\$716.06	\$716.06	\$570.90	\$570.90	\$493.99	\$493.99	\$678.77	\$678.77	\$655.32	\$655.32	\$574.26	\$574.26	\$754.15	\$754.15
39	\$519.38	\$519.38	\$725.26	\$725.26	\$578.24	\$578.24	\$500.33	\$500.33	\$687.49	\$687.49	\$663.74	\$663.74	\$581.63	\$581.63	\$763.84	\$763.84
40	\$525.96	\$525.96	\$734.45	\$734.45	\$585.57	\$585.57	\$506.68	\$506.68	\$696.20	\$696.20	\$672.15	\$672.15	\$589.00	\$589.00	\$773.52	\$773.52
41	\$535.84	\$535.84	\$748.25	\$748.25	\$596.56	\$596.56	\$516.19	\$516.19	\$709.28	\$709.28	\$684.77	\$684.77	\$600.07	\$600.07	\$788.05	\$788.05
42	\$545.30	\$545.30	\$761.46	\$761.46	\$607.10	\$607.10	\$525.31	\$525.31	\$721.81	\$721.81	\$696.87	\$696.87	\$610.67	\$610.67	\$801.97	\$801.97
43	\$558.47	\$558.47	\$779.85	\$779.85	\$621.76	\$621.76	\$538.00	\$538.00	\$739.24	\$739.24	\$713.70	\$713.70	\$625.41	\$625.41	\$821.34	\$821.34
44	\$574.94	\$574.94	\$802.84	\$802.84	\$640.09	\$640.09	\$553.85	\$553.85	\$761.03	\$761.03	\$734.74	\$734.74	\$643.85	\$643.85	\$845.55	\$845.55
45	\$594.28	\$594.28	\$829.85	\$829.85	\$661.63	\$661.63	\$572.49	\$572.49	\$786.63	\$786.63	\$759.46	\$759.46	\$665.51	\$665.51	\$874.00	\$874.00
46	\$617.33	\$617.33	\$862.04	\$862.04	\$687.29	\$687.29	\$594.69	\$594.69	\$817.14	\$817.14	\$788.91	\$788.91	\$691.32	\$691.32	\$907.89	\$907.89
47	\$643.25	\$643.25	\$898.24	\$898.24	\$716.15	\$716.15	\$619.67	\$619.67	\$851.46	\$851.46	\$822.04	\$822.04	\$720.36	\$720.36	\$946.02	\$946.02
48	\$672.88	\$672.88	\$939.62	\$939.62	\$749.14	\$749.14	\$648.21	\$648.21	\$890.68	\$890.68	\$859.91	\$859.91	\$753.54	\$753.54	\$989.60	\$989.60
49	\$702.10	\$702.10	\$980.42	\$980.42	\$781.67	\$781.67	\$676.36	\$676.36	\$929.36	\$929.36	\$897.25	\$897.25	\$786.26	\$786.26	\$1,032.57	\$1,032.57
50	\$735.03	\$735.03	\$1,026.40	\$1,026.40	\$818.33	\$818.33	\$708.08	\$708.08	\$972.94	\$972.94	\$939.33	\$939.33	\$823.13	\$823.13	\$1,080.99	\$1,080.99
51	\$767.54	\$767.54	\$1,071.80	\$1,071.80	\$854.52	\$854.52	\$739.40	\$739.40	\$1,015.98	\$1,015.98	\$980.88	\$980.88	\$859.54	\$859.54	\$1,128.81	\$1,128.81
52	\$803.35	\$803.35	\$1,121.79	\$1,121.79	\$894.39	\$894.39	\$773.89	\$773.89	\$1,063.37	\$1,063.37	\$1,026.63	\$1,026.63	\$899.64	\$899.64	\$1,181.47	\$1,181.47
53	\$839.56	\$839.56	\$1,172.37	\$1,172.37	\$934.71	\$934.71	\$808.78	\$808.78	\$1,111.31	\$1,111.31	\$1,072.92	\$1,072.92	\$940.20	\$940.20	\$1,234.73	\$1,234.73
54	\$878.66	\$878.66	\$1,226.96	\$1,226.96	\$978.24	\$978.24	\$846.44	\$846.44	\$1,163.06	\$1,163.06	\$1,122.88	\$1,122.88	\$983.98	\$983.98	\$1,292.23	\$1,292.23
55	\$917.76	\$917.76	\$1,281.56	\$1,281.56	\$1,021.76	\$1,021.76	\$884.11	\$884.11	\$1,214.81	\$1,214.81	\$1,172.85	\$1,172.85	\$1,027.76	\$1,027.76	\$1,349.73	\$1,349.73
56	\$960.15	\$960.15	\$1,340.75	\$1,340.75	\$1,068.96	\$1,068.96	\$924.94	\$924.94	\$1,270.93	\$1,270.93	\$1,227.02	\$1,227.02	\$1,075.23	\$1,075.23	\$1,412.07	\$1,412.07
57	\$1,002.95	\$1,002.95	\$1,400.52	\$1,400.52	\$1,116.61	\$1,116.61	\$966.17	\$966.17	\$1,327.58	\$1,327.58	\$1,281.72	\$1,281.72	\$1,123.16	\$1,123.16	\$1,475.02	\$1,475.02
58	\$1,048.63	\$1,048.63	\$1,464.31	\$1,464.31	\$1,167.47	\$1,167.47	\$1,010.18	\$1,010.18	\$1,388.05	\$1,388.05	\$1,340.10	\$1,340.10	\$1,174.32	\$1,174.32	\$1,542.20	\$1,542.20
59	\$1,071.26	\$1,071.26	\$1,495.92	\$1,495.92	\$1,192.67	\$1,192.67	\$1,031.99	\$1,031.99	\$1,418.01	\$1,418.01	\$1,369.02	\$1,369.02	\$1,199.67	\$1,199.67	\$1,575.49	\$1,575.49
60	\$1,116.95	\$1,116.95	\$1,559.71	\$1,559.71	\$1,243.53	\$1,243.53	\$1,075.99	\$1,075.99	\$1,478.48	\$1,478.48	\$1,427.40	\$1,427.40	\$1,250.83	\$1,250.83	\$1,642.68	\$1,642.68
61	\$1,156.46	\$1,156.46	\$1,614.88	\$1,614.88	\$1,287.51	\$1,287.51	\$1,114.05	\$1,114.05	\$1,530.78	\$1,530.78	\$1,477.89	\$1,477.89	\$1,295.07	\$1,295.07	\$1,700.78	\$1,700.78
62	\$1,182.38	\$1,182.38	\$1,651.08	\$1,651.08	\$1,316.38	\$1,316.38	\$1,139.03	\$1,139.03	\$1,565.10	\$1,565.10	\$1,511.03	\$1,511.03	\$1,324.11	\$1,324.11	\$1,738.91	\$1,738.91
63	\$1,214.90	\$1,214.90	\$1,696.48	\$1,696.48	\$1,352.58	\$1,352.58	\$1,170.35	\$1,170.35	\$1,608.13	\$1,608.13	\$1,552.57	\$1,552.57	\$1,360.52	\$1,360.52	\$1,786.73	\$1,786.73
64+	\$1,234.65	\$1,234.65	\$1,724.07	\$1,724.07	\$1,374.57	\$1,374.57	\$1,189.38	\$1,189.38	\$1,634.28	\$1,634.28	\$1,577.82	\$1,577.82	\$1,382.64	\$1,382.64	\$1,815.78	\$1,815.78

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290027		55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028			
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 13		BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14			
Form # =>	FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U			
Metal =>	Silver		Gold		Silver		Bronze		Bronze		Silver		Silver		Silver			
Deductible =>	\$3,000		\$0		\$3,000		\$5,400		\$5,400		\$3,000		\$2,600		\$3,000			
Coinurance =>	70%		100%		70%		50%		50%		80%		70%		80%			
Copays =>	\$55		\$40		\$55		\$130		\$130		\$45		\$45		\$45			
OOP Maximum =>	\$8,550		\$7,900		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$378.82	\$378.82	\$356.53	\$356.53	\$291.69	\$291.69	\$337.79	\$337.79	\$260.09	\$260.09	\$367.55	\$367.55	\$368.13	\$368.13	\$283.01	\$283.01	\$283.01	\$283.01
15	\$412.49	\$412.49	\$388.22	\$388.22	\$317.62	\$317.62	\$367.81	\$367.81	\$283.21	\$283.21	\$400.22	\$400.22	\$400.86	\$400.86	\$308.17	\$308.17	\$308.17	\$308.17
16	\$425.37	\$425.37	\$400.34	\$400.34	\$327.54	\$327.54	\$379.29	\$379.29	\$292.05	\$292.05	\$412.72	\$412.72	\$413.37	\$413.37	\$317.79	\$317.79	\$317.79	\$317.79
17	\$438.24	\$438.24	\$412.45	\$412.45	\$337.45	\$337.45	\$390.77	\$390.77	\$300.89	\$300.89	\$425.21	\$425.21	\$425.88	\$425.88	\$327.41	\$327.41	\$327.41	\$327.41
18	\$452.11	\$452.11	\$425.50	\$425.50	\$348.13	\$348.13	\$403.14	\$403.14	\$310.41	\$310.41	\$438.66	\$438.66	\$439.35	\$439.35	\$337.76	\$337.76	\$337.76	\$337.76
19	\$465.97	\$465.97	\$438.55	\$438.55	\$358.80	\$358.80	\$415.50	\$415.50	\$319.93	\$319.93	\$452.11	\$452.11	\$452.83	\$452.83	\$348.12	\$348.12	\$348.12	\$348.12
20	\$480.33	\$480.33	\$452.07	\$452.07	\$369.86	\$369.86	\$428.30	\$428.30	\$329.79	\$329.79	\$466.05	\$466.05	\$466.78	\$466.78	\$358.85	\$358.85	\$358.85	\$358.85
21	\$495.19	\$495.19	\$466.05	\$466.05	\$381.30	\$381.30	\$441.55	\$441.55	\$339.99	\$339.99	\$480.46	\$480.46	\$481.22	\$481.22	\$369.95	\$369.95	\$369.95	\$369.95
22	\$495.19	\$495.19	\$466.05	\$466.05	\$381.30	\$381.30	\$441.55	\$441.55	\$339.99	\$339.99	\$480.46	\$480.46	\$481.22	\$481.22	\$369.95	\$369.95	\$369.95	\$369.95
23	\$495.19	\$495.19	\$466.05	\$466.05	\$381.30	\$381.30	\$441.55	\$441.55	\$339.99	\$339.99	\$480.46	\$480.46	\$481.22	\$481.22	\$369.95	\$369.95	\$369.95	\$369.95
24	\$495.19	\$495.19	\$466.05	\$466.05	\$381.30	\$381.30	\$441.55	\$441.55	\$339.99	\$339.99	\$480.46	\$480.46	\$481.22	\$481.22	\$369.95	\$369.95	\$369.95	\$369.95
25	\$497.17	\$497.17	\$467.91	\$467.91	\$382.83	\$382.83	\$443.32	\$443.32	\$341.35	\$341.35	\$482.38	\$482.38	\$483.14	\$483.14	\$371.43	\$371.43	\$371.43	\$371.43
26	\$507.07	\$507.07	\$477.24	\$477.24	\$390.45	\$390.45	\$452.15	\$452.15	\$348.15	\$348.15	\$491.99	\$491.99	\$492.77	\$492.77	\$378.83	\$378.83	\$378.83	\$378.83
27	\$518.96	\$518.96	\$488.42	\$488.42	\$399.60	\$399.60	\$462.74	\$462.74	\$356.31	\$356.31	\$503.52	\$503.52	\$504.32	\$504.32	\$387.71	\$387.71	\$387.71	\$387.71
28	\$538.27	\$538.27	\$506.60	\$506.60	\$414.47	\$414.47	\$479.96	\$479.96	\$369.57	\$369.57	\$522.26	\$522.26	\$523.09	\$523.09	\$402.14	\$402.14	\$402.14	\$402.14
29	\$554.12	\$554.12	\$521.51	\$521.51	\$426.67	\$426.67	\$494.09	\$494.09	\$380.45	\$380.45	\$537.63	\$537.63	\$538.49	\$538.49	\$413.97	\$413.97	\$413.97	\$413.97
30	\$562.04	\$562.04	\$528.97	\$528.97	\$432.78	\$432.78	\$501.16	\$501.16	\$385.89	\$385.89	\$545.32	\$545.32	\$546.18	\$546.18	\$419.89	\$419.89	\$419.89	\$419.89
31	\$573.93	\$573.93	\$540.15	\$540.15	\$441.93	\$441.93	\$511.76	\$511.76	\$394.05	\$394.05	\$556.85	\$556.85	\$557.73	\$557.73	\$428.77	\$428.77	\$428.77	\$428.77
32	\$585.81	\$585.81	\$551.34	\$551.34	\$451.08	\$451.08	\$522.35	\$522.35	\$402.21	\$402.21	\$568.38	\$568.38	\$569.28	\$569.28	\$437.65	\$437.65	\$437.65	\$437.65
33	\$593.24	\$593.24	\$558.33	\$558.33	\$456.80	\$456.80	\$528.98	\$528.98	\$407.31	\$407.31	\$575.59	\$575.59	\$576.50	\$576.50	\$443.20	\$443.20	\$443.20	\$443.20
34	\$601.16	\$601.16	\$565.78	\$565.78	\$462.90	\$462.90	\$536.04	\$536.04	\$412.75	\$412.75	\$583.28	\$583.28	\$584.20	\$584.20	\$449.12	\$449.12	\$449.12	\$449.12
35	\$605.12	\$605.12	\$569.51	\$569.51	\$465.95	\$465.95	\$539.57	\$539.57	\$415.47	\$415.47	\$587.12	\$587.12	\$588.05	\$588.05	\$452.08	\$452.08	\$452.08	\$452.08
36	\$609.08	\$609.08	\$573.24	\$573.24	\$469.00	\$469.00	\$543.11	\$543.11	\$418.19	\$418.19	\$590.97	\$590.97	\$591.90	\$591.90	\$455.04	\$455.04	\$455.04	\$455.04
37	\$613.05	\$613.05	\$576.97	\$576.97	\$472.05	\$472.05	\$546.64	\$546.64	\$420.91	\$420.91	\$594.81	\$594.81	\$595.75	\$595.75	\$458.00	\$458.00	\$458.00	\$458.00
38	\$617.01	\$617.01	\$580.70	\$580.70	\$475.10	\$475.10	\$550.17	\$550.17	\$423.63	\$423.63	\$598.65	\$598.65	\$599.60	\$599.60	\$460.96	\$460.96	\$460.96	\$460.96
39	\$624.93	\$624.93	\$588.16	\$588.16	\$481.20	\$481.20	\$557.24	\$557.24	\$429.07	\$429.07	\$606.34	\$606.34	\$607.30	\$607.30	\$466.88	\$466.88	\$466.88	\$466.88
40	\$632.85	\$632.85	\$595.61	\$595.61	\$487.30	\$487.30	\$564.30	\$564.30	\$434.51	\$434.51	\$614.03	\$614.03	\$615.00	\$615.00	\$472.80	\$472.80	\$472.80	\$472.80
41	\$644.74	\$644.74	\$606.80	\$606.80	\$496.45	\$496.45	\$574.90	\$574.90	\$442.67	\$442.67	\$625.56	\$625.56	\$626.55	\$626.55	\$481.67	\$481.67	\$481.67	\$481.67
42	\$656.13	\$656.13	\$617.52	\$617.52	\$505.22	\$505.22	\$585.05	\$585.05	\$450.49	\$450.49	\$636.61	\$636.61	\$637.62	\$637.62	\$490.18	\$490.18	\$490.18	\$490.18
43	\$671.97	\$671.97	\$632.43	\$632.43	\$517.42	\$517.42	\$599.18	\$599.18	\$461.37	\$461.37	\$651.98	\$651.98	\$653.02	\$653.02	\$502.02	\$502.02	\$502.02	\$502.02
44	\$691.78	\$691.78	\$651.07	\$651.07	\$532.68	\$532.68	\$616.85	\$616.85	\$474.97	\$474.97	\$671.20	\$671.20	\$672.26	\$672.26	\$516.82	\$516.82	\$516.82	\$516.82
45	\$715.05	\$715.05	\$672.98	\$672.98	\$550.60	\$550.60	\$637.60	\$637.60	\$490.95	\$490.95	\$693.78	\$693.78	\$694.88	\$694.88	\$534.21	\$534.21	\$534.21	\$534.21
46	\$742.79	\$742.79	\$699.08	\$699.08	\$571.95	\$571.95	\$662.33	\$662.33	\$509.99	\$509.99	\$720.69	\$720.69	\$721.83	\$721.83	\$554.93	\$554.93	\$554.93	\$554.93
47	\$773.98	\$773.98	\$728.44	\$728.44	\$595.97	\$595.97	\$690.14	\$690.14	\$531.40	\$531.40	\$750.96	\$750.96	\$752.15	\$752.15	\$578.23	\$578.23	\$578.23	\$578.23
48	\$809.64	\$809.64	\$761.99	\$761.99	\$623.43	\$623.43	\$721.93	\$721.93	\$555.88	\$555.88	\$785.55	\$785.55	\$786.79	\$786.79	\$604.87	\$604.87	\$604.87	\$604.87
49	\$844.79	\$844.79	\$795.08	\$795.08	\$650.50	\$650.50	\$753.28	\$753.28	\$580.02	\$580.02	\$819.66	\$819.66	\$820.96	\$820.96	\$631.13	\$631.13	\$631.13	\$631.13
50	\$884.41	\$884.41	\$832.37	\$832.37	\$681.00	\$681.00	\$788.61	\$788.61	\$607.22	\$607.22	\$858.10	\$858.10	\$859.46	\$859.46	\$660.73	\$660.73	\$660.73	\$660.73
51	\$923.53	\$923.53	\$869.18	\$869.18	\$711.12	\$711.12	\$823.49	\$823.49	\$634.08	\$634.08	\$896.06	\$896.06	\$897.48	\$897.48	\$689.96	\$689.96	\$689.96	\$689.96
52	\$966.61	\$966.61	\$909.73	\$909.73	\$744.30	\$744.30	\$861.91	\$861.91	\$663.66	\$663.66	\$937.86	\$937.86	\$939.34	\$939.34	\$722.14	\$722.14	\$722.14	\$722.14
53	\$1,010.19	\$1,010.19	\$950.74	\$950.74	\$777.85	\$777.85	\$900.76	\$900.76	\$693.58	\$693.58	\$980.14	\$980.14	\$981.69	\$981.69	\$754.70	\$754.70	\$754.70	\$754.70
54	\$1,057.23	\$1,057.23	\$995.02	\$995.02	\$814.08	\$814.08	\$942.71	\$942.71	\$725.88	\$725.88	\$1,025.78	\$1,025.78	\$1,027.40	\$1,027.40	\$789.84	\$789.84	\$789.84	\$789.84
55	\$1,104.27	\$1,104.27	\$1,039.29	\$1,039.29	\$850.30	\$850.30	\$984.66	\$984.66	\$758.18	\$758.18	\$1,071.43	\$1,071.43	\$1,073.12	\$1,073.12	\$824.99	\$824.99	\$824.99	\$824.99
56	\$1,155.28	\$1,155.28	\$1,087.29	\$1,087.29	\$889.57	\$889.57	\$1,030.14	\$1,030.14	\$793.20	\$793.20	\$1,120.91	\$1,120.91	\$1,122.69	\$1,122.69	\$863.09	\$863.09	\$863.09	\$863.09
57	\$1,206.78	\$1,206.78	\$1,135.76	\$1,135.76	\$929.23	\$929.23	\$1,076.06	\$1,076.06	\$828.56	\$828.56	\$1,170.88	\$1,170.88	\$1,172.73	\$1,172.73	\$901.507	\$901.507	\$901.507	\$901.507
58	\$1,261.74	\$1,261.74	\$1,187.50	\$1,187.50	\$971.55	\$971.55	\$1,125.07	\$1,125.07	\$866.29	\$866.29	\$1,224.21	\$1,224.21	\$1,226.15	\$1,226.15	\$942.63	\$942.63	\$942.63	\$942.63
59	\$1,288.98	\$1,288.98	\$1,213.13	\$1,213.13	\$992.52	\$992.52	\$1,149.35	\$1,149.35	\$884.99	\$884.99	\$1,250.64	\$1,250.64	\$1,252.62	\$1,252.62	\$962.98	\$962.98	\$962.98	\$962.98
60	\$1,343.95	\$1,343.95	\$1,264.86	\$1,264.86	\$1,034.85	\$1,034.85	\$1,198.37	\$1,198.37	\$922.73	\$922.73	\$1,303.97	\$1,303.97	\$1,306.03	\$1,306.03	\$1,004.04	\$1,004.04	\$1,004.04	\$1,004.04
61	\$1,391.48	\$1,391.48	\$1,309.60	\$1,309.60	\$1,071.45	\$1,071.45	\$1,240.76	\$1,240.76	\$955.37	\$955.37	\$1,350.09	\$1,350.09	\$1,352.23	\$1,352.23	\$1,039.56	\$1,039.56	\$1,039.56	\$1,039.56
62	\$1,422.68	\$1,422.68	\$1,338.96	\$1,338.96	\$1,095.47	\$1,095.47	\$1,268.57	\$1,268.57	\$976.79	\$976.79	\$1,380.36	\$1,380.36	\$1,382.55	\$1,382.55	\$1,062.87	\$1,062.87	\$1,062.87	\$1,062.87

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003	
Plan Marketing Name =>	BlueCare Custom PPO Silver		AffordaBlue Gold 2	
Form # =>	12		FPLIC-AB/COMP/SM-2	
Rating Area =>	FPLIC-BCUST/PPO/SM-2		FPLIC-AB/COMP/SM-2	
Network =>	Area 3		Area 3	
Metal =>	U		U	
Deductible =>	Silver		Gold	
Copays =>	\$2,600		\$1,000/\$3,000	
OOP Maximum =>	70%		100%/70%	
Pediatric Dental (Yes/No) =>	\$45		\$45/70%	
	\$8,550		\$8,000/\$8,550	
	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.46	\$283.46	\$309.37	\$309.37
15	\$308.66	\$308.66	\$336.87	\$336.87
16	\$318.29	\$318.29	\$347.39	\$347.39
17	\$327.93	\$327.93	\$357.90	\$357.90
18	\$338.30	\$338.30	\$369.23	\$369.23
19	\$348.68	\$348.68	\$380.55	\$380.55
20	\$359.42	\$359.42	\$392.28	\$392.28
21	\$370.54	\$370.54	\$404.41	\$404.41
22	\$370.54	\$370.54	\$404.41	\$404.41
23	\$370.54	\$370.54	\$404.41	\$404.41
24	\$370.54	\$370.54	\$404.41	\$404.41
25	\$372.02	\$372.02	\$406.03	\$406.03
26	\$379.43	\$379.43	\$414.12	\$414.12
27	\$388.33	\$388.33	\$423.82	\$423.82
28	\$402.78	\$402.78	\$439.59	\$439.59
29	\$414.63	\$414.63	\$452.53	\$452.53
30	\$420.56	\$420.56	\$459.01	\$459.01
31	\$429.46	\$429.46	\$468.71	\$468.71
32	\$438.35	\$438.35	\$478.42	\$478.42
33	\$443.91	\$443.91	\$484.48	\$484.48
34	\$449.84	\$449.84	\$490.95	\$490.95
35	\$452.80	\$452.80	\$494.19	\$494.19
36	\$455.76	\$455.76	\$497.42	\$497.42
37	\$458.73	\$458.73	\$500.66	\$500.66
38	\$461.69	\$461.69	\$503.89	\$503.89
39	\$467.62	\$467.62	\$510.37	\$510.37
40	\$473.55	\$473.55	\$516.84	\$516.84
41	\$482.44	\$482.44	\$526.54	\$526.54
42	\$490.97	\$490.97	\$535.84	\$535.84
43	\$502.82	\$502.82	\$548.78	\$548.78
44	\$517.64	\$517.64	\$564.96	\$564.96
45	\$535.06	\$535.06	\$583.97	\$583.97
46	\$555.81	\$555.81	\$606.62	\$606.62
47	\$579.15	\$579.15	\$632.09	\$632.09
48	\$605.83	\$605.83	\$661.21	\$661.21
49	\$632.14	\$632.14	\$689.92	\$689.92
50	\$661.78	\$661.78	\$722.28	\$722.28
51	\$691.06	\$691.06	\$754.22	\$754.22
52	\$723.29	\$723.29	\$789.41	\$789.41
53	\$755.90	\$755.90	\$825.00	\$825.00
54	\$791.10	\$791.10	\$863.42	\$863.42
55	\$826.30	\$826.30	\$901.83	\$901.83
56	\$864.47	\$864.47	\$943.49	\$943.49
57	\$903.01	\$903.01	\$985.55	\$985.55
58	\$944.14	\$944.14	\$1,030.44	\$1,030.44
59	\$964.52	\$964.52	\$1,052.68	\$1,052.68
60	\$1,005.65	\$1,005.65	\$1,097.57	\$1,097.57
61	\$1,041.22	\$1,041.22	\$1,136.39	\$1,136.39
62	\$1,064.56	\$1,064.56	\$1,161.87	\$1,161.87
63	\$1,093.83	\$1,093.83	\$1,193.82	\$1,193.82
64+	\$1,111.62	\$1,111.62	\$1,213.23	\$1,213.23

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300004		55957PA0300005		55957PA0270033		55957PA0290034		55957PA0270034		55957PA0290035		55957PA0270035		55957PA0290036			
Plan Marketing Name =>	AffordaBlue Gold 3		AffordaBlue Silver 1		BlueCare PPO Gold 30		BlueCare Custom PPO Gold 30		BlueCare PPO Silver 15		BlueCare Custom PPO Silver 15		BlueCare PPO Bronze 5		BlueCare Custom PPO Bronze 5			
Form # =>	FPLIC-AB/COMP/SM-2		FPLIC-AB/COMP/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2		FPLIC-BC/PPO/SM-2		FPLIC-BCUST/PPO/SM-2			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U	
Metal =>	Gold		Silver		Gold		Gold		Silver		Silver		Bronze		Bronze			
Deductible =>	\$500/\$3,000		\$3,000/\$7,000		\$1,550		\$1,550		\$5,000		\$5,000		\$7,000		\$7,000			
Coinsurance =>	100%/70%		100%/60%		100%		100%		100%		100%		100%		100%			
Copays =>	\$30/70%		\$60/60%		\$15		\$15		\$15		\$15		\$45		\$45			
OOP Maximum =>	\$8,000/\$8,550		\$8,100/\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550		\$8,550			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.29	\$317.29	\$264.02	\$264.02	\$421.28	\$421.28	\$324.38	\$324.38	\$348.70	\$348.70	\$268.50	\$268.50	\$330.16	\$330.16	\$254.22	\$254.22	\$276.82	\$276.82
15	\$345.50	\$345.50	\$287.49	\$287.49	\$458.72	\$458.72	\$353.22	\$353.22	\$379.70	\$379.70	\$292.37	\$292.37	\$359.51	\$359.51	\$276.82	\$276.82	\$285.46	\$285.46
16	\$356.28	\$356.28	\$296.47	\$296.47	\$473.04	\$473.04	\$364.24	\$364.24	\$391.55	\$391.55	\$301.49	\$301.49	\$370.73	\$370.73	\$285.46	\$285.46	\$294.10	\$294.10
17	\$367.06	\$367.06	\$305.44	\$305.44	\$487.36	\$487.36	\$375.27	\$375.27	\$403.40	\$403.40	\$310.62	\$310.62	\$381.95	\$381.95	\$303.41	\$303.41	\$312.71	\$312.71
18	\$378.68	\$378.68	\$315.10	\$315.10	\$502.78	\$502.78	\$387.14	\$387.14	\$416.16	\$416.16	\$320.44	\$320.44	\$394.03	\$394.03	\$332.35	\$332.35	\$332.32	\$332.32
19	\$390.29	\$390.29	\$324.77	\$324.77	\$518.20	\$518.20	\$399.01	\$399.01	\$428.93	\$428.93	\$330.27	\$330.27	\$406.12	\$406.12	\$332.32	\$332.32	\$332.32	\$332.32
20	\$402.32	\$402.32	\$334.78	\$334.78	\$534.17	\$534.17	\$411.31	\$411.31	\$442.15	\$442.15	\$340.45	\$340.45	\$418.63	\$418.63	\$332.35	\$332.35	\$332.32	\$332.32
21	\$414.76	\$414.76	\$345.13	\$345.13	\$550.69	\$550.69	\$424.03	\$424.03	\$455.82	\$455.82	\$350.98	\$350.98	\$431.58	\$431.58	\$332.32	\$332.32	\$332.32	\$332.32
22	\$414.76	\$414.76	\$345.13	\$345.13	\$550.69	\$550.69	\$424.03	\$424.03	\$455.82	\$455.82	\$350.98	\$350.98	\$431.58	\$431.58	\$332.32	\$332.32	\$332.32	\$332.32
23	\$414.76	\$414.76	\$345.13	\$345.13	\$550.69	\$550.69	\$424.03	\$424.03	\$455.82	\$455.82	\$350.98	\$350.98	\$431.58	\$431.58	\$332.32	\$332.32	\$332.32	\$332.32
24	\$414.76	\$414.76	\$345.13	\$345.13	\$550.69	\$550.69	\$424.03	\$424.03	\$455.82	\$455.82	\$350.98	\$350.98	\$431.58	\$431.58	\$332.32	\$332.32	\$332.32	\$332.32
25	\$416.42	\$416.42	\$346.51	\$346.51	\$552.89	\$552.89	\$425.73	\$425.73	\$457.64	\$457.64	\$352.38	\$352.38	\$433.31	\$433.31	\$333.65	\$333.65	\$333.65	\$333.65
26	\$424.71	\$424.71	\$353.41	\$353.41	\$563.91	\$563.91	\$434.21	\$434.21	\$466.76	\$466.76	\$359.40	\$359.40	\$441.94	\$441.94	\$340.30	\$340.30	\$340.30	\$340.30
27	\$434.67	\$434.67	\$361.70	\$361.70	\$577.12	\$577.12	\$444.38	\$444.38	\$477.70	\$477.70	\$367.83	\$367.83	\$452.30	\$452.30	\$348.27	\$348.27	\$348.27	\$348.27
28	\$450.84	\$450.84	\$375.16	\$375.16	\$598.60	\$598.60	\$460.92	\$460.92	\$495.48	\$495.48	\$381.52	\$381.52	\$469.13	\$469.13	\$361.23	\$361.23	\$361.23	\$361.23
29	\$464.12	\$464.12	\$386.20	\$386.20	\$616.22	\$616.22	\$474.49	\$474.49	\$510.06	\$510.06	\$392.75	\$392.75	\$482.94	\$482.94	\$371.87	\$371.87	\$371.87	\$371.87
30	\$470.75	\$470.75	\$391.72	\$391.72	\$625.03	\$625.03	\$481.27	\$481.27	\$517.36	\$517.36	\$398.36	\$398.36	\$489.84	\$489.84	\$377.18	\$377.18	\$377.18	\$377.18
31	\$480.71	\$480.71	\$400.01	\$400.01	\$638.25	\$638.25	\$491.45	\$491.45	\$528.30	\$528.30	\$406.79	\$406.79	\$500.20	\$500.20	\$385.16	\$385.16	\$385.16	\$385.16
32	\$490.66	\$490.66	\$408.29	\$408.29	\$651.47	\$651.47	\$501.63	\$501.63	\$539.24	\$539.24	\$415.21	\$415.21	\$510.56	\$510.56	\$393.13	\$393.13	\$393.13	\$393.13
33	\$496.88	\$496.88	\$413.47	\$413.47	\$659.73	\$659.73	\$507.99	\$507.99	\$546.07	\$546.07	\$420.47	\$420.47	\$517.03	\$517.03	\$398.12	\$398.12	\$398.12	\$398.12
34	\$503.52	\$503.52	\$418.99	\$418.99	\$668.54	\$668.54	\$514.77	\$514.77	\$553.37	\$553.37	\$426.09	\$426.09	\$523.94	\$523.94	\$403.44	\$403.44	\$403.44	\$403.44
35	\$506.84	\$506.84	\$421.75	\$421.75	\$672.94	\$672.94	\$518.16	\$518.16	\$557.01	\$557.01	\$428.90	\$428.90	\$527.39	\$527.39	\$406.10	\$406.10	\$406.10	\$406.10
36	\$510.15	\$510.15	\$424.51	\$424.51	\$677.35	\$677.35	\$521.56	\$521.56	\$560.66	\$560.66	\$431.71	\$431.71	\$530.84	\$530.84	\$408.75	\$408.75	\$408.75	\$408.75
37	\$513.47	\$513.47	\$427.27	\$427.27	\$681.75	\$681.75	\$524.95	\$524.95	\$564.31	\$564.31	\$434.51	\$434.51	\$534.30	\$534.30	\$411.41	\$411.41	\$411.41	\$411.41
38	\$516.79	\$516.79	\$430.03	\$430.03	\$686.16	\$686.16	\$528.34	\$528.34	\$567.95	\$567.95	\$437.32	\$437.32	\$537.75	\$537.75	\$414.07	\$414.07	\$414.07	\$414.07
39	\$523.43	\$523.43	\$435.55	\$435.55	\$694.97	\$694.97	\$535.13	\$535.13	\$575.24	\$575.24	\$442.94	\$442.94	\$544.65	\$544.65	\$419.39	\$419.39	\$419.39	\$419.39
40	\$530.06	\$530.06	\$441.08	\$441.08	\$703.78	\$703.78	\$541.91	\$541.91	\$582.54	\$582.54	\$448.55	\$448.55	\$551.56	\$551.56	\$424.70	\$424.70	\$424.70	\$424.70
41	\$540.02	\$540.02	\$449.36	\$449.36	\$717.00	\$717.00	\$552.09	\$552.09	\$593.48	\$593.48	\$456.98	\$456.98	\$561.92	\$561.92	\$432.68	\$432.68	\$432.68	\$432.68
42	\$549.56	\$549.56	\$457.30	\$457.30	\$729.66	\$729.66	\$561.84	\$561.84	\$603.96	\$603.96	\$465.05	\$465.05	\$571.84	\$571.84	\$440.32	\$440.32	\$440.32	\$440.32
43	\$562.83	\$562.83	\$468.34	\$468.34	\$747.29	\$747.29	\$575.41	\$575.41	\$618.55	\$618.55	\$476.28	\$476.28	\$585.65	\$585.65	\$450.96	\$450.96	\$450.96	\$450.96
44	\$579.42	\$579.42	\$482.15	\$482.15	\$769.31	\$769.31	\$592.37	\$592.37	\$636.78	\$636.78	\$490.32	\$490.32	\$602.92	\$602.92	\$464.25	\$464.25	\$464.25	\$464.25
45	\$598.91	\$598.91	\$498.37	\$498.37	\$795.20	\$795.20	\$612.30	\$612.30	\$658.20	\$658.20	\$506.82	\$506.82	\$623.20	\$623.20	\$479.87	\$479.87	\$479.87	\$479.87
46	\$622.14	\$622.14	\$517.70	\$517.70	\$826.04	\$826.04	\$636.05	\$636.05	\$683.73	\$683.73	\$526.47	\$526.47	\$647.37	\$647.37	\$498.48	\$498.48	\$498.48	\$498.48
47	\$648.27	\$648.27	\$539.44	\$539.44	\$860.73	\$860.73	\$662.76	\$662.76	\$712.45	\$712.45	\$548.58	\$548.58	\$674.56	\$674.56	\$519.42	\$519.42	\$519.42	\$519.42
48	\$678.13	\$678.13	\$564.29	\$564.29	\$900.38	\$900.38	\$693.29	\$693.29	\$745.27	\$745.27	\$573.85	\$573.85	\$705.63	\$705.63	\$543.34	\$543.34	\$543.34	\$543.34
49	\$707.58	\$707.58	\$588.79	\$588.79	\$939.48	\$939.48	\$723.40	\$723.40	\$777.63	\$777.63	\$598.77	\$598.77	\$736.28	\$736.28	\$566.94	\$566.94	\$566.94	\$566.94
50	\$740.76	\$740.76	\$616.40	\$616.40	\$983.53	\$983.53	\$757.32	\$757.32	\$814.09	\$814.09	\$626.85	\$626.85	\$770.80	\$770.80	\$593.52	\$593.52	\$593.52	\$593.52
51	\$773.53	\$773.53	\$643.67	\$643.67	\$1,027.04	\$1,027.04	\$790.82	\$790.82	\$850.10	\$850.10	\$654.58	\$654.58	\$804.90	\$804.90	\$619.78	\$619.78	\$619.78	\$619.78
52	\$809.61	\$809.61	\$673.69	\$673.69	\$1,074.95	\$1,074.95	\$827.71	\$827.71	\$889.76	\$889.76	\$685.11	\$685.11	\$842.44	\$842.44	\$648.69	\$648.69	\$648.69	\$648.69
53	\$846.11	\$846.11	\$704.07	\$704.07	\$1,123.41	\$1,123.41	\$865.02	\$865.02	\$929.87	\$929.87	\$716.00	\$716.00	\$880.42	\$880.42	\$677.93	\$677.93	\$677.93	\$677.93
54	\$885.51	\$885.51	\$736.85	\$736.85	\$1,175.72	\$1,175.72	\$905.30	\$905.30	\$973.18	\$973.18	\$749.34	\$749.34	\$921.42	\$921.42	\$709.50	\$709.50	\$709.50	\$709.50
55	\$924.91	\$924.91	\$769.64	\$769.64	\$1,228.04	\$1,228.04	\$945.59	\$945.59	\$1,016.48	\$1,016.48	\$782.69	\$782.69	\$962.42	\$962.42	\$741.07	\$741.07	\$741.07	\$741.07
56	\$967.64	\$967.64	\$805.19	\$805.19	\$1,284.76	\$1,284.76	\$989.26	\$989.26	\$1,063.43	\$1,063.43	\$818.84	\$818.84	\$1,006.88	\$1,006.88	\$775.30	\$775.30	\$775.30	\$775.30
57	\$1,010.77	\$1,010.77	\$841.08	\$841.08	\$1,342.03	\$1,342.03	\$1,033.36	\$1,033.36	\$1,110.83	\$1,110.83	\$855.34	\$855.34	\$1,051.76	\$1,051.76	\$809.86	\$809.86	\$809.86	\$809.86
58	\$1,056.81	\$1,056.81	\$879.39	\$879.39	\$1,403.16	\$1,403.16	\$1,080.43	\$1,080.43	\$1,161.43	\$1,161.43	\$894.30	\$894.30	\$1,099.67	\$1,099.67	\$846.75	\$846.75	\$846.75	\$846.75
59	\$1,079.62	\$1,079.62	\$898.37	\$898.37	\$1,433.45	\$1,433.45	\$1,103.75	\$1,103.75	\$1,186.50	\$1,186.50	\$913.60	\$913.60	\$1,123.40	\$1,123.40	\$865.03	\$865.03	\$865.03	\$865.03
60	\$1,125.66	\$1,125.66	\$936.68	\$936.68	\$1,494.57	\$1,494.57	\$1,150.82	\$1,150.82	\$1,237.10	\$1,237.10	\$952.56	\$952.56	\$1,171.31	\$1,171.31	\$901.92	\$901.92	\$901.92	\$901.92
61	\$1,165.48	\$1,165.48	\$969.82	\$969.82	\$1,547.44	\$1,547.44	\$1,191.52	\$1,191.52	\$1,280.85	\$1,280.85	\$986.25	\$986.25	\$1,212.74	\$1,212.74	\$933.82	\$933.82	\$933.82	\$933.82
62	\$1,191.61	\$1,191.61	\$991.56	\$991.56	\$1,582.13	\$1,582.13	\$1,218.24	\$1,218.24	\$1,309.57	\$1,309.57	\$1,008.37	\$1,008.37	\$1,239.93	\$1,239.93	\$954.76	\$954.76	\$954.76	\$954.76
63	\$1,224																	

First Priority Life Insurance Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe

First Priority Life Insurance Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300001	AffordaBlue Platinum 1	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off	Q	3	Monroe
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off	Q	3	Monroe
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off	Q	3	Monroe
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe

First Priority Life Insurance Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270033	BlueCare PPO Gold 30	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290034	BlueCare Custom PPO Gold 30	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270034	BlueCare PPO Silver 15	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290035	BlueCare Custom PPO Silver 15	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270035	BlueCare PPO Bronze 5	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290036	BlueCare Custom PPO Bronze 5	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 3												
					248	264	30	974	1,363	333	517	88	35	175	107	333	128
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66	\$637.66
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19	\$622.19
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30	\$600.30
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72	\$572.72
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80	\$507.80
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77	\$538.77
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96	\$535.96
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63	\$539.63
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17	\$522.17
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47	\$492.47
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65	\$499.65
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87	\$483.87
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94	\$477.94
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19	\$483.19
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08	\$479.08
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23	\$462.23
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00	\$441.00
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86	\$414.86
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69	\$412.69
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52	\$415.52
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07	\$402.07
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20	\$379.20
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58	\$372.58
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01	\$368.01
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73	\$384.73
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25	\$537.25
55957PA0300001	AffordaBlue Platinum 1	PPO	Platinum	Off	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33	\$428.33
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63	\$370.63
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off							\$509.26						
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off							\$491.67						
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off							\$430.85						
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82	\$565.82
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92	\$462.92
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68	\$435.68
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77	\$412.77
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84	\$317.84
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15	\$449.15
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86	\$449.86
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85	\$345.85
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39	\$346.39
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06	\$378.06
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74	\$387.74
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64	\$322.64
55957PA0270033	BlueCare PPO Gold 30	PPO	Gold	Off	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80
55957PA0290034	BlueCare Custom PPO Gold 30	PPO	Gold	Off	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40	\$396.40
55957PA0270034	BlueCare PPO Silver 15	PPO	Silver	Off	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12	\$426.12
55957PA0290035	BlueCare Custom PPO Silver 15	PPO	Silver	Off	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11	\$328.11
55957PA0270035	BlueCare PPO Bronze 5	PPO	Bronze	Off	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46	\$403.46
55957PA0290036	BlueCare Custom PPO Bronze 5	PPO	Bronze	Off	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67	\$310.67

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 3												
					248	264	30	974	1,363	333	517	88	35	175	107	333	128
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15	\$652.15
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78	\$641.78
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32	\$636.32
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94	\$613.94
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73	\$585.73
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34	\$519.34
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01	\$551.01
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13	\$548.13
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89	\$551.89
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03	\$534.03
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66	\$503.66
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86	\$494.86
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79	\$488.79
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15	\$502.15
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17	\$494.17
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97	\$489.97
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73	\$472.73
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01	\$451.01
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89	\$399.89
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28	\$424.28
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06	\$422.06
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95	\$424.95
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21	\$411.21
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82	\$387.82
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05	\$381.05
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37	\$376.37
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47	\$393.47
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45	\$549.45
55957PA0300001	AffordaBlue Platinum 1	PPO	Platinum	Off	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06	\$438.06
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off								\$520.83					
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off								\$502.84					
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off								\$440.63					
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67	\$578.67
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44	\$473.44
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58	\$445.58
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55	\$364.55
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15	\$422.15
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35	\$459.35
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08	\$460.08
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26	\$354.26
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65	\$386.65
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97	\$329.97
55957PA0270033	BlueCare PPO Gold 30	PPO	Gold	Off	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50	\$526.50
55957PA0290034	BlueCare Custom PPO Gold 30	PPO	Gold	Off	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40	\$405.40
55957PA0270034	BlueCare PPO Silver 15	PPO	Silver	Off	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80	\$435.80
55957PA0290035	BlueCare Custom PPO Silver 15	PPO	Silver	Off	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57	\$335.57
55957PA0270035	BlueCare PPO Bronze 5	PPO	Bronze	Off	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63
55957PA0290036	BlueCare Custom PPO Bronze 5	PPO	Bronze	Off	\$												

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

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 3												
					248	264	30	974	1,363	333	517	88	35	175	107	333	128
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96	\$666.96
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36	\$656.36
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77	\$650.77
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88	\$627.88
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04	\$599.04
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13	\$531.13
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53	\$563.53
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58	\$560.58
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42	\$564.42
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16	\$546.16
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10	\$515.10
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60	\$522.60
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11	\$506.11
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90	\$499.90
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56	\$513.56
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40	\$505.40
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10	\$501.10
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47	\$483.47
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26	\$461.26
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97	\$408.97
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92	\$433.92
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65	\$431.65
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61	\$434.61
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55	\$420.55
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62	\$396.62
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70	\$389.70
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92	\$384.92
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41	\$402.41
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93	\$561.93
55957PA0300001	AffordBlue Platinum 1	PPO	Platinum	Off	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01	\$448.01
55957PA0300002	AffordBlue Gold Option 1	PPO	Gold	Off	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66	\$387.66
55957PA0300001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off							\$532.66						
55957PA0300002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off							\$514.26						
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off							\$450.64						
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81	\$591.81
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19	\$484.19
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83	\$372.83
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74	\$431.74
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79	\$469.79
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53	\$470.53
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73	\$361.73
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31	\$362.31
55957PA0300003	AffordBlue Gold 2	PPO	Gold	Off	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43	\$395.43
55957PA0300004	AffordBlue Gold 3	PPO	Gold	Off	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55	\$405.55
55957PA0300005	AffordBlue Silver 1	PPO	Silver	Off	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47	\$337.47
55957PA0270033	BlueCare PPO Gold 30	PPO	Gold	Off	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45	\$538.45
55957PA0290034	BlueCare Custom PPO Gold 30	PPO	Gold	Off	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61
55957PA0270034	BlueCare PPO Silver 15	PPO	Silver	Off	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70	\$445.70
55957PA0290035	BlueCare Custom PPO Silver 15	PPO	Silver	Off	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19
55957PA0270035	BlueCare PPO Bronze 5	PPO	Bronze	Off	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00	\$422.00
55957PA0290036	BlueCare Custom PPO Bronze 5	PPO	Bronze														

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 3												
02-01-2020 Number of Covered Lives by Rating County					248	264	30	974	1,363	333	517	88	35	175	107	333	128
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11	\$682.11
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27	\$671.27
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55	\$665.55
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14	\$642.14
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64	\$612.64
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20	\$543.20
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33	\$576.33
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31	\$573.31
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24	\$577.24
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57	\$558.57
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80	\$526.80
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48	\$534.48
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25	\$511.25
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23	\$525.23
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87	\$516.87
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48	\$512.48
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45	\$494.45
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73	\$471.73
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26	\$418.26
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77	\$443.77
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45	\$441.45
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48	\$444.48
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63	\$405.63
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55	\$398.55
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66	\$393.66
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55	\$411.55
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69	\$574.69
55957PA0300001	AffordaBlue Platinum 1	PPO	Platinum	Off	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19	\$458.19
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46	\$396.46
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off								\$544.76					
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off								\$525.94					
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off								\$460.88					
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26	\$605.26
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19	\$495.19
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05	\$466.05
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30	\$381.30
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55	\$441.55
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99	\$339.99
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46	\$480.46
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22	\$481.22
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54	\$370.54
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76	\$414.76
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13	\$345.13
55957PA0270033	BlueCare PPO Gold 30	PPO	Gold	Off	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69
55957PA0290034	BlueCare Custom PPO Gold 30	PPO	Gold	Off	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03	\$424.03
55957PA0270034	BlueCare PPO Silver 15	PPO	Silver	Off	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82
55957PA0290035	BlueCare Custom PPO Silver 15	PPO	Silver	Off	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98
55957PA0270035	BlueCare PPO Bronze 5	PPO	Bronze	Off	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58	\$431.58
55957PA0290036	BlueCare Custom PPO Bronze 5	PPO	Bronze	Off	\$332.32	\$332.32	\$332.3										

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Unified Rate Review v5.2

Company Legal Name:First Priority Life Insurance Co.

HIOS Issuer ID:55957

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	\$179,239,377.00	\$510.26
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$152,336,093.00	\$433.67
Risk Adjustment	\$4,147,631.02	\$11.81
Experience Period Premium	\$189,199,496.00	\$538.62
Experience Period Member Months	351,270	

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	\$85.82	1.060	1.032	1.060	1.032	\$102.70
Outpatient Hospital	\$191.63	1.060	1.032	1.060	1.032	\$229.32
Professional	\$129.34	1.060	1.032	1.060	1.032	\$154.78
Other Medical	\$10.99	1.060	1.032	1.060	1.032	\$13.15
Capitation	\$0.13	1.903	1.000	1.903	1.000	\$0.47
Prescription Drug	\$92.35	1.060	1.032	1.060	1.032	\$110.51
Total	\$510.26					\$610.92

Morbidity Adjustment	1.414
Demographic Shift	1.004
Plan Design Changes	1.005
Other	0.961
Adjusted Trended EHB Allowed Claims PMPM for 01/01/2021	\$837.64
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for 01/01/2021	\$837.64	\$34,346,590.56
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$59.28	\$2,430,717.12
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$778.36	\$31,915,873.44
Projected Member Months	41,004	

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: First Priority Life Insurance Co.
HIOS Issuer ID: 55957
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 Pro
To validate, select the Validate button c
To finalize, select the Finalize button or
To remove a product, navigate to the cc
To remove a plan, navigate to the corre

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Terminated Product	BlueCa												
1.2 Product ID	55957PA006	55957												
1.3 Plan Name	2019 Experience	BlueCare PPO	BlueCare PPO	BlueCare PPO	BlueCare PPO	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold
1.4 Plan ID (Standard Component ID)	55957PA0060001	55957PA0270007	55957PA0270016	55957PA0270002	55957PA0270006	55957PA0270017	55957PA0270018	55957PA0270008	55957PA0270009	55957PA0270011	55957PA0270030	55957PA0270031	55957PA0270032	55957PA0270033
1.5 Metal	Not Applicable	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
1.6 AV Metal Value	0.000	0.913	0.919	0.911	0.902	0.820	0.820	0.819	0.820	0.820	0.785	0.793	0.786	0.786
1.7 Plan Category	Terminated	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	01/01/2019	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021	01/01/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	12.37%	11.35%	12.11%	11.03%	16.03%	10.63%	15.37%	15.56%	17.00%	13.09%	13.32%	13.89%	13.7
1.12 Product Rate Increase %	0.00%													
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	55957PA0060001	55957PA0270007	55957PA0270016	55957PA0270002	55957PA0270006	55957PA0270017	55957PA0270018	55957PA0270008	55957PA0270009	55957PA0270011	55957PA0270030	55957PA0270031	55957PA0270032
2.2 Allowed Claims	\$179,239,377	\$126,644,133	\$5,770,022	\$1,253,304	\$7,496,861	\$747,480	\$1,077,441	\$139,576	\$985,196	\$835,751	\$4,969,695	\$707,011	\$190,518	\$330,910
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$26,903,284	\$20,085,743	\$180,690	\$73,908	\$352,773	\$88,843	\$144,482	\$34,499	\$119,859	\$126,720	\$546,418	\$160,338	\$35,810	\$13,937
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$152,336,093	\$106,558,390	\$5,589,333	\$1,179,396	\$7,144,088	\$658,637	\$932,959	\$105,078	\$865,337	\$709,032	\$4,423,277	\$546,673	\$154,708	\$316,974
2.7 Risk Adjustment Transfer Amount	\$4,147,631	\$0	\$1,279,805	\$422,673	\$2,811,348	\$395,501	\$144,562	-\$14,468	\$271,094	\$14,960	\$1,011,443	-\$55,532	\$93,861	\$49,626
2.8 Premium	\$189,199,496	\$142,103,889	\$1,937,314	\$1,059,016	\$4,738,918	\$865,970	\$1,187,561	\$215,288	\$869,616	\$780,104	\$3,639,802	\$1,043,384	\$97,634	\$112,581
2.9 Experience Period Member Months	351,270	276,031	2,343	1,439	6,095	1,106	1,656	322	1,242	1,040	5,501	1,592	139	130
2.10 Current Enrollment	4,595	0	143	120	439	57	127	26	77	93	330	60	23	9
2.11 Current Premium PMPM	\$670.57	\$0.00	\$896.76	\$879.41	\$882.37	\$859.52	\$775.74	\$722.97	\$749.82	\$747.25	\$733.89	\$724.12	\$699.32	\$681.47
2.12 Loss Ratio	78.79%	74.99%	173.74%	79.60%	94.62%	52.21%	70.04%	52.32%	75.86%	89.18%	95.10%	55.34%	80.79%	195.41%
Per Member Per Month														
2.13 Allowed Claims	\$510.26	\$458.80	\$2,462.66	\$870.96	\$1,230.00	\$675.84	\$650.63	\$433.47	\$793.23	\$803.61	\$903.42	\$444.10	\$1,370.63	\$2,545.46
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	\$76.59	\$72.77	\$77.12	\$51.36	\$57.88	\$80.33	\$87.25	\$107.14	\$96.50	\$121.85	\$99.33	\$100.71	\$257.63	\$107.21
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	\$433.67	\$386.04	\$2,385.55	\$819.59	\$1,172.12	\$595.51	\$563.38	\$326.33	\$696.73	\$681.76	\$804.09	\$343.39	\$1,113.00	\$2,438.26
2.18 Risk Adjustment Transfer Amount	\$11.81	\$0.00	\$546.23	\$293.73	\$461.25	\$357.60	\$87.30	-\$44.93	\$218.27	\$14.38	\$183.87	-\$34.88	\$675.26	\$381.74
2.19 Premium	\$538.62	\$514.81	\$826.85	\$735.94	\$777.51	\$782.97	\$717.13	\$668.60	\$700.17	\$750.10	\$661.66	\$655.39	\$702.40	\$866.01

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		55957PA0060001	55957PA0270007	55957PA0270016	55957PA0270002	55957PA0270006	55957PA0270017	55957PA0270018	55957PA0270008	55957PA0270009	55957PA0270011	55957PA0270030	55957PA0270031	55957PA0270032
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		0.0000	0.9783	0.9628	0.9546	0.9210	0.8787	0.7791	0.8266	0.8223	0.8279	0.8011	0.7556	0.7666
3.4 Provider Network Adjustment		0.0000	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696
3.5 Benefits in Addition to EHB		0.0000	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		8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%
3.7 Taxes and Fees		2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%
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		\$0.00	\$991.00	\$975.30	\$967.00	\$932.96	\$890.11	\$789.22	\$837.33	\$832.98	\$838.65	\$811.50	\$765.41	\$776.55
3.11 Age Calibration Factor		0.6438												
3.12 Geographic Calibration Factor		1.0000												
3.13 Tobacco Calibration Factor		1.0000												
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$638.01	\$627.90	\$622.55	\$600.64	\$573.05	\$508.10	\$539.08	\$536.27	\$539.92	\$522.45	\$492.77	\$499.95

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	55957PA0060001	55957PA0270007	55957PA0270016	55957PA0270002	55957PA0270006	55957PA0270017	55957PA0270018	55957PA0270008	55957PA0270009	55957PA0270011	55957PA0270030	55957PA0270031	55957PA0270032
4.2 Allowed Claims	\$34,327,677	\$0	\$1,246,310	\$1,042,119	\$3,787,744	\$481,954	\$1,065,464	\$204,567	\$637,247	\$1,133,447	\$2,712,661	\$493,056	\$180,145	\$67,849
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$4,855,511	\$0	\$85,308	\$80,573	\$310,765	\$49,094	\$136,270	\$39,794	\$103,066	\$186,611	\$436,347	\$88,292	\$38,102	\$13,807
4.5 Cost Sharing Reduction	\$28	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$29,472,138	\$0	\$1,161,002	\$961,546	\$3,476,979	\$432,861	\$929,194	\$164,773	\$534,182	\$946,836	\$2,276,315	\$404,764	\$142,043	\$54,043
4.7 Risk Adjustment Transfer Amount	\$2,086,757	\$0	\$61,681	\$51,909	\$189,317	\$24,428	\$54,963	\$10,993	\$33,588	\$59,848	\$142,903	\$26,260	\$9,771	\$3,664
4.8 Premium	\$30,473,489	\$0	\$1,200,447	\$994,215	\$3,595,110	\$447,567	\$960,763	\$170,372	\$552,330	\$979,005	\$2,353,653	\$418,516	\$146,869	\$55,879
4.9 Projected Member Months	41,004	0	1,212	1,020	3,720	480	1,080	216	660	1,176	2,808	516	192	72
4.10 Loss Ratio	90.52%	#DIV/0!	91.99%	91.92%	91.88%	91.71%	91.48%	90.85%	91.17%	91.14%	91.18%	91.00%	90.68%	90.76%
Per Member Per Month														
4.11 Allowed Claims	\$837.18	#DIV/0!	\$1,028.31	\$1,021.69	\$1,018.21	\$1,004.07	\$986.54	\$947.07	\$965.53	\$963.82	\$966.05	\$955.54	\$938.25	\$942.35
4.12 Reinsurance	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$118.42	#DIV/0!	\$70.39	\$78.99	\$83.54	\$102.28	\$126.18	\$184.23	\$156.16	\$158.68	\$155.39	\$171.11	\$198.45	\$191.76
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$718.76	#DIV/0!	\$957.92	\$942.69	\$934.67	\$901.79	\$860.36	\$762.84	\$809.37	\$805.13	\$810.65	\$784.43	\$739.81	\$750.59
4.16 Risk Adjustment Transfer Amount	\$50.89	#DIV/0!	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89
4.17 Premium	\$743.18	#DIV/0!	\$990.47	\$974.72	\$966.43	\$932.43	\$889.60	\$788.76	\$836.86	\$832.49	\$838.20	\$811.08	\$764.94	\$776.09

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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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

re PPO												BlueCare QHD PPO							
PA027												55957PA028							
BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO Gold	BlueCare PPO	BlueCare PPO	BlueCare PPO	BlueCare PPO	BlueCare PPO	BlueCare PPO Gold	BlueCare PPO	BlueCare PPO	BlueCare PPO Gold	BlueCare PPO	BlueCare QHD PPO	BlueCare QHD PPO	BlueCare QHD PPO	BlueCare QHD PPO	BlueCare Custom	BlueCare Custom	
55957PA0270028	55957PA0270029	55957PA0270023	55957PA0270026	55957PA0270013	55957PA0270027	55957PA0270025	55957PA0270033	55957PA0270034	55957PA0270035	55957PA0270010	55957PA0270024	55957PA0280004	55957PA0280001	55957PA0280002	55957PA0280003	55957PA0290007	55957PA0290008		
Gold	Gold	Gold	Silver	Bronze	Silver	Silver	Silver	Gold	Silver	Bronze	Gold	Silver	Gold	Bronze	Bronze	Silver	Platinum	Platinum	
0.806	0.799	0.780	0.720	0.650	0.720	0.720	0.813	0.712	0.650	0.819	0.719	0.820	0.637	0.636	0.717	0.913	0.919		
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	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	01/01/2021	01/01/2021	01/01/2019	01/01/2019	01/01/2021	01/01/2019	01/01/2019	01/01/2019	01/01/2021	01/01/2021		
10.09%	13.54%	15.70%	19.95%	15.12%	16.82%	14.20%	0.00%	0.00%	0.00%	0.00%	0.00%	13.79%	0.00%	0.00%	0.00%	12.33%	12.84%		
75%												13.79%							
13.76%																			

55957PA0270028	55957PA0270029	55957PA0270023	55957PA0270026	55957PA0270013	55957PA0270027	55957PA0270025	55957PA0270033	55957PA0270034	55957PA0270035	55957PA0270010	55957PA0270024	55957PA0280004	55957PA0280001	55957PA0280002	55957PA0280003	55957PA0290007	55957PA0290008	
\$126,410	\$321,601	\$74,794	\$267,868	\$16,522	\$365,116	\$294,230	\$0	\$0	\$106,915	\$34,810	\$261,431	\$21,104	\$92,444	\$53,737	\$3,255,150	\$1,073,164		
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$21,669	\$101,782	\$13,112	\$37,833	\$10,962	\$58,183	\$54,475	\$0	\$0	\$27,315	\$13,007	\$33,980	\$6,737	\$32,776	\$20,097	\$176,038	\$136,820		
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$104,741	\$219,819	\$61,682	\$230,036	\$5,560	\$306,933	\$239,755	\$0	\$0	\$79,600	\$21,803	\$227,450	\$14,368	\$59,668	\$33,640	\$3,079,112	\$936,344		
-\$30,790	-\$160,480	-\$19,752	-\$21,587	-\$22,826	-\$6	\$23,544	\$0	\$0	\$7,504	-\$62,359	\$101,023	-\$9,416	-\$9,093	\$13,324	\$264,835	\$124,112		
\$73,866	\$509,971	\$85,122	\$124,618	\$42,663	\$316,340	\$138,668	\$0	\$0	\$125,966	\$124,412	\$203,839	\$15,117	\$85,139	\$57,102	\$2,269,685	\$1,288,968		
96	888	148	254	78	619	255	0	0	223	174	265	33	127	88	3,323	1,898		
6	50	16	13	2	8	1	0	0	45	19	18	0	21	2	174	89		
\$682.71	\$687.70	\$772.78	\$610.14	\$556.94	\$618.03	\$611.85	\$0.00	\$0.00	\$0.00	\$725.93	\$615.44	\$753.95	\$0.00	\$565.48	\$655.51	\$687.40	\$681.60	
243.16%	62.90%	94.36%	223.27%	28.03%	97.03%	147.80%	#DIV/0!	#DIV/0!	#DIV/0!	59.64%	35.14%	74.61%	252.04%	78.46%	47.77%	121.49%	66.26%	
\$1,316.77	\$362.16	\$505.36	\$1,054.60	\$211.82	\$589.85	\$1,153.84	#DIV/0!	#DIV/0!	#DIV/0!	\$479.44	\$200.06	\$986.53	\$639.53	\$727.91	\$610.65	\$979.58	\$565.42	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$225.72	\$114.62	\$88.59	\$148.95	\$140.54	\$94.00	\$213.63	#DIV/0!	#DIV/0!	#DIV/0!	\$122.49	\$74.75	\$128.23	\$204.14	\$258.08	\$228.38	\$52.98	\$72.09	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$1,091.06	\$247.54	\$416.77	\$905.65	\$71.28	\$495.85	\$940.22	#DIV/0!	#DIV/0!	#DIV/0!	\$356.95	\$125.30	\$858.30	\$435.39	\$469.83	\$382.27	\$926.61	\$493.33	
-\$320.73	-\$180.72	-\$133.46	-\$84.99	-\$292.65	-\$0.01	\$92.33	#DIV/0!	#DIV/0!	#DIV/0!	\$33.65	-\$358.39	\$381.22	-\$285.35	-\$71.60	\$151.41	\$79.70	\$65.39	
\$769.43	\$574.29	\$575.15	\$490.62	\$546.97	\$511.05	\$543.80	#DIV/0!	#DIV/0!	#DIV/0!	\$564.87	\$715.01	\$769.20	\$458.09	\$670.39	\$648.89	\$683.02	\$679.12	

55957PA0270028	55957PA0270029	55957PA0270023	55957PA0270026	55957PA0270013	55957PA0270027	55957PA0270025	55957PA0270033	55957PA0270034	55957PA0270035	55957PA0270010	55957PA0270024	55957PA0280004	55957PA0280001	55957PA0280002	55957PA0280003	55957PA0290007	55957PA0290008	
																		\$778.36
0.7424	0.7333	0.8681	0.7102	0.6333	0.6891	0.6902	0.7898	0.6538	0.6190	0.0000	0.0000	0.8242	0.0000	0.0000	0.0000	0.9783	0.9628	
1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	1.1696	0.0000	0.0000	1.1696	0.0000	0.0000	0.0000	0.9006	0.9006	
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	
8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	
2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	
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	
\$752.04	\$742.82	\$879.37	\$719.42	\$641.52	\$698.05	\$699.16	\$800.06	\$662.29	\$627.04	\$0.00	\$0.00	\$834.90	\$0.00	\$0.00	\$0.00	\$763.08	\$750.99	
																		0.6438
																		1.0000
																		1.0000
\$484.16	\$478.23	\$566.14	\$463.16	\$413.01	\$449.40	\$450.12	\$515.08	\$426.38	\$403.69	\$0.00	\$0.00	\$537.51	\$0.00	\$0.00	\$0.00	\$491.27	\$483.49	

55957PA0270028	55957PA0270029	55957PA0270023	55957PA0270026	55957PA0270013	55957PA0270027	55957PA0270025	55957PA0270033	55957PA0270034	55957PA0270035	55957PA0270010	55957PA0270024	55957PA0280004	55957PA0280001	55957PA0280002	55957PA0280003	55957PA0290007	55957PA0290008	
\$44,804	\$390,655	\$129,652	\$99,577	\$10,769	\$65,867	\$153,752	\$205,453	\$195,156	\$192,961	\$0	\$0	\$335,680	\$0	\$0	\$0	\$1,168,693	\$594,744	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$9,913	\$89,104	\$17,453	\$24,471	\$3,328	\$17,287	\$40,218	\$38,408	\$56,887	\$62,044	\$0	\$0	\$54,820	\$0	\$0	\$0	\$79,995	\$45,984	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$34,891	\$301,550	\$112,199	\$75,106	\$7,441	\$48,580	\$113,534	\$167,045	\$138,269	\$130,916	\$0	\$0	\$280,860	\$0	\$0	\$0	\$1,088,698	\$548,760	
\$2,443	\$21,374	\$6,718	\$5,496	\$611	\$3,664	\$8,550	\$10,993	\$10,993	\$10,993	\$0	\$0	\$17,710	\$0	\$0	\$0	\$75,116	\$38,474	
\$36,076	\$311,796	\$116,011	\$77,657	\$7,694	\$50,231	\$117,391	\$172,720	\$142,967	\$135,364	\$0	\$0	\$290,403	\$0	\$0	\$0	\$1,125,687	\$567,404	
48	420	132	108	12	72	168	216	216	216	0	0	348	0	0	0	1,476	756	
90.58%	90.51%	91.42%	90.32%	89.60%	90.14%	90.15%	90.93%	89.81%	89.45%	#DIV/0!	#DIV/0!	91.16%	#DIV/0!	#DIV/0!	#DIV/0!	90.66%	90.57%	
\$933.42	\$930.13	\$982.21	\$922.01	\$897.38	\$914.83	\$915.19	\$951.17	\$903.50	\$893.34	#DIV/0!	#DIV/0!	\$964.60	#DIV/0!	#DIV/0!	#DIV/0!	\$791.80	\$786.70	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	
\$206.53	\$212.15	\$132.22	\$226.58	\$277.30	\$240.10	\$239.39	\$177.82	\$263.37	\$287.24	#DIV/0!	#DIV/0!	\$157.53	#DIV/0!	#DIV/0!	#DIV/0!	\$54.20	\$60.83	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	
\$726.89	\$717.98	\$849.99	\$695.42	\$620.09	\$674.73	\$675.80	\$773.35	\$640.14	\$606.09	#DIV/0!	#DIV/0!	\$807.07	#DIV/0!	#DIV/0!	#DIV/0!	\$737.60	\$725.87	
\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	#DIV/0!	#DIV/0!	\$50.89	#DIV/0!	#DIV/0!	#DIV/0!	\$50.89	\$50.89	
\$751.59	\$742.37	\$878.87	\$719.05	\$641.15	\$697.65	\$698.76	\$799.63	\$661.88	\$626.69	#DIV/0!	#DIV/0!	\$834.49	#DIV/0!	#DIV/0!	#DIV/0!	\$762.66	\$750.53	

BlueCare CustomPPO																	
55957PA029																	
BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom
55957PA0290002	55957PA0290006	55957PA0290022	55957PA0290012	55957PA0290011	55957PA0290013	55957PA0290016	55957PA0290029	55957PA0290030	55957PA0290031	55957PA0290032	55957PA0290033	55957PA0290024	55957PA0290027	55957PA0290021	55957PA0290028	55957PA0290026	55957PA0290034
Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Bronze	Silver	Silver	Gold
0.911	0.902	0.820	0.820	0.819	0.820	0.820	0.785	0.793	0.806	0.799	0.786	0.780	0.720	0.650	0.720	0.720	0.813
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New
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	01/01/2021	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
12.20%	11.73%	16.28%	11.48%	14.84%	13.29%	17.50%	15.02%	11.96%	11.17%	10.97%	14.84%	15.97%	19.15%	16.67%	16.74%	15.16%	0.00%
14.16%																	

55957PA0290002	55957PA0290006	55957PA0290022	55957PA0290012	55957PA0290011	55957PA0290013	55957PA0290016	55957PA0290029	55957PA0290030	55957PA0290031	55957PA0290032	55957PA0290033	55957PA0290024	55957PA0290027	55957PA0290021	55957PA0290028	55957PA0290026	55957PA0290034
\$3,728,162	\$916,173	\$1,011,332	\$721,660	\$1,730,832	\$1,470,261	\$4,489,196	\$1,920,585	\$231,422	\$242,639	\$1,289,099	\$2	\$159,114	\$211,588	\$186,388	\$284,182	\$219,831	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$410,851	\$101,697	\$233,348	\$123,716	\$309,453	\$304,215	\$793,931	\$413,075	\$85,705	\$71,781	\$323,424	\$0	\$36,888	\$81,349	\$125,315	\$98,434	\$85,554	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$3,317,311	\$814,476	\$777,984	\$597,943	\$1,421,379	\$1,166,046	\$3,695,265	\$1,507,511	\$145,718	\$170,858	\$965,675	\$2	\$122,226	\$130,239	\$61,073	\$185,748	\$134,277	\$0
-\$460,221	\$288,392	-\$489,240	\$52,083	-\$26,493	\$25,436	-\$383,440	-\$701,065	-\$223,529	\$61,531	-\$162,199	-\$3,080	-\$56,090	-\$79,203	-\$175,513	\$153,269	-\$42,792	\$0
\$4,221,794	\$810,262	\$1,940,174	\$531,966	\$1,863,861	\$1,640,089	\$4,409,448	\$2,378,130	\$502,166	\$343,186	\$1,473,564	\$5,104	\$287,591	\$326,573	\$393,182	\$380,330	\$399,186	\$0
6,264	1,223	3,406	1,029	3,054	3,006	7,899	4,833	933	618	2,863	12	533	602	911	740	720	0
475	128	258	69	194	168	469	132	61	45	92	12	42	44	38	43	48	0
\$680.70	\$663.51	\$599.97	\$554.79	\$576.50	\$571.84	\$565.28	\$563.64	\$538.88	\$528.09	\$524.23	\$526.36	\$593.86	\$468.35	\$436.49	\$474.18	\$473.04	\$0.00
88.19%	74.13%	53.62%	102.38%	77.36%	70.01%	91.78%	89.89%	52.30%	42.22%	73.64%	0.08%	52.80%	52.65%	28.06%	34.81%	37.68%	#DIV/0!

\$595.17	\$749.12	\$296.93	\$701.32	\$566.74	\$489.11	\$568.32	\$397.39	\$248.04	\$392.62	\$450.26	\$0.13	\$298.53	\$351.48	\$204.60	\$384.03	\$305.32	#DIV/0!
\$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	#DIV/0!
\$65.59	\$83.15	\$68.51	\$120.23	\$101.33	\$101.20	\$100.51	\$85.47	\$91.86	\$116.15	\$112.97	\$0.00	\$69.21	\$135.13	\$137.56	\$133.02	\$118.83	#DIV/0!
\$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	#DIV/0!
\$529.58	\$665.97	\$228.42	\$581.09	\$465.42	\$387.91	\$467.81	\$311.92	\$156.18	\$276.47	\$337.29	\$0.13	\$229.32	\$216.34	\$67.04	\$251.01	\$186.50	#DIV/0!
-\$73.47	\$235.81	-\$143.64	\$50.61	-\$8.67	\$8.46	-\$48.54	-\$145.06	-\$239.58	\$99.56	-\$56.65	-\$256.68	-\$105.23	-\$131.57	-\$192.66	\$207.12	-\$59.43	#DIV/0!
\$673.98	\$662.52	\$569.63	\$516.97	\$610.30	\$545.60	\$558.23	\$492.06	\$538.23	\$555.32	\$514.69	\$425.33	\$539.57	\$542.48	\$431.59	\$513.96	\$554.42	#DIV/0!

55957PA0290002	55957PA0290006	55957PA0290022	55957PA0290012	55957PA0290011	55957PA0290013	55957PA0290016	55957PA0290029	55957PA0290030	55957PA0290031	55957PA0290032	55957PA0290033	55957PA0290024	55957PA0290027	55957PA0290021	55957PA0290028	55957PA0290026	55957PA0290034
0.9546	0.9210	0.8787	0.7791	0.8266	0.8223	0.8279	0.8011	0.7556	0.7424	0.7333	0.7666	0.8681	0.7102	0.6333	0.6891	0.6902	0.7898
0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006	0.9006
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
8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%
2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%
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
\$744.59	\$718.39	\$685.39	\$607.70	\$644.75	\$641.40	\$645.77	\$624.86	\$589.37	\$579.08	\$571.98	\$597.95	\$677.12	\$553.96	\$493.98	\$537.50	\$538.36	\$616.05

\$479.37	\$462.50	\$441.25	\$391.24	\$415.09	\$412.93	\$415.74	\$402.29	\$379.44	\$372.81	\$368.24	\$384.96	\$435.93	\$356.64	\$318.02	\$346.04	\$346.60	\$396.61
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55957PA0290002	55957PA0290006	55957PA0290022	55957PA0290012	55957PA0290011	55957PA0290013	55957PA0290016	55957PA0290029	55957PA0290030	55957PA0290031	55957PA0290032	55957PA0290033	55957PA0290024	55957PA0290027	55957PA0290021	55957PA0290028	55957PA0290026	55957PA0290034
\$3,170,586	\$844,263	\$1,668,161	\$428,796	\$1,231,162	\$1,184,452	\$2,963,524	\$829,940	\$372,787	\$275,993	\$558,636	\$78,366	\$272,269	\$264,099	\$223,879	\$253,590	\$397,449	\$158,199
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$260,131	\$88,000	\$213,354	\$83,413	\$199,123	\$195,009	\$476,699	\$148,619	\$78,847	\$61,066	\$127,419	\$15,947	\$36,651	\$64,903	\$69,181	\$66,555	\$103,964	\$29,575
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$2,910,456	\$758,264	\$1,454,808	\$345,384	\$1,032,039	\$989,444	\$2,486,825	\$681,322	\$293,940	\$214,928	\$431,217	\$62,419	\$235,618	\$199,197	\$154,699	\$187,035	\$293,485	\$128,624
\$205,805	\$55,574	\$111,758	\$29,924	\$84,276	\$81,223	\$202,752	\$57,406	\$26,620	\$19,542	\$39,695	\$5,496	\$18,321	\$18,932	\$16,489	\$18,321	\$28,703	\$10,993
\$3,009,339	\$784,026	\$1,504,235	\$357,118	\$1,067,102	\$1,023,060	\$2,571,315	\$704,470	\$303,926	\$222,230	\$445,868	\$64,540	\$243,623	\$205,964	\$159,955	\$193,389	\$303,456	\$132,994
4.044	1.092	2.196	588	1,656	1,596	3,984	1,128	516	384	780	108	360	372	324	360	564	216
90.52%	90.31%	90.03%	89.24%	89.64%	89.60%	89.65%	89.43%	89.02%	88.90%	88.81%	89.12%	89.95%	88.57%	87.68%	88.34%	88.36%	89.33%

\$784.02	\$773.13	\$759.64	\$729.25	\$743.46	\$742.14	\$743.86	\$735.76	\$722.46	\$718.73	\$716.20	\$725.61	\$756.30	\$709.94	\$690.99	\$704.42	\$704.70	\$732.40
\$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
\$64.33	\$78.75	\$97.16	\$141.86	\$120.24	\$122.19	\$119.65	\$131.75	\$152.81	\$159.03	\$163.36	\$147.66	\$101.81	\$174.47	\$213.52	\$184.88	\$184.33	\$136.92
\$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
\$719.70	\$694.38	\$662.48	\$587.39	\$623.21	\$619.95	\$624.20	\$604.01	\$569.65	\$559.71	\$552.84	\$577.95	\$654.49	\$535.47	\$477.47	\$519.54	\$520.36	\$595.48
\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89
\$744.15	\$717.97	\$684.99	\$607.34	\$644.39	\$641.02	\$645.41	\$624.53	\$589.00	\$578.72	\$571.63	\$597.59	\$676.73	\$553.67	\$493.69	\$537.19	\$538.04	\$615.71

				AffordaBlue				Lehigh Valley Flex Blue PPO				Valley Flex Blue PPO HDHP
				55957PA030				55957PA037				55957PA038
BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	AffordaBlue	AffordaBlue Gold	AffordaBlue Gold	AffordaBlue Silver	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex
55957PA0290035	55957PA0290036	55957PA0290014	55957PA0290025	55957PA0300001	55957PA0300002	55957PA0300003	55957PA0300004	55957PA0300005	55957PA0370001	55957PA0370002	55957PA0370002	55957PA0380001
Silver	Bronze	Gold	Silver	Platinum	Gold	Gold	Silver	Gold	Gold	Gold	Silver	Silver
0.712	0.650	0.819	0.719	0.896	0.817	0.817	0.820	0.715	0.817	0.814	0.718	0.718
New	New	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
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
01/01/2021	01/01/2021	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	01/01/2021
0.00%	0.00%	0.00%	0.00%	8.81%	12.15%	10.84%	11.36%	12.92%	0.00%	0.00%	0.00%	0.00%
				9.95%				#DIV/0!				#DIV/0!

55957PA0290035	55957PA0290036	55957PA0290014	55957PA0290025	55957PA0300001	55957PA0300002	55957PA0300003	55957PA0300004	55957PA0300005	55957PA0370001	55957PA0370002	55957PA0380001
\$0	\$0	\$136,427	\$389,787	\$1,528,189	\$859,314	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$50,370	\$99,665	\$162,066	\$283,643	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$86,056	\$290,121	\$1,366,123	\$575,670	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	-\$82,312	\$51,197	\$20,138	-\$242,144	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$217,087	\$322,753	\$1,654,485	\$986,017	\$0	\$0	\$0	\$0	\$0	\$0
0	0	421	668	2,519	1,911	0	0	0	0	0	0
0	0	20	18	166	81	1	12	11	0	0	0
\$0.00	\$0.00	\$556.21	\$474.21	\$617.53	\$526.80	\$529.81	\$540.83	\$443.82	\$0.00	\$0.00	\$0.00
#DIV/0!	#DIV/0!	63.85%	77.58%	81.58%	77.39%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

#DIV/0!	#DIV/0!	\$324.05	\$583.51	\$606.67	\$449.67	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	\$119.64	\$149.20	\$64.34	\$148.43	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	\$204.41	\$434.31	\$542.33	\$301.24	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	-\$195.52	\$76.64	\$7.99	-\$126.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	\$515.65	\$483.16	\$656.80	\$515.97	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

55957PA0290035	55957PA0290036	55957PA0290014	55957PA0290025	55957PA0300001	55957PA0300002	55957PA0300003	55957PA0300004	55957PA0300005	55957PA0370001	55957PA0370002	55957PA0380001
0.6538	0.6190	0.0000	0.0000	0.9127	0.7898	0.8056	0.8262	0.6875	0.8312	0.8025	0.7032
0.9006	0.9006	0.0000	0.0000	0.8421	0.8421	0.8421	0.8421	1.0994	1.0994	1.0994	1.0994
1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%	8.07%
2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%
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
\$509.97	\$482.82	\$0.00	\$0.00	\$665.67	\$576.03	\$587.56	\$602.58	\$501.42	\$791.46	\$764.13	\$669.58

\$328.32	\$310.84	\$0.00	\$0.00	\$428.56	\$370.85	\$378.27	\$387.94	\$322.81	\$509.54	\$491.95	\$431.07
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55957PA0290035	55957PA0290036	55957PA0290014	55957PA0290025	55957PA0300001	55957PA0300002	55957PA0300003	55957PA0300004	55957PA0300005	55957PA0370001	55957PA0370002	55957PA0380001
\$150,270	\$148,580	\$0	\$0	\$1,020,147	\$468,421	\$8,271	\$75,068	\$63,196	\$196,411	\$194,119	\$186,714
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$43,803	\$47,774	\$0	\$0	\$109,013	\$87,590	\$1,456	\$12,160	\$16,666	\$31,164	\$34,579	\$46,911
\$0	\$0	\$0	\$0	\$0	\$1	\$2	\$3	\$4	\$5	\$6	\$7
\$106,467	\$100,806	\$0	\$0	\$911,133	\$380,830	\$6,813	\$62,904	\$46,526	\$165,242	\$159,534	\$139,796
\$10,993	\$10,993	\$0	\$0	\$72,062	\$34,810	\$611	\$5,496	\$4,886	\$10,993	\$10,993	\$10,993
\$110,085	\$104,230	\$0	\$0	\$942,089	\$393,770	\$7,047	\$65,045	\$48,111	\$170,861	\$164,960	\$144,552
216	216	0	0	1,416	684	12	108	96	216	216	216
87.93%	87.49%	#DIV/0!	#DIV/0!	89.84%	88.8%	88.97%	89.17%	87.79%	90.87%	90.67%	89.87%

\$695.70	\$687.87	#DIV/0!	#DIV/0!	\$720.44	\$684.83	\$689.24	\$695.07	\$658.29	\$909.31	\$898.70	\$864.41
\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$202.79	\$221.18	#DIV/0!	#DIV/0!	\$76.99	\$128.06	\$121.30	\$112.60	\$173.61	\$144.28	\$160.09	\$217.18
\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.17	\$0.03	\$0.04	\$0.02	\$0.03	\$0.03
\$492.90	\$466.69	#DIV/0!	#DIV/0!	\$643.46	\$556.77	\$567.77	\$582.45	\$484.64	\$765.01	\$738.58	\$647.20
\$50.89	\$50.89	#DIV/0!	#DIV/0!	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89	\$50.89
\$509.65	\$482.55	#DIV/0!	#DIV/0!	\$665.32	\$575.69	\$587.23	\$602.26	\$501.15	\$791.02	\$763.70	\$669.22

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you are
To validate, select the Validate button
To finalize, select the Finalize button

Rating Area	Rating Factor
Rating Area 3	1.0000

*g Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + I
are offering plans within and add a factor for each are
utton or Ctrl + Shift +
ton or Ctrl + Shift + I*

Part II of the Preliminary Justification

First Priority Life Insurance Company – Small Group Market

Scope and Range:

First Priority Life Insurance Company is requesting a weighted average rate change of 13.76% 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 4,595 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from 8.81% to 19.95% as shown in the Unified Rate Review Template.

The proposed rate changes are being driven by medical care costs and the underlying morbidity of the population within First Priority Life Insurance Company's ACA products.

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:

First Priority Life Insurance Company reported a financial gain 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

First Priority Life Insurance Co. (FPLIC)

Small Group Rate Filing

Effective January 1, 2021

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for First Priority Life Insurance Co. (FPLIC) 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 FPLIC’s Filing. However, we recognize that this certification may become a public document. FPLIC 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 FPLIC that would result in the creation of any duty or liability under any theory of law by FPLIC 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: First Priority Life Insurance Company (FPLIC)
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 55957
- 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 13.76% rate increase (weighted on the current premium for renewing plans in the URRT) are:

- 2.2% is due to changes in our claims trend
- 5.5% is due to a change in the pricing of benefits and benefit richness
- 0.4% is due to changes in the risk adjustment transfer
- 9.2% is due to worsening morbidity of the ACA business
- 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:

- (-0.7%) from an increase in pharmaceutical rebates
- (-2.5%) from decreases in administrative costs, taxes and fees
- (-2.4%) from a decrease in claim levels from the base experience period

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 FPLIC'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 FPLIC'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 FPLIC'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 FPLIC’s detailed claim-level historical data. We only include the non-grandfathered, insured members from FPLIC’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:** FPLIC’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 0.976 was developed for FPLIC’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 FPLIC’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 9.4% (6.0% cost, 3.2% 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 1.414 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 1.004 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: 0.5%.
- We reflected an increase in the capitation costs for the pediatric vision benefits: \$0.01.
- 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 1.005 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 \$8.12 PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

FPLIC'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 FPLIC. 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	40.8%	\$837.18
2Q	15.5%	\$856.19
3Q	16.9%	\$875.64
4Q	26.8%	\$895.53
Composite	100.0%	\$862.27

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

FPLIC 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 FPLIC 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).

FPLIC 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 FPLIC in 2021, and the estimated market-wide profile, we are assuming that FPLIC members will have a risk profile significantly higher than the market-wide averages, and that FPLIC will receive payment from the risk adjustment program in 2021, decreasing premiums in the rate development by -\$59.28 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of (-\$50.89) by FPLIC's expected paid-to-allowed ratio in 2021. Since the projected paid-to-allowed ratio is 85.9%, the URRT Worksheet 1 result is $\$59.28 = \$50.89 / 85.9\%$.

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 FPLIC. For FPLIC, 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;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% for the Pennsylvania premium tax.

In total, these taxes and fees amount to 2.06% of the anticipated premium collected in 2021.

VI.3 Profit & Risk Load

The proposed rates reflect 0.00% of premium as a profit and risk load. FPLIC has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, FPLIC is not waiving any right to include a profit and risk load which FPLIC believes is consistent with historical and legal interpretations of FPLIC 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 1.553. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.553). Please note that no member will pay these rates because the age factor of 1.553 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 FPLIC is 0.6438.

VII.2 Geographic Factor Calibration

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. 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 FPLIC is 1.0000.

VII.3 Tobacco Use Rating Factor Calibration

FPLIC 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 the area factor of 1.00 for region 3 can be used to calculate any rate found in the QHP rate template.

FPLIC is filing quarterly Index Rate trends of 2.27% 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 91.8% 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 FPLIC will come primarily from current ACA customers. FPLIC is expecting a decline 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

FPLIC is terminating 7 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 plan 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 FPLIC'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 FPLIC 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 FPLIC 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
First Priority Life Insurance Co.
2021

Pennsylvania Small Group Market Base Rate

	1/1/2021 Values
CY2021 Projected Period Average Members	3,417
CY2021 Allowed Claims	\$837.18
Projected Non-EHBs	
None	\$0.00
CY2021 Allowed Claims for EHB Only (Index Rate)	\$837.18
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.929
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2021 Market Adjusted Index Rate	\$777.90
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2021 Rate	
(a) Average Age Factor	1.553
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	1.0000
Combined Calibration Factor $1/((a/b)*c)$	0.6438

*Quarterly Index Rate trends are being set at 2.27%.

First Priority Life Insurance Company

Exhibit II - 1

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	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)
BlueCare PPO	55957PA0270002	Platinum	BlueCare PPO Platinum 2	U	3	Off	\$966.43	1.2423	0.9546	1.1696	1.0000	1.1128	1.0000
	55957PA0270006	Platinum	BlueCare PPO Platinum 11	U	3	Off	\$932.43	1.1986	0.921	1.170	1.000	1.113	1.000
	55957PA0270007	Platinum	BlueCare PPO Platinum 12	U	3	Off	\$990.47	1.2733	0.978	1.170	1.000	1.113	1.000
	55957PA0270008	Gold	BlueCare PPO Gold 12	U	3	Off	\$836.86	1.0758	0.827	1.170	1.000	1.113	1.000
	55957PA0270009	Gold	BlueCare PPO Gold 18	U	3	Off	\$832.49	1.0702	0.822	1.170	1.000	1.113	1.000
	55957PA0270011	Gold	BlueCare PPO Gold 24	U	3	Off	\$838.20	1.0775	0.828	1.170	1.000	1.113	1.000
	55957PA0270013	Bronze	BlueCare PPO Bronze 4	U	3	Off	\$641.15	0.8242	0.633	1.170	1.000	1.113	1.000
	55957PA0270016	Platinum	BlueCare PPO Platinum 13	U	3	Off	\$974.72	1.2530	0.963	1.170	1.000	1.113	1.000
	55957PA0270017	Gold	BlueCare PPO Gold 27	U	3	Off	\$889.60	1.1436	0.879	1.170	1.000	1.113	1.000
	55957PA0270018	Gold	BlueCare PPO Gold 15	U	3	Off	\$788.76	1.0140	0.779	1.170	1.000	1.113	1.000
	55957PA0270023	Gold	BlueCare PPO Gold 28	U	3	Off	\$878.87	1.1298	0.868	1.170	1.000	1.113	1.000
	55957PA0270025	Silver	BlueCare PPO Silver 12	U	3	Off	\$698.76	0.8983	0.690	1.170	1.000	1.113	1.000
	55957PA0270026	Silver	BlueCare PPO Silver 13	U	3	Off	\$719.05	0.9243	0.710	1.170	1.000	1.113	1.000
	55957PA0270027	Silver	BlueCare PPO Silver 14	U	3	Off	\$697.65	0.8968	0.689	1.170	1.000	1.113	1.000
	55957PA0270028	Gold	BlueCare PPO Gold 6	U	3	Off	\$751.59	0.9662	0.742	1.170	1.000	1.113	1.000
	55957PA0270029	Gold	BlueCare PPO Gold 9	U	3	Off	\$742.37	0.9543	0.733	1.170	1.000	1.113	1.000
	55957PA0270030	Gold	BlueCare PPO Gold 10	U	3	Off	\$811.08	1.0426	0.801	1.170	1.000	1.113	1.000
	55957PA0270031	Gold	BlueCare PPO Gold 2	U	3	Off	\$764.94	0.9833	0.756	1.170	1.000	1.113	1.000
	55957PA0270032	Gold	BlueCare PPO Gold 29	U	3	Off	\$776.09	0.9977	0.767	1.170	1.000	1.113	1.000
	55957PA0270033	Gold	BlueCare PPO Gold 30	U	3	Off	\$799.63	1.0279	0.790	1.170	1.000	1.113	1.000
	55957PA0270034	Silver	BlueCare PPO Silver 15	U	3	Off	\$661.88	0.8509	0.654	1.170	1.000	1.113	1.000
	55957PA0270035	Bronze	BlueCare PPO Bronze 5	U	3	Off	\$626.69	0.8056	0.619	1.170	1.000	1.113	1.000

^[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.

First Priority Life Insurance Company

Exhibit II - 2

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	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)
BlueCare Custom PPO	55957PA0290002	Platinum	BlueCare Custom PPO Platinum 2	U	3	Off	\$744.15	0.9566	0.955	0.901	1.000	1.113	1.000
	55957PA0290006	Platinum	BlueCare Custom PPO Platinum 11	U	3	Off	\$717.97	0.9230	0.921	0.901	1.000	1.113	1.000
	55957PA0290007	Platinum	BlueCare Custom PPO Platinum 12	U	3	Off	\$762.66	0.9804	0.978	0.901	1.000	1.113	1.000
	55957PA0290008	Platinum	BlueCare Custom PPO Platinum 13	U	3	Off	\$750.53	0.9648	0.963	0.901	1.000	1.113	1.000
	55957PA0290011	Gold	BlueCare Custom PPO Gold 12	U	3	Off	\$644.39	0.8284	0.827	0.901	1.000	1.113	1.000
	55957PA0290012	Gold	BlueCare Custom PPO Gold 15	U	3	Off	\$607.34	0.7807	0.779	0.901	1.000	1.113	1.000
	55957PA0290013	Gold	BlueCare Custom PPO Gold 18	U	3	Off	\$641.02	0.8240	0.822	0.901	1.000	1.113	1.000
	55957PA0290016	Gold	BlueCare Custom PPO Gold 24	U	3	Off	\$645.41	0.8297	0.828	0.901	1.000	1.113	1.000
	55957PA0290021	Bronze	BlueCare Custom PPO Bronze 4	U	3	Off	\$493.69	0.6346	0.633	0.901	1.000	1.113	1.000
	55957PA0290022	Gold	BlueCare Custom PPO Gold 27	U	3	Off	\$684.99	0.8806	0.879	0.901	1.000	1.113	1.000
	55957PA0290024	Gold	BlueCare Custom PPO Gold 28	U	3	Off	\$676.73	0.8699	0.868	0.901	1.000	1.113	1.000
	55957PA0290026	Silver	BlueCare Custom PPO Silver 12	U	3	Off	\$538.04	0.6917	0.690	0.901	1.000	1.113	1.000
	55957PA0290027	Silver	BlueCare Custom PPO Silver 13	U	3	Off	\$553.67	0.7117	0.710	0.901	1.000	1.113	1.000
	55957PA0290028	Silver	BlueCare Custom PPO Silver 14	U	3	Off	\$537.19	0.6906	0.689	0.901	1.000	1.113	1.000
	55957PA0290029	Gold	BlueCare Custom PPO Gold 10	U	3	Off	\$624.53	0.8028	0.801	0.901	1.000	1.113	1.000
	55957PA0290030	Gold	BlueCare Custom PPO Gold 2	U	3	Off	\$589.00	0.7572	0.756	0.901	1.000	1.113	1.000
	55957PA0290031	Gold	BlueCare Custom PPO Gold 6	U	3	Off	\$578.72	0.7440	0.742	0.901	1.000	1.113	1.000
	55957PA0290032	Gold	BlueCare Custom PPO Gold 9	U	3	Off	\$571.63	0.7348	0.733	0.901	1.000	1.113	1.000
	55957PA0290033	Gold	BlueCare Custom PPO Gold 29	U	3	Off	\$597.59	0.7682	0.767	0.901	1.000	1.113	1.000
	55957PA0290034	Gold	BlueCare Custom PPO Gold 30	U	3	Off	\$615.71	0.7915	0.790	0.901	1.000	1.113	1.000
	55957PA0290035	Silver	BlueCare Custom PPO Silver 15	U	3	Off	\$509.65	0.6552	0.654	0.901	1.000	1.113	1.000
	55957PA0290036	Bronze	BlueCare Custom PPO Bronze 5	U	3	Off	\$482.55	0.6203	0.619	0.901	1.000	1.113	1.000

^[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.

First Priority Life Insurance Company

Exhibit II - 3

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	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)
BlueCare QHD PPO	55957PA0280004	Gold	BlueCare QHD PPO Gold 1	U	3	Off	\$834.49	1.0727	0.824	1.170	1.000	1.113	1.000
AffordaBlue	55957PA0300001	Platinum	AffordaBlue Platinum 1	U	3	Off	\$665.32	0.8553	0.913	0.842	1.000	1.113	1.000
	55957PA0300002	Gold	AffordaBlue Gold Option 1	U	3	Off	\$575.69	0.7401	0.790	0.842	1.000	1.113	1.000
	55957PA0300003	Gold	AffordaBlue Gold 2	U	3	Off	\$587.23	0.7549	0.806	0.842	1.000	1.113	1.000
	55957PA0300004	Gold	AffordaBlue Gold 3	U	3	Off	\$602.26	0.7742	0.826	0.842	1.000	1.113	1.000
	55957PA0300005	Silver	AffordaBlue Silver 1	U	3	Off	\$501.15	0.6442	0.688	0.842	1.000	1.113	1.000
Lehigh Valley Flex Blue	55957PA0370001	Gold	Lehigh Valley Flex Blue PPO \$500	Q	3	Off	\$791.02	1.0169	0.831	1.099	1.000	1.113	1.000
	55957PA0370002	Gold	Lehigh Valley Flex Blue PPO \$1250	Q	3	Off	\$763.70	0.9817	0.802	1.099	1.000	1.113	1.000
	55957PA0380001	Silver	Lehigh Valley Flex Blue PPO HDHP \$3000	Q	3	Off	\$669.22	0.8603	0.703	1.099	1.000	1.113	1.000

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

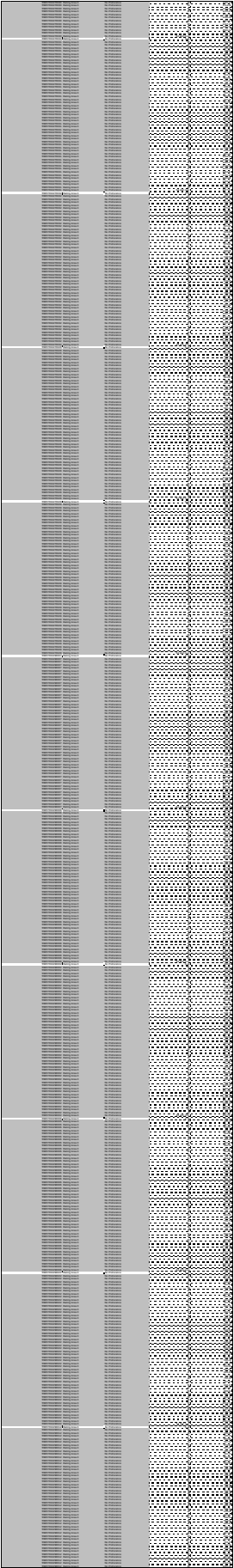
- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding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

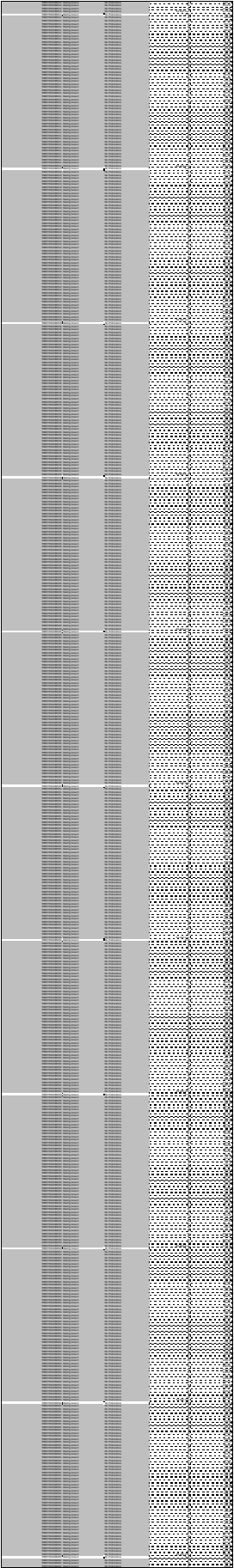
Exhibit III
First Priority Life Insurance Company
Small Group Market

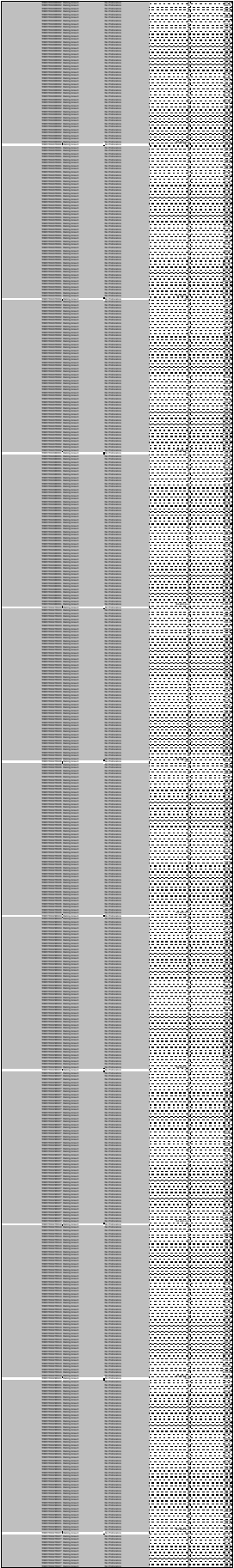
Terminated ACA Plans

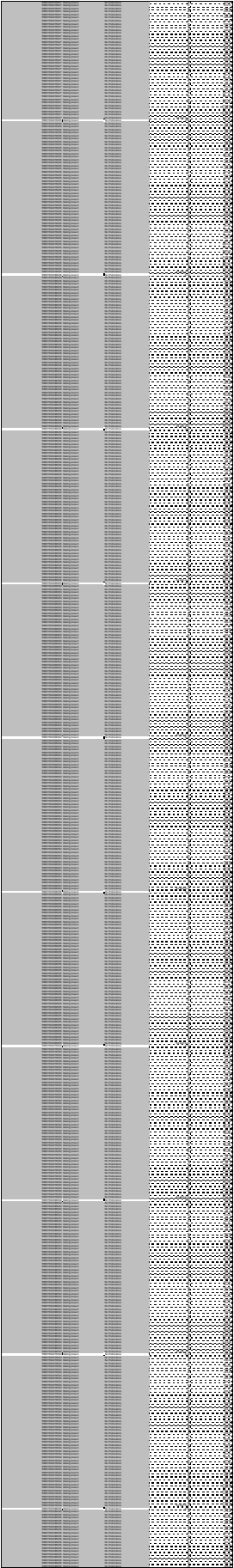
Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	U	3	55957PA0270010	BlueCare PPO Gold 19	55957PA0270009	BlueCare PPO Gold 18
Off	U	3	55957PA0290014	BlueCare Custom PPO Gold 19	55957PA0290013	BlueCare Custom PPO Gold 18
Off	U	3	55957PA0280001	BlueCare QHD PPO Bronze 3	55957PA0270013	BlueCare PPO Bronze 4
Off	U	3	55957PA0280002	BlueCare QHD PPO Bronze 4	55957PA0270013	BlueCare PPO Bronze 4
Off	U	3	55957PA0280003	BlueCare QHD PPO Silver 1	55957PA0270027	BlueCare PPO Silver 14
Off	U	3	55957PA0270024	BlueCare PPO Silver 11	55957PA0270025	BlueCare PPO Silver 12
Off	U	3	55957PA0290025	BlueCare Custom PPO Silver 11	55957PA0290026	BlueCare Custom PPO Silver 12

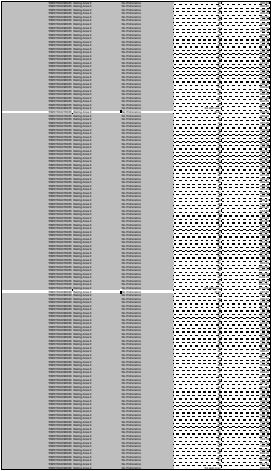
Project Overview									
Project Details					Financial Summary				
Project ID	Project Name	Manager	Status	Start Date	Budget	Actual Cost	Variance	ROI	Notes
P001	Project Alpha	John Doe	Completed	2023-01-01	\$1,200,000	\$1,150,000	\$50,000	15%	Exceeded expectations
P002	Project Beta	Jane Smith	In Progress	2023-02-15	\$800,000	\$780,000	\$20,000	10%	On track
P003	Project Gamma	Mike Johnson	On Hold	2023-03-10	\$500,000	\$500,000	\$0	0%	Waiting for funding
P004	Project Delta	Sarah Lee	Completed	2023-04-01	\$900,000	\$920,000	-\$20,000	-2%	Minor budget overrun
P005	Project Epsilon	David Kim	In Progress	2023-05-01	\$1,500,000	\$1,400,000	\$100,000	12%	Good progress
P006	Project Zeta	Emily White	On Hold	2023-06-01	\$300,000	\$300,000	\$0	0%	Paused
P007	Project Eta	Chris Brown	Completed	2023-07-01	\$700,000	\$680,000	\$20,000	10%	Successful
P008	Project Theta	Alex Green	In Progress	2023-08-01	\$1,100,000	\$1,120,000	-\$20,000	-2%	Minor delay
P009	Project Iota	Olivia Black	On Hold	2023-09-01	\$400,000	\$400,000	\$0	0%	Waiting for review
P010	Project Kappa	Noah Grey	Completed	2023-10-01	\$600,000	\$590,000	\$10,000	2%	Minor savings
P011	Project Lambda	Isabella Blue	In Progress	2023-11-01	\$1,300,000	\$1,250,000	\$50,000	10%	Good progress
P012	Project Mu	Liam Red	On Hold	2023-12-01	\$200,000	\$200,000	\$0	0%	Paused
P013	Project Nu	Mia Yellow	Completed	2024-01-01	\$850,000	\$830,000	\$20,000	10%	Successful
P014	Project Xi	Benjamin Purple	In Progress	2024-02-01	\$1,000,000	\$980,000	\$20,000	10%	On track
P015	Project Omicron	Charlotte Pink	On Hold	2024-03-01	\$450,000	\$450,000	\$0	0%	Waiting for funding
P016	Project Pi	Ethan Orange	Completed	2024-04-01	\$750,000	\$740,000	\$10,000	2%	Minor savings
P017	Project Rho	Ava Green	In Progress	2024-05-01	\$1,150,000	\$1,100,000	\$50,000	10%	Good progress
P018	Project Sigma	Lucas Blue	On Hold	2024-06-01	\$350,000	\$350,000	\$0	0%	Paused
P019	Project Tau	Sophia Red	Completed	2024-07-01	\$950,000	\$930,000	\$20,000	10%	Successful
P020	Project Upsilon	Henry Yellow	In Progress	2024-08-01	\$1,250,000	\$1,200,000	\$50,000	10%	Good progress
P021	Project Phi	Amelia Purple	On Hold	2024-09-01	\$550,000	\$550,000	\$0	0%	Waiting for review
P022	Project Chi	Jack Orange	Completed	2024-10-01	\$800,000	\$790,000	\$10,000	2%	Minor savings
P023	Project Psi	Chloe Green	In Progress	2024-11-01	\$1,050,000	\$1,020,000	\$30,000	10%	On track
P024	Project Omega	William Blue	On Hold	2024-12-01	\$250,000	\$250,000	\$0	0%	Paused
P025	Project A	Grace Red	Completed	2025-01-01	\$700,000	\$680,000	\$20,000	10%	Successful
P026	Project B	James Yellow	In Progress	2025-02-01	\$1,100,000	\$1,050,000	\$50,000	10%	Good progress
P027	Project C	Lily Purple	On Hold	2025-03-01	\$400,000	\$400,000	\$0	0%	Waiting for funding
P028	Project D	Benjamin Orange	Completed	2025-04-01	\$650,000	\$630,000	\$20,000	10%	Successful
P029	Project E	Olivia Green	In Progress	2025-05-01	\$1,200,000	\$1,150,000	\$50,000	10%	Good progress
P030	Project F	Lucas Blue	On Hold	2025-06-01	\$300,000	\$300,000	\$0	0%	Paused
P031	Project G	Sophia Red	Completed	2025-07-01	\$900,000	\$880,000	\$20,000	10%	Successful
P032	Project H	Henry Yellow	In Progress	2025-08-01	\$1,000,000	\$980,000	\$20,000	10%	On track
P033	Project I	Amelia Purple	On Hold	2025-09-01	\$450,000	\$450,000	\$0	0%	Waiting for review
P034	Project J	Jack Orange	Completed	2025-10-01	\$750,000	\$740,000	\$10,000	2%	Minor savings
P035	Project K	Chloe Green	In Progress	2025-11-01	\$1,050,000	\$1,020,000	\$30,000	10%	On track
P036	Project L	William Blue	On Hold	2025-12-01	\$250,000	\$250,000	\$0	0%	Paused
P037	Project M	Grace Red	Completed	2026-01-01	\$700,000	\$680,000	\$20,000	10%	Successful
P038	Project N	James Yellow	In Progress	2026-02-01	\$1,100,000	\$1,050,000	\$50,000	10%	Good progress
P039	Project O	Lily Purple	On Hold	2026-03-01	\$400,000	\$400,000	\$0	0%	Waiting for funding
P040	Project P	Benjamin Orange	Completed	2026-04-01	\$650,000	\$630,000	\$20,000	10%	Successful
P041	Project Q	Olivia Green	In Progress	2026-05-01	\$1,200,000	\$1,150,000	\$50,000	10%	Good progress
P042	Project R	Lucas Blue	On Hold	2026-06-01	\$300,000	\$300,000	\$0	0%	Paused
P043	Project S	Sophia Red	Completed	2026-07-01	\$900,000	\$880,000	\$20,000	10%	Successful
P044	Project T	Henry Yellow	In Progress	2026-08-01	\$1,000,000	\$980,000	\$20,000	10%	On track
P045	Project U	Amelia Purple	On Hold	2026-09-01	\$450,000	\$450,000	\$0	0%	Waiting for review
P046	Project V	Jack Orange	Completed	2026-10-01	\$750,000	\$740,000	\$10,000	2%	Minor savings
P047	Project W	Chloe Green	In Progress	2026-11-01	\$1,050,000	\$1,020,000	\$30,000	10%	On track
P048	Project X	William Blue	On Hold	2026-12-01	\$250,000	\$250,000	\$0	0%	Paused
P049	Project Y	Grace Red	Completed	2027-01-01	\$700,000	\$680,000	\$20,000	10%	Successful
P050	Project Z	James Yellow	In Progress	2027-02-01	\$1,100,000	\$1,050,000	\$50,000	10%	Good progress



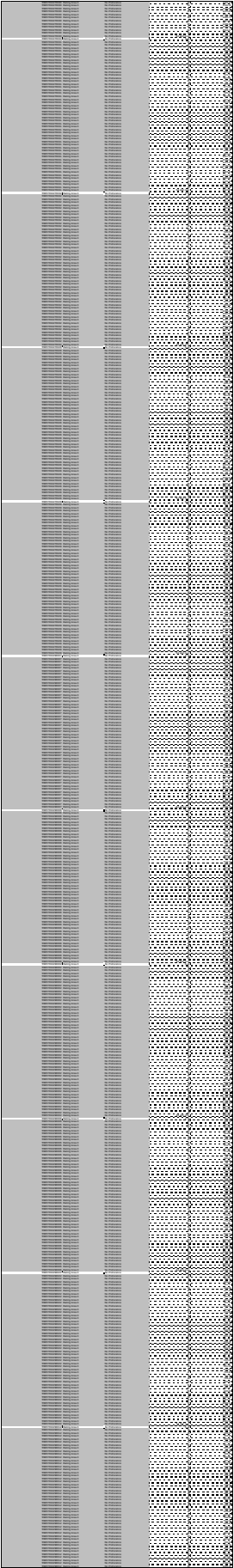


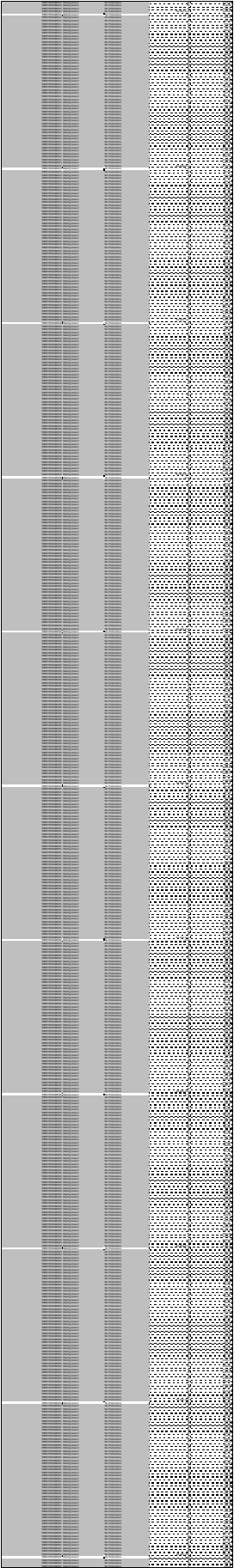


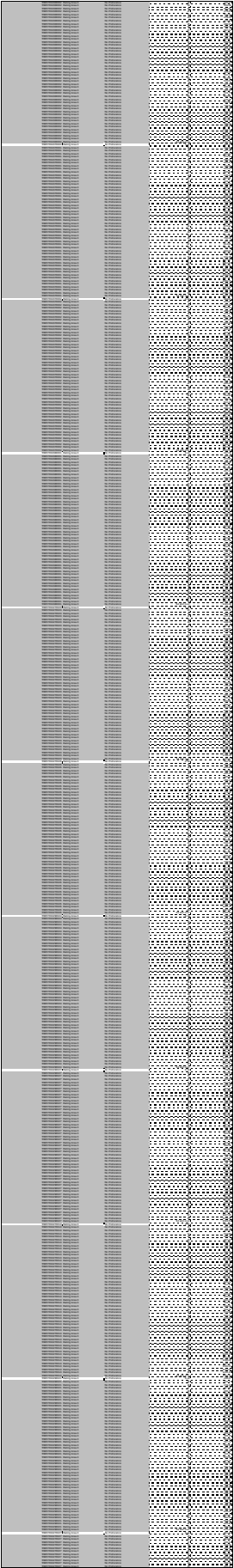


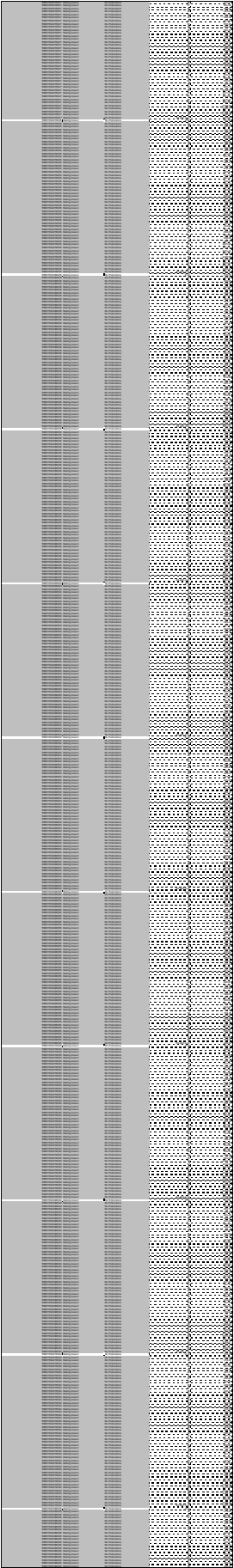


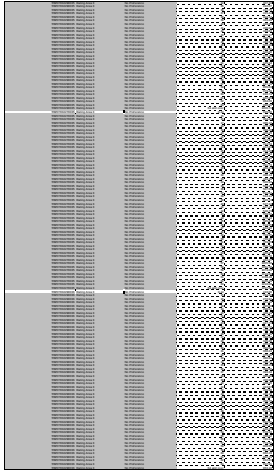
Project Overview									
Project Details					Financial Summary				
Project ID	Project Name	Manager	Status	Start Date	Budget	Actual Cost	Variance	ROI	Notes
P001	Project Alpha	John Doe	Completed	2023-01-01	\$1,200,000	\$1,150,000	\$50,000	15%	Exceeded expectations
P002	Project Beta	Jane Smith	In Progress	2023-02-15	\$800,000	\$780,000	\$20,000	10%	On track
P003	Project Gamma	Mike Johnson	On Hold	2023-03-10	\$500,000	\$500,000	\$0	0%	Waiting for funding
P004	Project Delta	Sarah Lee	Completed	2023-04-01	\$900,000	\$920,000	-\$20,000	-2%	Minor budget overrun
P005	Project Epsilon	David Kim	In Progress	2023-05-01	\$1,500,000	\$1,450,000	\$50,000	12%	Good progress
P006	Project Zeta	Emily White	On Hold	2023-06-01	\$600,000	\$600,000	\$0	0%	Paused for review
P007	Project Eta	Chris Brown	Completed	2023-07-01	\$700,000	\$680,000	\$20,000	8%	Successful launch
P008	Project Theta	Alex Green	In Progress	2023-08-01	\$1,100,000	\$1,120,000	-\$20,000	-1%	Minor delay
P009	Project Iota	Nina Black	On Hold	2023-09-01	\$400,000	\$400,000	\$0	0%	Waiting for resources
P010	Project Kappa	Sam Blue	Completed	2023-10-01	\$1,300,000	\$1,250,000	\$50,000	18%	Highly successful
P011	Project Lambda	Rachel Red	In Progress	2023-11-01	\$950,000	\$930,000	\$20,000	11%	Steady progress
P012	Project Mu	Kevin Purple	On Hold	2023-12-01	\$550,000	\$550,000	\$0	0%	Paused for Q1 2024
P013	Project Nu	Laura Yellow	Completed	2024-01-01	\$850,000	\$870,000	-\$20,000	-2%	Minor budget overrun
P014	Project Xi	Ben Orange	In Progress	2024-02-01	\$1,050,000	\$1,020,000	\$30,000	9%	On schedule
P015	Project Omicron	Mia Pink	On Hold	2024-03-01	\$650,000	\$650,000	\$0	0%	Waiting for approval
P016	Project Pi	Noah Grey	Completed	2024-04-01	\$750,000	\$730,000	\$20,000	7%	Good results
P017	Project Rho	Olivia Silver	In Progress	2024-05-01	\$1,150,000	\$1,170,000	-\$20,000	-1%	Minor delay
P018	Project Sigma	Peter Gold	On Hold	2024-06-01	\$450,000	\$450,000	\$0	0%	Paused for review
P019	Project Tau	Quinn Bronze	Completed	2024-07-01	\$900,000	\$880,000	\$20,000	6%	Successful completion
P020	Project Upsilon	Ryan Copper	In Progress	2024-08-01	\$1,000,000	\$980,000	\$20,000	8%	On track
P021	Project Phi	Sophia Iron	On Hold	2024-09-01	\$500,000	\$500,000	\$0	0%	Waiting for funding
P022	Project Chi	Thomas Steel	Completed	2024-10-01	\$1,250,000	\$1,200,000	\$50,000	16%	Exceeded expectations
P023	Project Psi	Uma Aluminum	In Progress	2024-11-01	\$800,000	\$790,000	\$10,000	5%	Good progress
P024	Project Omega	Victor Titanium	On Hold	2024-12-01	\$600,000	\$600,000	\$0	0%	Paused for Q1 2025
P025	Project A	Wendy Platinum	Completed	2025-01-01	\$1,400,000	\$1,350,000	\$50,000	17%	Highly successful
P026	Project B	Xavier Palladium	In Progress	2025-02-01	\$900,000	\$880,000	\$20,000	7%	On schedule
P027	Project C	Yara Silver	On Hold	2025-03-01	\$550,000	\$550,000	\$0	0%	Waiting for resources
P028	Project D	Zoe Gold	Completed	2025-04-01	\$700,000	\$680,000	\$20,000	6%	Successful launch
P029	Project E	Adam Bronze	In Progress	2025-05-01	\$1,100,000	\$1,120,000	-\$20,000	-1%	Minor delay
P030	Project F	Bella Copper	On Hold	2025-06-01	\$400,000	\$400,000	\$0	0%	Paused for review
P031	Project G	Charlie Iron	Completed	2025-07-01	\$950,000	\$930,000	\$20,000	5%	Good results
P032	Project H	Diana Steel	In Progress	2025-08-01	\$1,050,000	\$1,070,000	-\$20,000	-1%	Minor delay
P033	Project I	Ethan Aluminum	On Hold	2025-09-01	\$650,000	\$650,000	\$0	0%	Waiting for funding
P034	Project J	Fiona Titanium	Completed	2025-10-01	\$850,000	\$830,000	\$20,000	4%	Successful completion
P035	Project K	Gavin Platinum	In Progress	2025-11-01	\$1,150,000	\$1,170,000	-\$20,000	-1%	Minor delay
P036	Project L	Hannah Silver	On Hold	2025-12-01	\$450,000	\$450,000	\$0	0%	Paused for Q1 2026
P037	Project M	Ian Gold	Completed	2026-01-01	\$900,000	\$880,000	\$20,000	5%	Good progress
P038	Project N	Jasmine Bronze	In Progress	2026-02-01	\$1,000,000	\$980,000	\$20,000	6%	On track
P039	Project O	Kyle Copper	On Hold	2026-03-01	\$500,000	\$500,000	\$0	0%	Waiting for resources
P040	Project P	Liam Iron	Completed	2026-04-01	\$750,000	\$730,000	\$20,000	4%	Successful launch
P041	Project Q	Mia Steel	In Progress	2026-05-01	\$1,100,000	\$1,120,000	-\$20,000	-1%	Minor delay
P042	Project R	Noah Aluminum	On Hold	2026-06-01	\$600,000	\$600,000	\$0	0%	Paused for review
P043	Project S	Olivia Titanium	Completed	2026-07-01	\$800,000	\$780,000	\$20,000	3%	Good results
P044	Project T	Peter Platinum	In Progress	2026-08-01	\$950,000	\$970,000	-\$20,000	-1%	Minor delay
P045	Project U	Quinn Silver	On Hold	2026-09-01	\$400,000	\$400,000	\$0	0%	Waiting for funding
P046	Project V	Rachel Gold	Completed	2026-10-01	\$700,000	\$680,000	\$20,000	3%	Successful completion
P047	Project W	Sam Bronze	In Progress	2026-11-01	\$1,050,000	\$1,070,000	-\$20,000	-1%	Minor delay
P048	Project X	Sarah Copper	On Hold	2026-12-01	\$550,000	\$550,000	\$0	0%	Paused for Q1 2027
P049	Project Y	Thomas Iron	Completed	2027-01-01	\$900,000	\$880,000	\$20,000	2%	Good progress
P050	Project Z	Uma Steel	In Progress	2027-02-01	\$1,100,000	\$1,120,000	-\$20,000	-1%	Minor delay



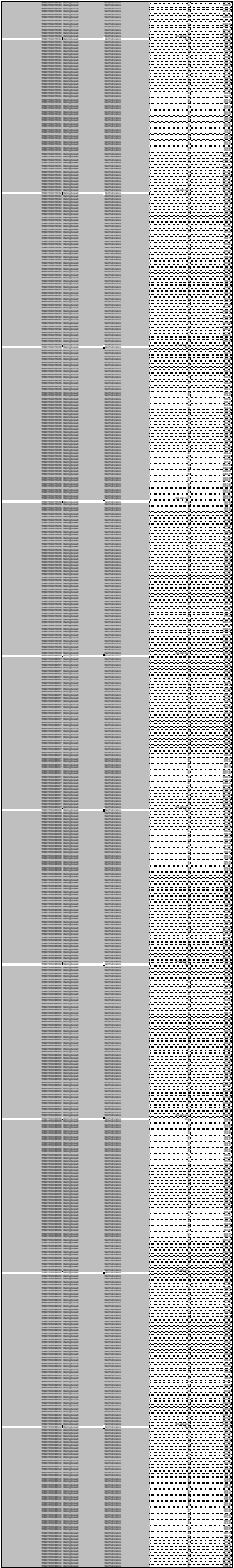


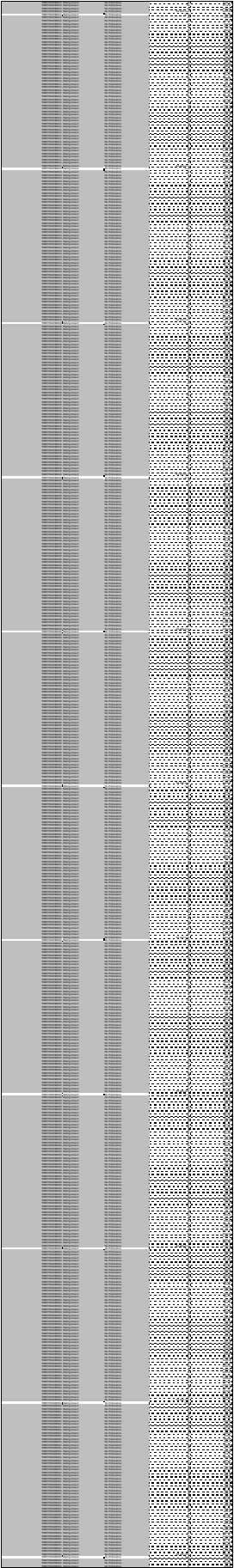


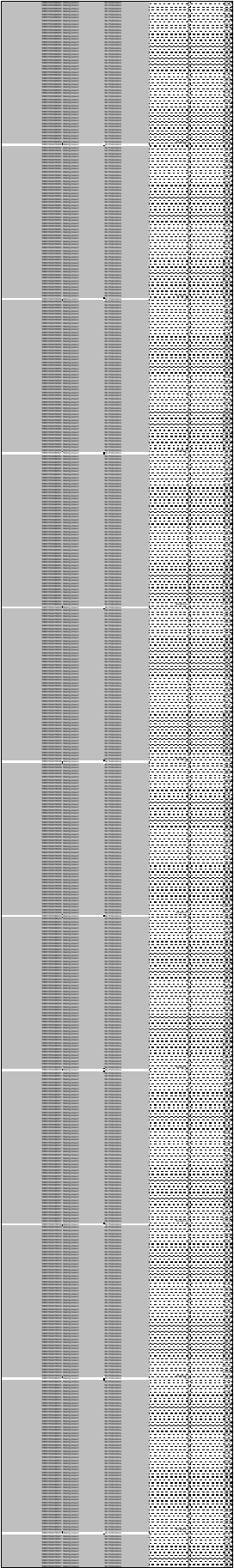


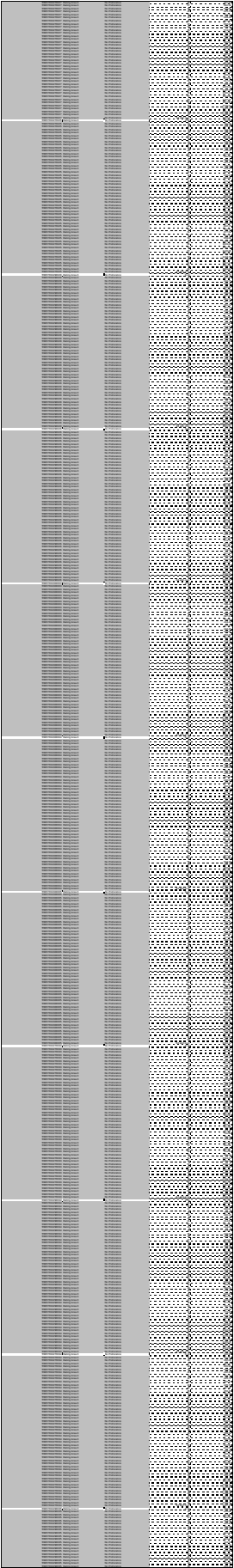


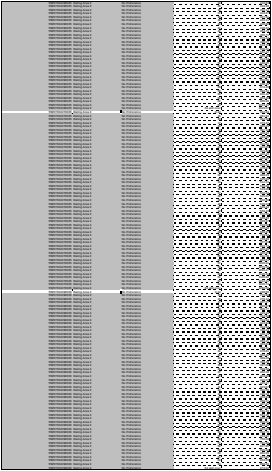
Project Overview									
Project Details					Financial Summary				
Project ID	Project Name	Manager	Status	Start Date	Budget	Actual Cost	Variance	ROI	Notes
P001	Project Alpha	John Doe	Completed	2023-01-01	\$1,200,000	\$1,150,000	\$50,000	15%	Exceeded expectations
P002	Project Beta	Jane Smith	In Progress	2023-02-15	\$800,000	\$780,000	\$20,000	10%	On track
P003	Project Gamma	Mike Johnson	On Hold	2023-03-10	\$500,000	\$500,000	\$0	0%	Waiting for funding
P004	Project Delta	Sarah Lee	Completed	2023-04-01	\$900,000	\$920,000	-\$20,000	-2%	Minor budget overrun
P005	Project Epsilon	David Kim	In Progress	2023-05-01	\$1,500,000	\$1,450,000	\$50,000	12%	Good progress
P006	Project Zeta	Emily White	On Hold	2023-06-01	\$600,000	\$600,000	\$0	0%	Paused for review
P007	Project Eta	Chris Brown	Completed	2023-07-01	\$700,000	\$680,000	\$20,000	8%	Successful launch
P008	Project Theta	Alex Green	In Progress	2023-08-01	\$1,100,000	\$1,120,000	-\$20,000	-1%	Minor delay
P009	Project Iota	Mia Black	On Hold	2023-09-01	\$400,000	\$400,000	\$0	0%	Waiting for resources
P010	Project Kappa	Noah Grey	Completed	2023-10-01	\$1,300,000	\$1,250,000	\$50,000	18%	Highly successful



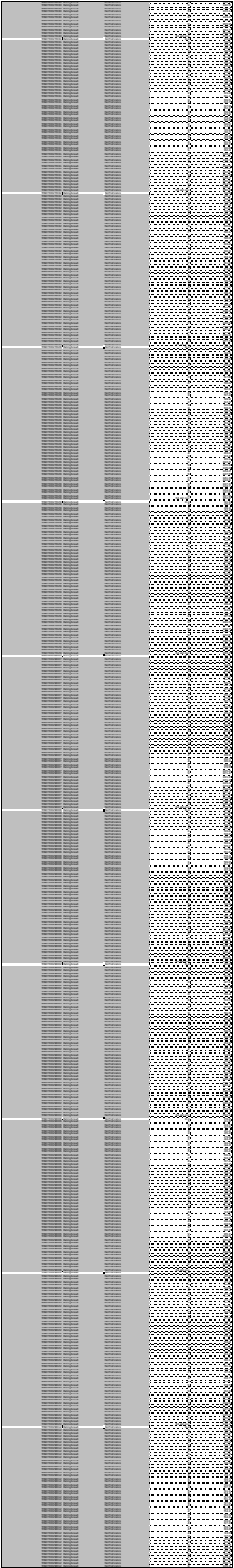


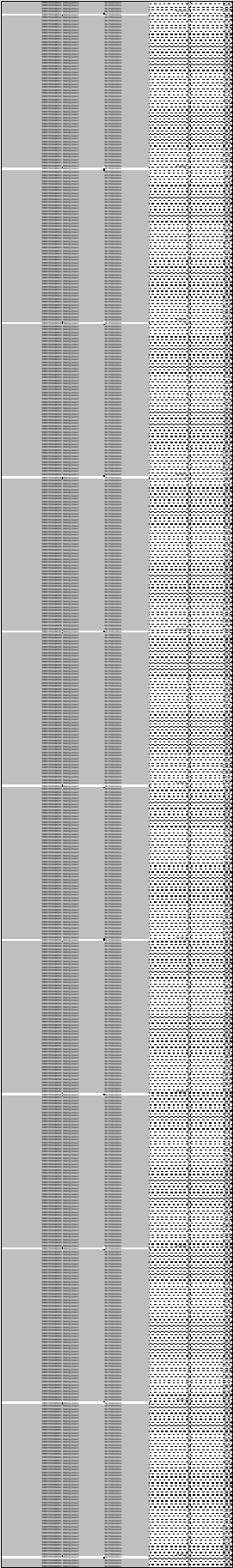


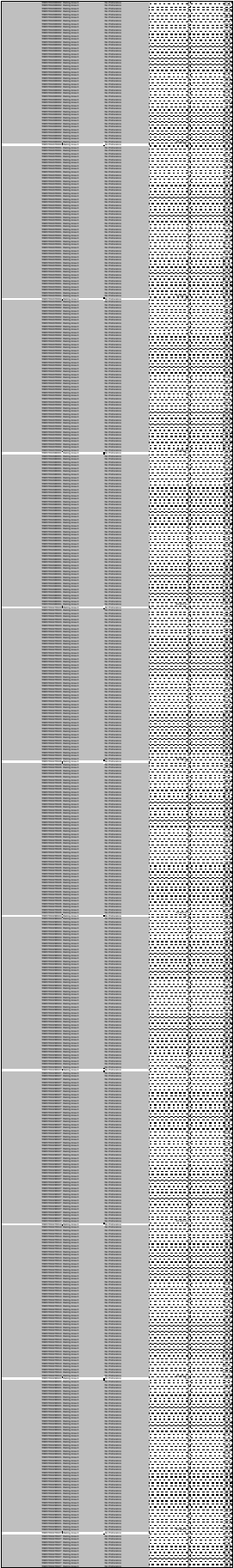


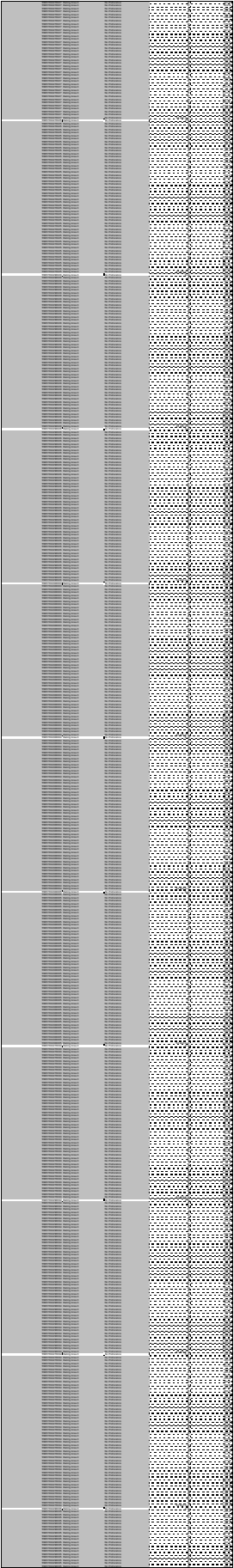


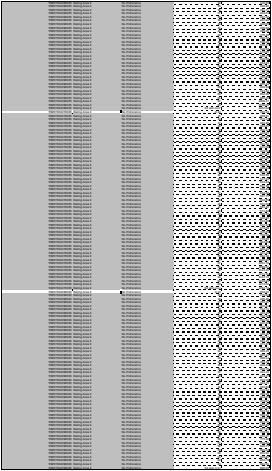
Project Overview									
Project Details					Financial Summary				
Project ID	Project Name	Manager	Status	Start Date	Budget	Actual Cost	Variance	ROI	Notes
P001	Project Alpha	John Doe	Completed	2023-01-01	\$1,200,000	\$1,150,000	\$50,000	15%	Exceeded expectations
P002	Project Beta	Jane Smith	In Progress	2023-02-15	\$800,000	\$780,000	\$20,000	10%	On track
P003	Project Gamma	Mike Johnson	On Hold	2023-03-10	\$500,000	\$500,000	\$0	0%	Waiting for funding
P004	Project Delta	Sarah Lee	Completed	2023-04-01	\$900,000	\$920,000	-\$20,000	-2%	Minor budget overrun
P005	Project Epsilon	David Kim	In Progress	2023-05-01	\$1,500,000	\$1,400,000	\$100,000	12%	Good progress
P006	Project Zeta	Emily White	On Hold	2023-06-01	\$300,000	\$300,000	\$0	0%	Paused for review
P007	Project Eta	Chris Brown	Completed	2023-07-01	\$700,000	\$680,000	\$20,000	8%	Successful launch
P008	Project Theta	Alex Green	In Progress	2023-08-01	\$1,100,000	\$1,120,000	-\$20,000	-1%	Minor delay
P009	Project Iota	Mia Black	On Hold	2023-09-01	\$400,000	\$400,000	\$0	0%	Re-evaluating scope
P010	Project Kappa	Noah Grey	Completed	2023-10-01	\$600,000	\$590,000	\$10,000	3%	Minor savings
P011	Project Lambda	Olivia Pink	In Progress	2023-11-01	\$1,300,000	\$1,250,000	\$50,000	10%	Steady progress
P012	Project Mu	Liam Blue	On Hold	2023-12-01	\$250,000	\$250,000	\$0	0%	Waiting for decision
P013	Project Nu	Ava Yellow	Completed	2024-01-01	\$850,000	\$830,000	\$20,000	5%	Minor variance
P014	Project Xi	Ethan Purple	In Progress	2024-02-01	\$1,000,000	\$980,000	\$20,000	4%	On schedule
P015	Project Omicron	Sophia Teal	On Hold	2024-03-01	\$350,000	\$350,000	\$0	0%	Reassessing priorities
P016	Project Pi	Lucas Orange	Completed	2024-04-01	\$750,000	\$740,000	\$10,000	2%	Minor savings
P017	Project Rho	Isabella Light Blue	In Progress	2024-05-01	\$1,400,000	\$1,350,000	\$50,000	10%	Good progress
P018	Project Sigma	Mason Light Green	On Hold	2024-06-01	\$200,000	\$200,000	\$0	0%	Waiting for funding
P019	Project Tau	Charlotte Light Yellow	Completed	2024-07-01	\$650,000	\$630,000	\$20,000	5%	Minor variance
P020	Project Upsilon	Benjamin Light Purple	In Progress	2024-08-01	\$1,150,000	\$1,100,000	\$50,000	10%	Steady progress
P021	Project Phi	Amelia Light Blue	On Hold	2024-09-01	\$450,000	\$450,000	\$0	0%	Re-evaluating scope
P022	Project Chi	James Light Green	Completed	2024-10-01	\$950,000	\$930,000	\$20,000	5%	Minor savings
P023	Project Psi	Harper Light Yellow	In Progress	2024-11-01	\$1,250,000	\$1,200,000	\$50,000	10%	Good progress
P024	Project Omega	Elijah Light Purple	On Hold	2024-12-01	\$300,000	\$300,000	\$0	0%	Waiting for decision
P025	Project A	Mia Light Blue	Completed	2025-01-01	\$800,000	\$780,000	\$20,000	5%	Minor variance
P026	Project B	Noah Light Green	In Progress	2025-02-01	\$1,050,000	\$1,000,000	\$50,000	10%	Steady progress
P027	Project C	Olivia Light Yellow	On Hold	2025-03-01	\$250,000	\$250,000	\$0	0%	Waiting for funding
P028	Project D	Liam Light Purple	Completed	2025-04-01	\$700,000	\$680,000	\$20,000	5%	Minor savings
P029	Project E	Ava Light Blue	In Progress	2025-05-01	\$1,350,000	\$1,300,000	\$50,000	10%	Good progress
P030	Project F	Ethan Light Green	On Hold	2025-06-01	\$200,000	\$200,000	\$0	0%	Waiting for decision
P031	Project G	Sophia Light Yellow	Completed	2025-07-01	\$600,000	\$580,000	\$20,000	5%	Minor variance
P032	Project H	Lucas Light Purple	In Progress	2025-08-01	\$1,100,000	\$1,050,000	\$50,000	10%	Steady progress
P033	Project I	Isabella Light Blue	On Hold	2025-09-01	\$400,000	\$400,000	\$0	0%	Re-evaluating scope
P034	Project J	Mason Light Green	Completed	2025-10-01	\$900,000	\$880,000	\$20,000	5%	Minor savings
P035	Project K	Charlotte Light Yellow	In Progress	2025-11-01	\$1,200,000	\$1,150,000	\$50,000	10%	Good progress
P036	Project L	Benjamin Light Purple	On Hold	2025-12-01	\$250,000	\$250,000	\$0	0%	Waiting for funding
P037	Project M	Amelia Light Blue	Completed	2026-01-01	\$750,000	\$730,000	\$20,000	5%	Minor variance
P038	Project N	James Light Green	In Progress	2026-02-01	\$1,000,000	\$980,000	\$20,000	4%	On schedule
P039	Project O	Harper Light Yellow	On Hold	2026-03-01	\$350,000	\$350,000	\$0	0%	Reassessing priorities
P040	Project P	Elijah Light Purple	Completed	2026-04-01	\$650,000	\$630,000	\$20,000	5%	Minor savings
P041	Project Q	Mia Light Blue	In Progress	2026-05-01	\$1,400,000	\$1,350,000	\$50,000	10%	Good progress
P042	Project R	Noah Light Green	On Hold	2026-06-01	\$200,000	\$200,000	\$0	0%	Waiting for decision
P043	Project S	Olivia Light Yellow	Completed	2026-07-01	\$850,000	\$830,000	\$20,000	5%	Minor variance
P044	Project T	Liam Light Purple	In Progress	2026-08-01	\$1,150,000	\$1,100,000	\$50,000	10%	Steady progress
P045	Project U	Ava Light Blue	On Hold	2026-09-01	\$450,000	\$450,000	\$0	0%	Re-evaluating scope
P046	Project V	Ethan Light Green	Completed	2026-10-01	\$950,000	\$930,000	\$20,000	5%	Minor savings
P047	Project W	Sophia Light Yellow	In Progress	2026-11-01	\$1,250,000	\$1,200,000	\$50,000	10%	Good progress
P048	Project X	Lucas Light Purple	On Hold	2026-12-01	\$300,000	\$300,000	\$0	0%	Waiting for decision
P049	Project Y	Isabella Light Blue	Completed	2027-01-01	\$800,000	\$780,000	\$20,000	5%	Minor variance
P050	Project Z	Mason Light Green	In Progress	2027-02-01	\$1,050,000	\$1,000,000	\$50,000	10%	Steady progress











First Priority Life Insurance Co.
2021 Small Group Rate Filing
Trend Exhibit
Northeastern, PA Region

Incurred Month	Members		Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	2,346	\$	846.53	\$ 846.53	
Feb-15	2,462	\$	725.45	\$ 784.53	
Mar-15	2,641	\$	871.17	\$ 815.25	
Apr-15	2,840	\$	645.84	\$ 768.49	
May-15	2,997	\$	556.21	\$ 720.60	
Jun-15	3,129	\$	600.18	\$ 697.65	
Jul-15	3,221	\$	712.13	\$ 700.02	
Aug-15	3,307	\$	655.67	\$ 693.63	
Sep-15	3,407	\$	700.02	\$ 694.46	
Oct-15	3,529	\$	748.68	\$ 700.86	
Nov-15	3,597	\$	727.91	\$ 703.77	
Dec-15	4,086	\$	656.13	\$ 698.58	
Jan-16	4,365	\$	651.21	\$ 684.59	-19.1%
Feb-16	4,435	\$	748.38	\$ 688.98	-12.2%
Mar-16	4,430	\$	882.45	\$ 697.65	-14.4%
Apr-16	4,464	\$	856.18	\$ 716.66	-6.7%
May-16	4,672	\$	709.47	\$ 726.25	0.8%
Jun-16	4,758	\$	774.01	\$ 739.13	5.9%
Jul-16	4,780	\$	682.46	\$ 735.44	5.1%
Aug-16	4,859	\$	780.20	\$ 744.81	7.4%
Sep-16	4,853	\$	675.14	\$ 741.30	6.7%
Oct-16	4,911	\$	787.71	\$ 745.02	6.3%
Nov-16	4,942	\$	821.48	\$ 752.93	7.0%
Dec-16	5,328	\$	804.93	\$ 764.77	9.5%
Jan-17	6,548	\$	938.40	\$ 792.45	15.8%
Feb-17	6,578	\$	780.03	\$ 794.31	15.3%
Mar-17	6,588	\$	963.18	\$ 805.72	15.5%
Apr-17	6,721	\$	874.92	\$ 809.38	12.9%
May-17	6,761	\$	858.04	\$ 821.15	13.1%
Jun-17	6,823	\$	798.25	\$ 822.13	11.2%
Jul-17	6,829	\$	804.16	\$ 829.72	12.8%
Aug-17	6,836	\$	777.70	\$ 828.16	11.2%
Sep-17	6,919	\$	973.29	\$ 851.21	14.8%
Oct-17	7,116	\$	875.01	\$ 857.38	15.1%
Nov-17	7,267	\$	810.27	\$ 855.33	13.6%
Dec-17	7,392	\$	882.15	\$ 860.99	12.6%
Jan-18	7,918	\$	967.09	\$ 864.97	9.2%
Feb-18	7,903	\$	849.18	\$ 870.07	9.5%
Mar-18	7,964	\$	921.18	\$ 867.69	7.7%
Apr-18	8,006	\$	827.02	\$ 863.42	6.7%
May-18	8,099	\$	951.30	\$ 871.82	6.2%
Jun-18	8,081	\$	868.97	\$ 877.12	6.7%
Jul-18	8,130	\$	848.09	\$ 879.98	6.1%
Aug-18	8,187	\$	900.09	\$ 889.27	7.4%
Sep-18	8,357	\$	750.02	\$ 870.79	2.3%
Oct-18	8,420	\$	905.40	\$ 873.52	1.9%
Nov-18	8,507	\$	836.16	\$ 874.98	2.3%
Dec-18	8,557	\$	808.84	\$ 868.68	0.9%
Jan-19	7,587	\$	1,045.12	\$ 874.40	1.1%
Feb-19	7,295	\$	954.59	\$ 882.47	1.4%
Mar-19	7,167	\$	950.12	\$ 884.30	1.9%
Apr-19	6,908	\$	1,053.03	\$ 901.34	4.4%
May-19	6,671	\$	1,080.37	\$ 909.75	4.4%
Jun-19	6,389	\$	978.13	\$ 918.07	4.7%
Jul-19	6,178	\$	936.44	\$ 925.63	5.2%
Aug-19	6,017	\$	940.38	\$ 929.02	4.5%
Sep-19	5,768	\$	1,072.44	\$ 956.20	9.8%
Oct-19	5,502	\$	1,027.67	\$ 966.14	10.6%
Nov-19	5,202	\$	934.78	\$ 978.04	11.8%
Dec-19	5,202	\$	1,039.82	\$ 1,001.35	15.3%
Jan-20	5,202	\$	1,174.39	\$ 1,009.08	15.4%
Feb-20	5,202	\$	1,098.65	\$ 1,021.18	15.7%
Mar-20	5,202	\$	1,183.15	\$ 1,040.64	17.7%
Apr-20	5,202	\$	1,153.90	\$ 1,048.08	16.3%
May-20	5,202	\$	1,048.21	\$ 1,044.84	14.8%
Jun-20	5,202	\$	1,102.45	\$ 1,055.99	15.0%
Jul-20	5,202	\$	1,123.63	\$ 1,073.00	15.9%
Aug-20	5,202	\$	1,047.94	\$ 1,083.55	16.6%
Sep-20	5,202	\$	1,097.34	\$ 1,085.72	13.5%
Oct-20	5,202	\$	1,116.29	\$ 1,093.38	13.2%
Nov-20	5,202	\$	1,079.66	\$ 1,105.45	13.0%
Dec-20	5,202	\$	1,178.56	\$ 1,117.01	11.6%
Jan-21	5,202	\$	1,194.95	\$ 1,118.73	10.9%
Feb-21	5,202	\$	1,166.70	\$ 1,124.40	10.1%
Mar-21	5,202	\$	1,311.71	\$ 1,135.11	9.1%
Apr-21	5,202	\$	1,239.44	\$ 1,142.24	9.0%
May-21	5,202	\$	1,137.05	\$ 1,149.64	10.0%
Jun-21	5,202	\$	1,182.76	\$ 1,156.34	9.5%
Jul-21	5,202	\$	1,169.44	\$ 1,160.15	8.1%
Aug-21	5,202	\$	1,161.32	\$ 1,169.60	7.9%
Sep-21	5,202	\$	1,180.97	\$ 1,176.57	8.4%
Oct-21	5,202	\$	1,166.80	\$ 1,180.78	8.0%
Nov-21	5,202	\$	1,203.84	\$ 1,191.13	7.8%
Dec-21	5,202	\$	1,232.83	\$ 1,195.65	7.0%

Proposed Annual Trend (Cost & Utilization) **9.4%**

First Priority Life Insurance Co.
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 [(Northeastern region)]	(1)		\$ 708.09
Calendar year 2019 allowed claims PMPM [(Northeastern region)]	(2)		\$ 510.26
COVID-19 Load	(3)		1.019
Change in Morbidity	(4)	=(1)*(3)/(2)	1.414

<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)		1.561
2021 Area Factor for Members Expected to be Effective in 2021	(2)		1.000
Calendar Year 2019 Age Factor [Northeastern Region]	(3)		1.555
Calendar Year 2019 Area Factor [Northeastern Region]	(4)		1.000
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	1.004

<u>Change in Benefits Calculation</u>			
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 829.21	Before Network Factor Applied	
EHB - Pediatric Benefits	\$ 0.48		\$ 0.48
Change in Pharmacy Rebates	\$ (8.12)		\$ (8.12)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 821.57		
Change in Benefits	0.991		

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			0.864	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
55957PA0270007	Platinum	1.18	2.96%	1.01	1.170
55957PA0270016	Platinum	1.17	2.49%	1.01	1.170
55957PA0270002	Platinum	1.16	9.07%	1.01	1.170
55957PA0270006	Platinum	1.15	1.17%	1.01	1.170
55957PA0270017	Gold	1.13	2.63%	1.01	1.170
55957PA0270018	Gold	1.08	0.53%	1.01	1.170
55957PA0270008	Gold	1.10	1.61%	1.01	1.170
55957PA0270009	Gold	1.10	2.87%	1.01	1.170
55957PA0270011	Gold	1.11	6.85%	1.01	1.170
55957PA0270030	Gold	1.09	1.26%	1.01	1.170
55957PA0270031	Gold	1.07	0.47%	1.01	1.170
55957PA0270032	Gold	1.08	0.18%	1.01	1.170
55957PA0270028	Gold	1.07	0.12%	1.01	1.170
55957PA0270029	Gold	1.06	1.02%	1.01	1.170
55957PA0290007	Platinum	1.18	3.60%	0.78	0.901
55957PA0290008	Platinum	1.17	1.84%	0.78	0.901
55957PA0290002	Platinum	1.16	9.86%	0.78	0.901
55957PA0290006	Platinum	1.15	2.66%	0.78	0.901
55957PA0290022	Gold	1.13	5.36%	0.78	0.901
55957PA0290012	Gold	1.08	1.43%	0.78	0.901
55957PA0290011	Gold	1.10	4.04%	0.78	0.901
55957PA0290013	Gold	1.10	3.89%	0.78	0.901
55957PA0290016	Gold	1.11	9.72%	0.78	0.901
55957PA0290029	Gold	1.09	2.75%	0.78	0.901
55957PA0290030	Gold	1.07	1.26%	0.78	0.901
55957PA0290031	Gold	1.07	0.94%	0.78	0.901
55957PA0290032	Gold	1.06	1.90%	0.78	0.901
55957PA0290033	Gold	1.08	0.26%	0.78	0.901
55957PA0280004	Gold	1.10	0.85%	1.01	1.170
55957PA0300001	Platinum	1.14	3.45%	0.73	0.842
55957PA0300002	Gold	1.09	1.67%	0.73	0.842
55957PA0370001	Gold	1.11	0.53%	0.95	1.099
55957PA0370002	Gold	1.09	0.53%	0.95	1.099
55957PA0380001	Silver	1.05	0.53%	0.95	1.099
55957PA0270023	Gold	1.12	0.32%	1.01	1.170
55957PA0270026	Silver	1.05	0.26%	1.01	1.170
55957PA0290024	Gold	1.12	0.88%	0.78	0.901
55957PA0290027	Silver	1.05	0.91%	0.78	0.901
55957PA0270013	Bronze	1.03	0.03%	1.01	1.170
55957PA0290021	Bronze	1.03	0.79%	0.78	0.901
55957PA0270027	Silver	1.05	0.18%	1.01	1.170
55957PA0270025	Silver	1.05	0.41%	1.01	1.170
55957PA0290028	Silver	1.05	0.88%	0.78	0.901
55957PA0290026	Silver	1.05	1.38%	0.78	0.901
55957PA0300003	Gold	1.09	0.03%	0.73	0.842
55957PA0300004	Gold	1.10	0.26%	0.73	0.842
55957PA0300005	Silver	1.05	0.23%	0.73	0.842
55957PA0270033	Gold	1.09	0.53%	1.01	1.170
55957PA0290034	Gold	1.09	0.53%	0.78	0.901
55957PA0270034	Silver	1.03	0.53%	1.01	1.170
55957PA0290035	Silver	1.03	0.53%	0.78	0.901
55957PA0270035	Bronze	1.02	0.53%	1.01	1.170
55957PA0290036	Bronze	1.02	0.53%	0.78	0.901

First Priority Life Insurance Co.
2021 Small Group Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 34,327,677 \$ 29,472,166
 Calculated Paid to Allowed Ratio 85.86%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
55957PA0270007	Platinum	101	\$ 1,246,310	\$ 1,161,002
55957PA0270016	Platinum	85	\$ 1,042,119	\$ 961,546
55957PA0270002	Platinum	310	\$ 3,787,744	\$ 3,476,979
55957PA0270006	Platinum	40	\$ 481,954	\$ 432,861
55957PA0270017	Gold	90	\$ 1,065,464	\$ 929,194
55957PA0270018	Gold	18	\$ 204,567	\$ 164,773
55957PA0270008	Gold	55	\$ 637,247	\$ 534,182
55957PA0270009	Gold	98	\$ 1,133,447	\$ 946,836
55957PA0270011	Gold	234	\$ 2,712,661	\$ 2,276,315
55957PA0270030	Gold	43	\$ 493,056	\$ 404,764
55957PA0270031	Gold	16	\$ 180,145	\$ 142,043
55957PA0270032	Gold	6	\$ 67,849	\$ 54,043
55957PA0270028	Gold	4	\$ 44,804	\$ 34,891
55957PA0270029	Gold	35	\$ 390,655	\$ 301,550
55957PA0290007	Platinum	123	\$ 1,168,693	\$ 1,088,698
55957PA0290008	Platinum	63	\$ 594,744	\$ 548,760
55957PA0290002	Platinum	337	\$ 3,170,586	\$ 2,910,456
55957PA0290006	Platinum	91	\$ 844,263	\$ 758,264
55957PA0290022	Gold	183	\$ 1,668,161	\$ 1,454,808
55957PA0290012	Gold	49	\$ 428,796	\$ 345,384
55957PA0290011	Gold	138	\$ 1,231,162	\$ 1,032,039
55957PA0290013	Gold	133	\$ 1,184,452	\$ 989,443
55957PA0290016	Gold	332	\$ 2,963,524	\$ 2,486,825
55957PA0290029	Gold	94	\$ 829,940	\$ 681,322
55957PA0290030	Gold	43	\$ 372,787	\$ 293,940
55957PA0290031	Gold	32	\$ 275,993	\$ 214,928
55957PA0290032	Gold	65	\$ 558,636	\$ 431,217
55957PA0290033	Gold	9	\$ 78,366	\$ 62,419
55957PA0280004	Gold	29	\$ 335,680	\$ 280,860
55957PA0300001	Platinum	118	\$ 1,020,147	\$ 911,133
55957PA0300002	Gold	57	\$ 468,421	\$ 380,831
55957PA0370001	Gold	18	\$ 196,411	\$ 165,247
55957PA0370002	Gold	18	\$ 194,119	\$ 159,540
55957PA0380001	Silver	18	\$ 186,714	\$ 139,803
55957PA0270023	Gold	11	\$ 129,652	\$ 112,199
55957PA0270026	Silver	9	\$ 99,577	\$ 75,106
55957PA0290024	Gold	30	\$ 272,269	\$ 235,618
55957PA0290027	Silver	31	\$ 264,099	\$ 199,197
55957PA0270013	Bronze	1	\$ 10,769	\$ 7,441
55957PA0290021	Bronze	27	\$ 223,879	\$ 154,699
55957PA0270027	Silver	6	\$ 65,867	\$ 48,580
55957PA0270025	Silver	14	\$ 153,752	\$ 113,534
55957PA0290028	Silver	30	\$ 253,590	\$ 187,035
55957PA0290026	Silver	47	\$ 397,449	\$ 293,485
55957PA0300003	Gold	1	\$ 8,271	\$ 6,815
55957PA0300004	Gold	9	\$ 75,068	\$ 62,907
55957PA0300005	Silver	8	\$ 63,196	\$ 46,530
55957PA0270033	Gold	18	\$ 205,453	\$ 167,045
55957PA0290034	Gold	18	\$ 158,199	\$ 128,624
55957PA0270034	Silver	18	\$ 195,156	\$ 138,269
55957PA0290035	Silver	18	\$ 150,270	\$ 106,467
55957PA0270035	Bronze	18	\$ 192,961	\$ 130,916
55957PA0290036	Bronze	18	\$ 148,580	\$ 100,806

First Priority Life Insurance Co.
2021 Small Group 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)
55957PA0270007	Platinum	101	1,246,310	1,161,002	0.9316	0.9783	1.0502
55957PA0270016	Platinum	85	1,042,119	961,546	0.9227	0.9628	1.0434
55957PA0270002	Platinum	310	3,787,744	3,476,979	0.9180	0.9546	1.0399
55957PA0270006	Platinum	40	481,954	432,861	0.8981	0.9210	1.0254
55957PA0270017	Gold	90	1,065,464	929,194	0.8721	0.8787	1.0075
55957PA0270018	Gold	18	204,567	164,773	0.8055	0.7791	0.9672
55957PA0270008	Gold	55	637,247	534,182	0.8383	0.8266	0.9861
55957PA0270009	Gold	98	1,133,447	946,836	0.8354	0.8223	0.9843
55957PA0270011	Gold	234	2,712,661	2,276,315	0.8391	0.8279	0.9866
55957PA0270030	Gold	43	493,056	404,764	0.8209	0.8011	0.9759
55957PA0270031	Gold	16	180,145	142,043	0.7885	0.7556	0.9582
55957PA0270032	Gold	6	67,849	54,043	0.7965	0.7666	0.9624
55957PA0270028	Gold	4	44,804	34,891	0.7787	0.7424	0.9533
55957PA0270029	Gold	35	390,655	301,550	0.7719	0.7333	0.9499
55957PA0290007	Platinum	123	1,168,693	1,088,698	0.9316	0.9783	1.0502
55957PA0290008	Platinum	63	594,744	548,760	0.9227	0.9628	1.0434
55957PA0290002	Platinum	337	3,170,586	2,910,456	0.9180	0.9546	1.0399
55957PA0290006	Platinum	91	844,263	758,264	0.8981	0.9210	1.0254
55957PA0290022	Gold	183	1,668,161	1,454,808	0.8721	0.8787	1.0075
55957PA0290012	Gold	49	428,796	345,384	0.8055	0.7791	0.9672
55957PA0290011	Gold	138	1,231,162	1,032,039	0.8383	0.8266	0.9861
55957PA0290013	Gold	133	1,184,452	989,443	0.8354	0.8223	0.9843
55957PA0290016	Gold	332	2,963,524	2,486,825	0.8391	0.8279	0.9866
55957PA0290029	Gold	94	829,940	681,322	0.8209	0.8011	0.9759
55957PA0290030	Gold	43	372,787	293,940	0.7885	0.7556	0.9582
55957PA0290031	Gold	32	275,993	214,928	0.7787	0.7424	0.9533
55957PA0290032	Gold	65	558,636	431,217	0.7719	0.7333	0.9499
55957PA0290033	Gold	9	78,366	62,419	0.7965	0.7666	0.9624
55957PA0280004	Gold	29	335,680	280,860	0.8367	0.8242	0.9851
55957PA0300001	Platinum	118	1,020,147	911,133	0.8931	0.9127	1.0219
55957PA0300002	Gold	57	468,421	380,831	0.8130	0.7898	0.9714
55957PA0370001	Gold	18	196,411	165,247	0.8413	0.8312	0.9879
55957PA0370002	Gold	18	194,119	159,540	0.8219	0.8025	0.9764
55957PA0380001	Silver	18	186,714	139,803	0.7488	0.7032	0.9392
55957PA0270023	Gold	11	129,652	112,199	0.8654	0.8681	1.0031
55957PA0270026	Silver	9	99,577	75,106	0.7542	0.7102	0.9416
55957PA0290024	Gold	30	272,269	235,618	0.8654	0.8681	1.0031
55957PA0290027	Silver	31	264,099	199,197	0.7542	0.7102	0.9416
55957PA0270013	Bronze	1	10,769	7,441	0.6910	0.6333	0.9165
55957PA0290021	Bronze	27	223,879	154,699	0.6910	0.6333	0.9165
55957PA0270027	Silver	6	65,867	48,580	0.7375	0.6891	0.9343
55957PA0270025	Silver	14	153,752	113,534	0.7384	0.6902	0.9347
55957PA0290028	Silver	30	253,590	187,035	0.7375	0.6891	0.9343
55957PA0290026	Silver	47	397,449	293,485	0.7384	0.6902	0.9347
55957PA0300003	Gold	1	8,271	6,815	0.8240	0.8056	0.9776
55957PA0300004	Gold	9	75,068	62,907	0.8380	0.8262	0.9859
55957PA0300005	Silver	8	63,196	46,530	0.7363	0.6875	0.9338
55957PA0270033	Gold	18	205,453	167,045	0.8131	0.7898	0.9714
55957PA0290034	Gold	18	158,199	128,624	0.8131	0.7898	0.9714
55957PA0270034	Silver	18	195,156	138,269	0.7085	0.6538	0.9227
55957PA0290035	Silver	18	150,270	106,467	0.7085	0.6538	0.9227
55957PA0270035	Bronze	18	192,961	130,916	0.6785	0.6190	0.9123
55957PA0290036	Bronze	18	148,580	100,806	0.6785	0.6190	0.9123

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First Priority Life Insurance Co.
2021 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - EOY 2019	1.560	64.6%	\$712.13
Movement to ACA Book (from Transitional and New Business)	1.564	35.4%	\$693.55
Overall	1.561	100.0%	

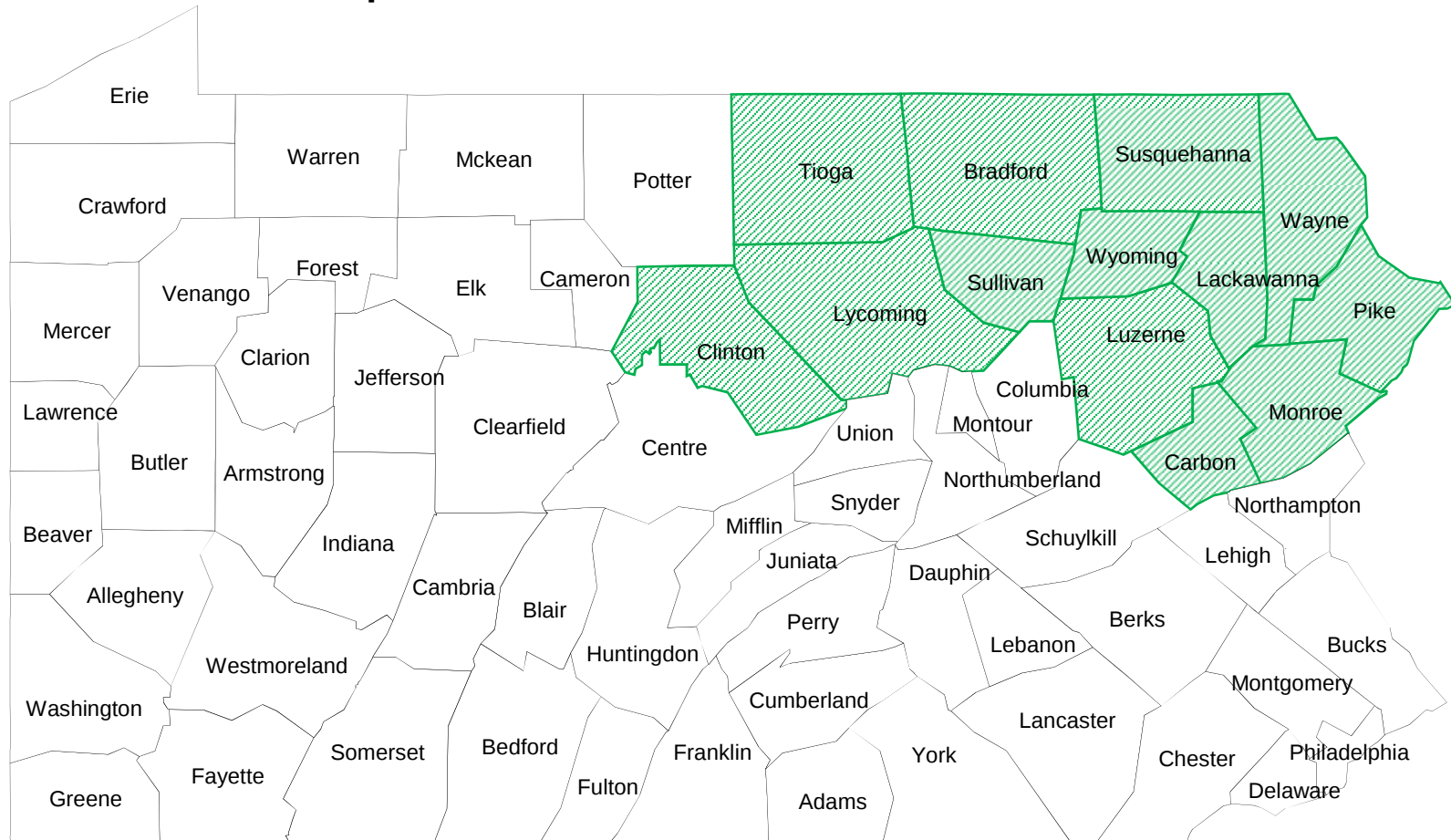
Child Capping Adjustment	1.005
Average Age Factor	1.553
Geographic Factor	1.000
Tobacco Surcharge (Not Applicable)	1.000

Area Factors						
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership	
PA	015	Bradford	R-PA003	1.00	5.40%	
PA	025	Carbon	R-PA003	1.00	5.75%	
PA	035	Clinton	R-PA003	1.00	0.65%	
PA	069	Lackawanna	R-PA003	1.00	21.20%	
PA	079	Luzerne	R-PA003	1.00	29.66%	
PA	081	Lycoming	R-PA003	1.00	7.25%	
PA	089	Monroe	R-PA003	1.00	11.25%	
PA	103	Pike	R-PA003	1.00	1.92%	
PA	113	Sullivan	R-PA003	1.00	0.76%	
PA	115	Susquehanna	R-PA003	1.00	3.81%	
PA	117	Tioga	R-PA003	1.00	2.33%	
PA	127	Wayne	R-PA003	1.00	7.25%	
PA	131	Wyoming	R-PA003	1.00	2.79%	

2020 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

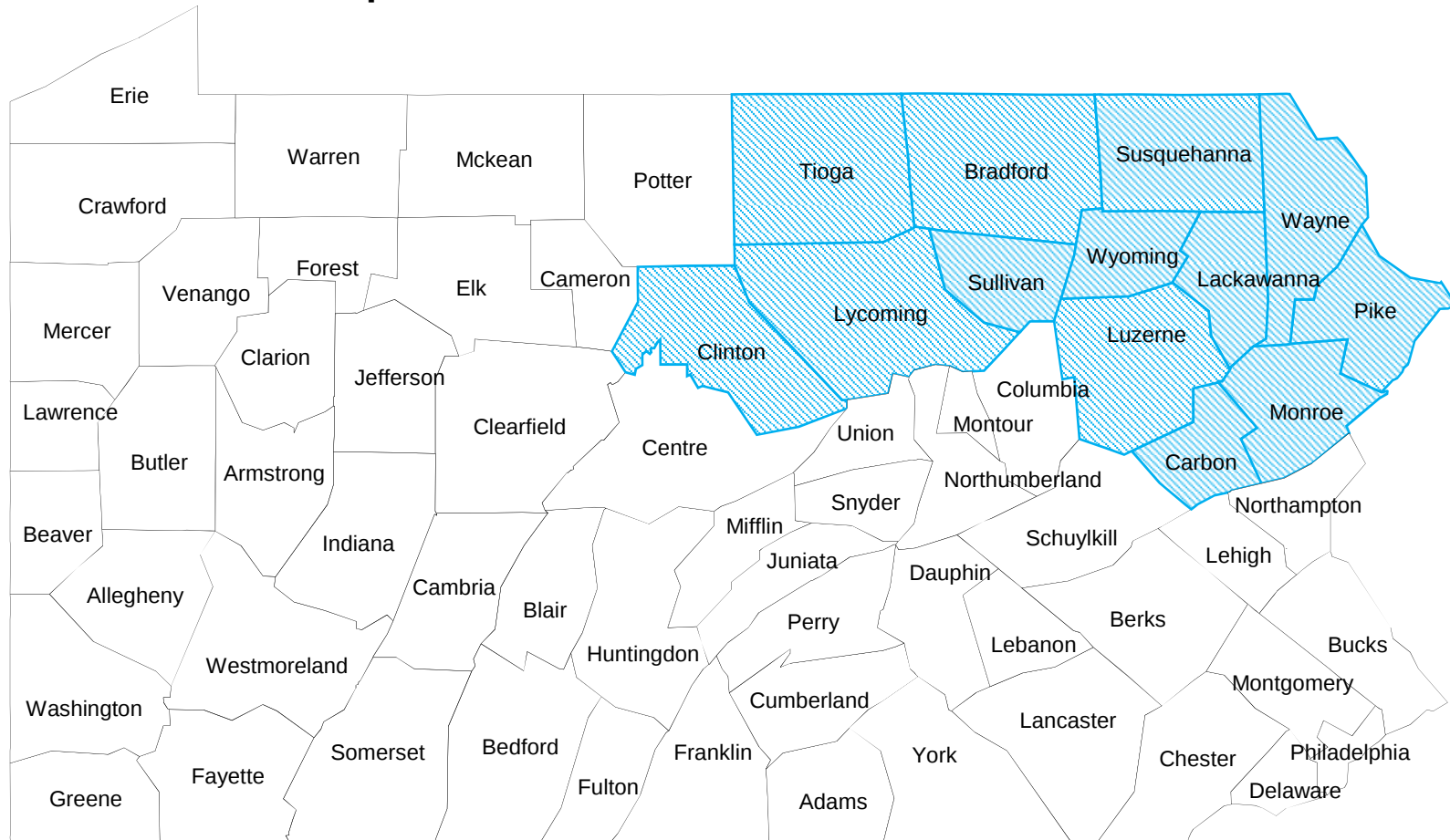
 : 2020 on-exchange service area

 : 2020 off-exchange only service area

2021 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

 : 2021 on-exchange service area

 : 2021 off-exchange only service area

**First Priority Life Insurance Company's Response to Objection Letter Dated
06/16/2020**

Product Name: FPLIC Small Group 2021 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-132380627

Objection Letter Status: Disapproved

Objection Letter Date: 06/16/2020

Respond By Date:

Response Date: 06/23/2019

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “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 FPLIC 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.
 - 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 7.8% 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:

- a) Please see the worksheet labeled “Q#1a” in the “PID Response Exhibits FPLIC 06232020.xlsx” file included with this response for the above requested results.
- b) The claims trend in 2018 was artificially low due to claimants with high claims that incurred claims in 2017, then left coverage in 2018. Based on the provided trend support, the 4 year average trend from 2015-2019 is 9.4%, which is in line with the assumed trend of 9.4%. There is also expected increase in cost due to more expensive drug treatments and new technologies.

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 lower-risk transitional groups will retain their transitional coverage from 2019 to 2021.
 - ii. That any new groups insured by 2021 will be of higher morbidity.

Response:

The Company has observed declining enrollment over the past few years, which we expect will continue through the projection period.

The Company is expecting about a 38.8% increase in morbidity from the experience period to the projection period primarily due to the transitional business that is included in the Company’s single risk pool.

- 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 FPLIC 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 FPLIC 06232020.xlsx” file included in this response in a worksheet labeled “Q#2”.

To develop our 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 Northeastern 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 based on their prospective risk level as of December 2019 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 for each risk level. The third category is for business that Highmark is expected to gain throughout 2020 and 2021. For this company, we expect that the new business will have the same allowed claim levels and demographics as the business that Highmark has 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 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 FPLIC 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 a detailed quantitative exhibit displaying the development of the projected 2021 risk transfer assumption. In providing your response, please include the following information:

- a. The Company's actual 2019 PLRS, ARF, IU, and GCF factors for 2019.
- b. The Company's projected 2021 PLRS, ARF, IU, and GCF factors for 2021. Please provide justification to the extent the projected 2021 factors are different than the 2019 factors.
- c. Pennsylvania projected state average premium PMPM (prior to the application of the 0.86 adjustment), PLRS, ARF, IU, and GCF for the small group market for 2021.
- d. Please provide a comparison of the Company's expected 2019 risk adjustment transfer amount

to its projected 2021 risk adjustment transfer amount and, to the extent they are different, identify the primary driver(s) of the observed difference.

Response:

[REDACTED]

5. Please provide a detailed quantitative exhibit displaying the development of the proposed network factors and demonstrate that the differences between the factors are justified relative to actual anticipated cost differences between the networks. In providing your response, please demonstrate why it is appropriate to change the network factors relative to the most recently approved filing.

Response:

The increase in network factor of 1% compared to the last approved filing is due to an expansion of the drug formulary for all FPLIC plans in 2021.

The network discount factors included in the initial submission of this filing apply to specific plan designs offered in the various service zones, which are also listed in Table 14 of the PID Actuarial Memorandum next to the current factors. These factors are evaluated each year to reflect the impact of anticipated network cost and utilization changes between the experience period and the projection period. The proposed factors will better align premium with the expected costs in the projection period. Note the network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing are before normalization is applied. The network discount factors shown in Column 6 of the Supplemental Exhibits included in the initial submission of this filing are normalized to account for the average network discount factor.

The following are additional questions or comments from the PID:

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

Response:

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

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

Response:

[REDACTED]

3. 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 FPLIC 06232020.xlsx” file included in this response in a worksheet labeled “PID Q#3”.

4. 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.

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

Response:

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

6. Please provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 - approved, Q2 2021/ Q2 2020 - approved, Q3 2021/Q3 2020 - approved, and Q4 2021/Q4 2020 - approved) groups will see if the proposed rates are approved.

Response:

The requested exhibit has been included in the “PID Response Exhibits FPLIC 06232020.xlsx” file included in this response in a worksheet labeled “PID Q#6”.

First Priority Life Insurance Company, Inc

2021 Small Group 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)		1.1200
2019 Average Benefit Richness Factor	(2)		1.1144
Change in Induced Demand	(3)	$= ((2)/(1))^{.5}-1$	0.25%

First Priority Life Insurance Company
2021 Small Group 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 [FPLIC ACA, Northeastern region]	(1)		\$ 708.08	*Note that these claims imply the same Network, Age, Area, and Induced Demand Characteristics as the Total Highmark NEPA block
Calendar year 2019 allowed claims PMPM [FPLIC GM + ACA, Northeastern region]	(2)		\$ 510.26	
Change in Morbidity	(3)	=(1)/(2)	1.388	*From '1 Data', cell M37

CY 2019 Experience for all of Highmark's NEPA Small Group ACA and Transitional business	
2019 Member Months	351,270
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$531.18
2019 Age Factor	1.555
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.114
2019 Network Factor	0.890

CY 2019 Experience for those in Highmark's NEPA ACA block at the end of the year	
2019 Member Months	54,025
2021 Expected Member Months, Post Lapse	25,694
Percentage of Membership in 2021	64.6%
2019 Completed Allowed \$PMPM	\$728.00
2019 Age Factor	1.560
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.128
2019 Network Factor	0.856

CY 2019 Experience for Transitional business expected to move to the ACA by 2021	
2019 Member Months	1,037
2021 Expected Member Months	1,023
Percentage of Membership in 2021	2.6%
2019 Completed Allowed \$PMPM	\$857.51
2019 Age Factor	1.614
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.115
2019 Network Factor	0.908

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Healthier than current block)	
2019 Member Months	-
2021 Expected Member Months	13,056
Percentage of Membership in 2021	32.8%
2019 Completed Allowed \$PMPM	\$695.87
2019 Age Factor	1.560
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.128
2019 Network Factor	0.856

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	55,062
2021 Expected Member Months	39,773
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 720.78
2019 Age Factor	1.561
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.127
2019 Network Factor	0.857

Factor to adjust the morbidity level from the total northeastern PA block to the expected morbidity in Highmark's average ACA block in 2021	1.388
Base allowed claims PMPM for Transitional and ACA business in 2021, rebate adjusted, excluding capitations	\$ 510.02
2019 allowed claims PMPM for FPLIC ACA business in 2021	\$ 708.08

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

First Priority Life Insurance Company
2021 Small Group Rate Filing
Member Months by Age

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	45495	43208	4798	4517	5023	5404	5459	5588	5667	5520	5712	5999	4889	3933	4306	4162	4281	4724	4653	4402	4642	4851	5056	4958	4696	4751	4755	4849	4979	4581	4994	5339	5468	6186	7022	7741	7573	7533	7560	7666	8319	8304	8476	8021	8153	8466	8091	8169	7638	7117	5550	10914							

First Priority Life Insurance Company, Inc
2021 Small Group Rate Filing

PID Question #3

	2014	2015	2016	2017	2018	2019
Member Months		37,811	56,800	82,402	98,283	75,285
Premium		\$19,196,359	\$29,867,463	\$44,631,903	\$57,761,055	\$54,182,250
Incurred Claims		\$17,438,090	\$29,078,001	\$42,597,400	\$49,119,447	\$44,324,043
Admin Expense	N/A	\$2,671,000	\$3,064,064	\$4,818,973	\$6,253,544	\$4,797,678
Taxes and Fees		\$0	\$1,303,469	\$942,224	\$2,405,305	\$1,057,268
UW Gain/Loss		(\$912,730)	(\$3,578,071)	(\$3,726,693)	(\$17,241)	\$4,003,261
UW Gain Loss PMPM		(\$24.14)	(\$62.99)	(\$45.23)	(\$0.18)	\$53.17

First Priority Life Insurance Company
2021 Small Group Rate Filing
Average Rate Change by Quarter

Asset ID		Plan Name	2022 Plan			2023 Plan			2024 Plan			2025 Plan			2026 Plan			2027 Plan			2028 Plan			2029 Plan			2030 Plan			
			Plan	Base	Rate	Rate	Plan	Base	Rate	Rate	Plan	Base	Rate	Rate	Plan	Base	Rate	Rate	Plan	Base	Rate	Rate	Plan	Base	Rate	Rate	Plan	Base	Rate	Rate
10039740000001	BlueRun PFC Platform 12	S	625.00	571.77	18	9.5%	646.15	574.09	38.0	6.0%	654.00	578.87	11.0	13.0%	669.56	580.00	10	14.0%	686.11	581.00	10	14.0%	703.77	582.00	10	14.0%	722.60	583.00	10	14.0%
10039740000002	BlueRun PFC Platform 12	S	611.00	559.00	9.0	5.0%	619.10	559.00	17.0	6.0%	627.00	559.00	11.0	13.0%	635.11	560.00	10	14.0%	643.22	561.00	10	14.0%	651.33	562.00	10	14.0%	659.44	563.00	10	14.0%
10039740000003	BlueRun PFC Platform 12	S	560.22	522.00	8.0	5.0%	568.41	523.13	17.13	6.0%	576.60	523.87	11.0	13.0%	584.86	524.60	10	14.0%	593.05	525.33	10	14.0%	601.24	526.00	10	14.0%	609.43	527.00	10	14.0%
10039740000004	BlueRun PFC Gold 2	S	96.28	89.00	9.0	11.0%	105.06	90.36	13.0	11.0%	113.84	91.66	11.0	16.0%	122.62	92.98	10	16.0%	131.40	94.34	10	16.0%	140.18	95.70	10	16.0%	148.96	97.02	10	16.0%
10039740000005	BlueRun PFC Gold 2	S	498.40	470.00	5.0	5.0%	498.40	470.00	14.00	6.0%	502.40	470.00	11.0	13.0%	506.40	471.00	10	14.0%	510.40	472.00	10	14.0%	514.40	473.00	10	14.0%	518.40	474.00	10	14.0%
10039740000006	BlueRun PFC Gold 2	S	36.28	34.73	20	11.2%	36.87	34.73	14.00	11.0%	37.46	34.73	11.0	16.0%	38.05	35.72	10	16.0%	38.64	36.72	10	16.0%	39.23	37.72	10	16.0%	39.82	38.72	10	16.0%
10039740000007	BlueRun PFC Gold 2	S	478.00	450.00	6.0	5.0%	478.00	450.00	14.00	6.0%	482.00	450.00	11.0	13.0%	486.00	451.00	10	14.0%	490.00	452.00	10	14.0%	494.00	453.00	10	14.0%	498.00	454.00	10	14.0%
10039740000008	BlueRun PFC Gold 2	S	520.00	490.00	5.0	5.0%	520.00	490.00	14.00	6.0%	524.00	490.00	11.0	13.0%	528.00	491.00	10	14.0%	532.00	492.00	10	14.0%	536.00	493.00	10	14.0%	540.00	494.00	10	14.0%
10039740000009	BlueRun PFC Gold 2	S	520.00	497.00	10.0	13.0%	543.75	498.12	17.00	13.0%	567.50	502.50	11.0	16.0%	591.25	506.50	10	16.0%	615.00	510.75	10	16.0%	638.75	515.00	10	16.0%	662.50	520.00	10	16.0%
10039740000010	BlueRun PFC Gold 2	S	512.00	480.00	6.0	5.0%	512.00	480.00	14.00	6.0%	516.00	480.00	11.0	13.0%	520.00	481.00	10	14.0%	524.00	482.00	10	14.0%	528.00	483.00	10	14.0%	532.00	484.00	10	14.0%
10039740000011	BlueRun PFC Gold 6	S	474.00	430.51	6	8.1%	480.61	430.51	40.0	8.0%	486.61	430.51	14.0	16.0%	492.61	430.51	10	16.0%	498.61	430.51	10	16.0%	504.61	430.51	10	16.0%	510.61	430.51	10	16.0%
10039740000012	BlueRun PFC Platform 12	S	490.00	458.02	6	6.0%	496.02	458.02	14.0	6.0%	502.02	458.02	11.0	13.0%	508.02	459.00	10	14.0%	514.02	460.00	10	14.0%	520.02	461.00	10	14.0%	526.02	462.00	10	14.0%
10039740000013	BlueRun PFC Platform 12	S	441.00	406.26	128	9.5%	452.00	406.26	13.0	14.0%	463.00	406.26	14.0	14.0%	474.00	407.00	10	14.0%	485.00	408.00	10	14.0%	496.00	409.00	10	14.0%	507.00	410.00	10	14.0%
10039740000014	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000015	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000016	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000017	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000018	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000019	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000020	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000021	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000022	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000023	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000024	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000025	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000026	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000027	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000028	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000029	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000030	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000031	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000032	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000033	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000034	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000035	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000036	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000037	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039740000038	BlueRun PFC Platform 12	S	424.00	392.31	128	9.5%	435.00	392.31	13.0	14.0%	446.00	392.31	14.0	14.0%	457.00	393.00	10	14.0%	468.00	394.00	10	14.0%	479.00	395.00	10	14.0%	490.00	396.00	10	14.0%
10039																														

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/07/2020**

Product Name: FPLIC Small Group 2021 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-132380627

Objection Letter Status: Disapproved

Objection Letter Date: 07/07/2020

Respond By Date: 07/16/2020

Response Date: 07/16/2020

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “Company”) Small Group 2021 ACA Rate Filing Objection Letter dated 07/07/2020. 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 FPLIC 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 NEPA, but the URRT is just FPLIC experience. The projected 2021 enrollment matches the projected enrollment on the URRT.

b. Please update the trend support exhibit shown in the "Supplemental Exhibits" excel file to normalize for the impact of large claims (defined as the company believes reasonable for the purpose of trend analysis) for calendar years 2017 through 2019. If the average annual change in normalized allowed claim PMPM from 2017 to 2019 is lower than the filed 9.4% trend assumption, please provide quantitative support (including, but not limited to, expected increase in cost due to more expensive drug treatments and new technologies as specifically discussed in the response to question 1) demonstrating that the filed 9.4% trend is reasonable.

Response:

The Company's trend analysis and the supporting trend exhibits normalize for large claims by establishing a regression for the incurred large claim experience over time.

As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for the Small Group ACA business is normalized for such effects as benefit leveraging, population demographics, changes in fee schedules, high dollar claims and external trend drivers. A statistical regression is applied to the historical claim levels to establish an appropriate starting point for the claims projection. The projection of claims would consider such things as anticipated 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. 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 some of the known trend drivers. Please see the exhibit named “Question #1b” in the supplemental exhibits file submitted with this response for a reproduction of the Trend exhibit, with specific drivers identified.

Some of the specific items impacting our pricing trend of 9.4% (6.0% cost, 3.2% utilization) include:

- 3.1% due to changes in claims costs arising out of negotiated provider contracts
- 1.3% due to new treatment options anticipated in pharmacy claims from pharmaceuticals in the drug pipeline
- 4.7% due to underlying regression trend levels that would capture such additional items as provider cost-shifting, aging, and changes in utilization patterns

The average normalized allowed claims from 2017 to 2019 is 7.8%. While this is lower than the filed trend assumption of 9.4%, 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 discussed above. 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 these additional drivers of trend.

c. 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).

Response:

As discussed in the Actuarial Memorandum, and further expounded upon in the answer to Question #1b above, 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.

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 has historically declined and continues to decline through year-to-date 2020.

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 decreased from the end of calendar year 2019. 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 in 2020, as well as aggressive rate actions anticipated to be taken for 2021.

b. For each cohort (e.g., CY 2019 Experience for those in Highmark's NEPA 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 52.44% 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 54,025 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 0.95587 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:

This Company has seen an unusual amount of high dollar claims in its experience period. While these claims are expected to persist in the Company's current business because they are being caused by chronic conditions, it is unreasonable to expect that new business will also have an abnormally high occurrence of these high cost, chronic conditions. So, we compared the claims distribution and the prevalence of these high cost cases in this company to those in other companies, and we came up with a reasonable level of these shock claimants to remove in order to come up with a more appropriate expectation for the claim cost of these new members. As further justification for our adjustment, we compared the national rate of prevalence for the specific chronic conditions driving these high claims to the rate of prevalence in this Company's population. That analysis also showed that, on a percent basis, we had many times more people with these high cost chronic conditions than an average commercial population should. You can see the comparable allowed claims PMPMs in the "Question #2c" worksheet.

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. Please provide a detailed quantitative exhibit demonstrating that the anticipated changes in morbidity within the ACA covered population are small enough such that accounting for the change in morbidity in the assumed 2021 risk transfer is not necessary. Although the proposed morbidity adjustment might be considered relatively small, please also provide a detailed quantitative exhibit comparing the currently assumed 2021 risk transfer amount with that which would be projected if the anticipated change in morbidity were accounted for in its calculation.

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 Northeastern 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 FPLIC’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. Please provide a detailed quantitative exhibit displaying the development of the projected statewide average PLRS, ARF, GCF, AV, IDF, and premium PMPM underlying the 2021 risk transfer estimate that are shown in the response to question 4 from the objection responses dated 6/23/2020. In providing your response, please provide an exhibit which also displays the assumed statewide average PLRS, ARF, GCF, AV, IDF, and premium PMPM underlying the 2019 risk transfer estimate.

Response:

[Redacted]

The following are additional questions or comments from the PID:

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

2. 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.

3. 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.

First Priority Life Insurance Company (FPLIC)

2021 Small Group ACA Rate Filing

Derivation of Change in Induced Demand

2019 Experience					
Experience Plans	Metal	Member Months	Average Age Factor	Average Area Factor	IDF Factor (2019 estimated under new PID Method)
Transistional Experience	Transitional	276031	1.553819096	1	1.1117286
55957PA027000700	Platinum	2343	1.569464362	1	1.184185184
55957PA027001100	Gold	5501	1.559465006	1	1.103747207
55957PA029002100	Bronze	911	1.587104281	1	1.040293569
55957PA027001700	Gold	1656	1.5491093	1	1.136442694
55957PA029001600	Gold	7899	1.556639068	1	1.103747207
55957PA027001600	Platinum	1439	1.424862404	1	1.177437752
55957PA029000800	Platinum	1898	1.619589041	1	1.177437752
55957PA029000200	Platinum	6264	1.565417944	1	1.172412316
55957PA029000700	Platinum	3323	1.576342763	1	1.184185184
55957PA029002900	Gold	4833	1.487309539	1	1.097300708
55957PA029003200	Gold	2863	1.615772965	1	1.070593454
55957PA027002900	Gold	888	1.463300676	1	1.070593454
55957PA029002700	Silver	602	1.77442691	1	1.052940578
55957PA029001100	Gold	3054	1.647865095	1	1.113024431
55957PA029002800	Silver	740	1.738952703	1	1.054199105
55957PA027001800	Gold	322	1.562298137	1	1.092694353
55957PA029001300	Gold	3006	1.499351963	1	1.109768324
55957PA029001400	Gold	421	1.475420428	1	1.094327311
55957PA027000200	Platinum	6095	1.512500902	1	1.172412316
55957PA029002200	Gold	3406	1.472593071	1	1.136442694
55957PA029003100	Gold	618	1.631339806	1	1.073846217
55957PA027002700	Silver	619	1.487859451	1	1.054199105
55957PA027002600	Silver	254	1.403811024	1	1.052940578
55957PA027003200	Gold	130	2.059169231	1	1.074621085
55957PA029000600	Platinum	1223	1.569022077	1	1.156810813
55957PA027000800	Gold	1242	1.584980676	1	1.113024431
55957PA027000600	Platinum	1106	1.573137432	1	1.156810813
55957PA029001200	Gold	1029	1.484831876	1	1.092694353
55957PA027000900	Gold	1040	1.679581731	1	1.109768324
55957PA027003000	Gold	1592	1.588230528	1	1.097300708
55957PA028000100	Bronze	33	1.560727273	1	1.035700193
55957PA029003000	Gold	933	1.572957128	1	1.079417907
55957PA027001300	Bronze	78	1.711871795	1	1.040293569
55957PA030000100	Platinum	2519	1.638841604	1	1.157088147
55957PA030000200	Gold	1911	1.536362114	1	1.105413801
55957PA027003100	Gold	139	1.682510791	1	1.079417907
55957PA027002800	Gold	96	1.936270833	1	1.073846217
55957PA029002400	Gold	533	1.396637899	1	1.134447401
55957PA028000400	Gold	265	1.744490566	1	1.11052617
55957PA027001000	Gold	223	1.262892377	1	1.094327311
55957PA027002400	Silver	174	1.862252874	1	1.05695527
55957PA028000200	Bronze	127	1.993322835	1	1.035143209
55957PA028000300	Silver	88	1.720465909	1	1.068993796
55957PA029002500	Silver	668	1.585844311	1	1.05695527
55957PA029002600	Silver	720	1.755294444	1	1.055196348
55957PA027002300	Gold	148	1.247628378	1	1.134447401
55957PA027002500	Silver	255	1.556698039	1	1.055196348
55957PA029003300	Gold	12	1.170333333	1	1.074621085

*Average of all Transistional Plans ID Factors

2021 Projections					
Plan Name	HIOS	Pricing AV	Benefit Richness	Worksheet II Projected Member Months	% of Enrollment
BlueCare PPO Platinum 12	55957PA0270007	93.2%	1.1762	1212	3.0%
BlueCare PPO Platinum 13	55957PA0270016	92.3%	1.1687	1020	2.5%
BlueCare PPO Platinum 2	55957PA0270002	91.8%	1.1647	3720	9.1%
BlueCare PPO Platinum 11	55957PA0270006	89.8%	1.1485	480	1.2%
BlueCare PPO Gold 27	55957PA0270017	87.2%	1.1285	1080	2.6%
BlueCare PPO Gold 15	55957PA0270018	80.5%	1.0833	216	0.5%
BlueCare PPO Gold 12	55957PA0270008	83.8%	1.1044	660	1.6%
BlueCare PPO Gold 18	55957PA0270009	83.5%	1.1025	1176	2.9%
BlueCare PPO Gold 24	55957PA0270011	83.9%	1.1050	2808	6.8%
BlueCare PPO Gold 10	55957PA0270030	82.1%	1.0930	516	1.3%
BlueCare PPO Gold 2	55957PA0270031	78.8%	1.0732	192	0.5%
BlueCare PPO Gold 29	55957PA0270032	79.7%	1.0779	72	0.2%
BlueCare PPO Gold 6	55957PA0270028	77.9%	1.0677	48	0.1%
BlueCare PPO Gold 9	55957PA0270029	77.2%	1.0639	420	1.0%
BlueCare Custom PPO Platinum 12	55957PA0290007	93.2%	1.1762	1476	3.6%
BlueCare Custom PPO Platinum 13	55957PA0290008	92.3%	1.1687	756	1.8%
BlueCare Custom PPO Platinum 2	55957PA0290002	91.8%	1.1647	4044	9.9%
BlueCare Custom PPO Platinum 11	55957PA0290006	89.8%	1.1485	1092	2.7%
BlueCare Custom PPO Gold 27	55957PA0290022	87.2%	1.1285	2196	5.4%
BlueCare Custom PPO Gold 15	55957PA0290012	80.5%	1.0833	588	1.4%
BlueCare Custom PPO Gold 12	55957PA0290011	83.8%	1.1044	1656	4.0%
BlueCare Custom PPO Gold 18	55957PA0290013	83.5%	1.1025	1596	3.9%
BlueCare Custom PPO Gold 24	55957PA0290016	83.9%	1.1050	3984	9.7%
BlueCare Custom PPO Gold 10	55957PA0290029	82.1%	1.0930	1128	2.8%
BlueCare Custom PPO Gold 2	55957PA0290030	78.8%	1.0732	516	1.3%
BlueCare Custom PPO Gold 6	55957PA0290031	77.9%	1.0677	384	0.9%
BlueCare Custom PPO Gold 9	55957PA0290032	77.2%	1.0639	780	1.9%
BlueCare Custom PPO Gold 29	55957PA0290033	79.7%	1.0779	108	0.3%
BlueCare QHD PPO Gold 1	55957PA0280004	83.7%	1.1034	348	0.8%
AffordaBlue Platinum 1	55957PA0300001	89.3%	1.1446	1416	3.5%
AffordaBlue Gold Option 1	55957PA0300002	81.3%	1.0880	684	1.7%
Lehigh Valley Flex Blue PPO \$500	55957PA0370001	84.1%	1.1065	216	0.5%
Lehigh Valley Flex Blue PPO \$1250	55957PA0370002	82.2%	1.0936	216	0.5%
Lehigh Valley Flex Blue PPO HDHP \$3000	55957PA0380001	74.9%	1.0519	216	0.5%
BlueCare PPO Gold 28	55957PA0270023	86.5%	1.1235	132	0.3%
BlueCare PPO Silver 13	55957PA0270026	75.4%	1.0546	108	0.3%
BlueCare Custom PPO Gold 28	55957PA0290024	86.5%	1.1235	360	0.9%
BlueCare Custom PPO Silver 13	55957PA0290027	75.4%	1.0546	372	0.9%
BlueCare PPO Bronze 4	55957PA0270013	69.1%	1.0265	12	0.0%
BlueCare Custom PPO Bronze 4	55957PA0290021	69.1%	1.0265	324	0.8%
BlueCare PPO Silver 14	55957PA0270027	73.8%	1.0464	72	0.2%
BlueCare PPO Silver 12	55957PA0270025	73.8%	1.0468	168	0.4%
BlueCare Custom PPO Silver 14	55957PA0290028	73.8%	1.0464	360	0.9%
BlueCare Custom PPO Silver 12	55957PA0290026	73.8%	1.0468	564	1.4%
AffordaBlue Gold 2	55957PA0300003	82.4%	1.0950	12	0.0%
AffordaBlue Gold 3	55957PA0300004	83.8%	1.1042	108	0.3%
AffordaBlue Silver 1	55957PA0300005	73.6%	1.0458	96	0.2%
BlueCare PPO Gold 30	55957PA0270033	81.3%	1.0880	216	0.5%
BlueCare Custom PPO Gold 30	55957PA0290034	81.3%	1.0880	216	0.5%
BlueCare PPO Silver 15	55957PA0270034	70.9%	1.0335	216	0.5%
BlueCare Custom PPO Silver 15	55957PA0290035	70.9%	1.0335	216	0.5%
BlueCare PPO Bronze 5	55957PA0270035	67.8%	1.0218	216	0.5%
BlueCare Custom PPO Bronze 5	55957PA0290036	67.8%	1.0218	216	0.5%

Change in Induced Demand Calculation	Reference	Formula	Result
2021 Average Benefit Richness Factor	(1)		1.1200
2019 Average Benefit Richness Factor	(2)		1.1144
Change in Induced Demand	(3)	$= (((2)/(1))^{.5})-1$	0.25%

First Priority Life Insurance Company (FPLIC)

2021 Small Group ACA Rate Filing

Question #1b - Trend Support

Incurred Month	Members	Total Normalized Allowed PMPM	12-Month Moving Average PMPM	2-Year Average Annual Trend
Jan-17	6,548	\$ 938.40		
Feb-17	6,578	\$ 780.03		
Mar-17	6,588	\$ 963.18		
Apr-17	6,721	\$ 874.92		
May-17	6,761	\$ 858.04		
Jun-17	6,823	\$ 798.25		
Jul-17	6,829	\$ 804.16		
Aug-17	6,836	\$ 777.70		
Sep-17	6,919	\$ 973.29		
Oct-17	7,116	\$ 875.01		
Nov-17	7,267	\$ 810.27		
Dec-17	7,392	\$ 882.15	\$860.99	
Jan-18	7,918	\$ 967.09		
Feb-18	7,903	\$ 849.18		
Mar-18	7,964	\$ 921.18		
Apr-18	8,006	\$ 827.02		
May-18	8,099	\$ 951.30		
Jun-18	8,081	\$ 868.97		
Jul-18	8,130	\$ 848.09		
Aug-18	8,187	\$ 900.09		
Sep-18	8,357	\$ 750.02		
Oct-18	8,420	\$ 905.40		
Nov-18	8,507	\$ 836.16		
Dec-18	8,557	\$ 808.84	\$868.68	
Jan-19	7,587	\$1,045.12		
Feb-19	7,295	\$ 954.59		
Mar-19	7,167	\$ 950.12		
Apr-19	6,908	\$1,053.03		
May-19	6,671	\$1,080.37		
Jun-19	6,389	\$ 978.13		
Jul-19	6,178	\$ 936.44		
Aug-19	6,017	\$ 940.38		
Sep-19	5,768	\$1,072.44		
Oct-19	5,502	\$1,027.67		
Nov-19	5,202	\$ 934.78		
Dec-19	5,202	\$1,039.82	\$1,001.35	7.8%
Jan-20	5,202	\$1,174.39		
Feb-20	5,202	\$1,098.65		
Mar-20	5,202	\$1,183.15		
Apr-20	5,202	\$1,153.90		
May-20	5,202	\$1,048.21		
Jun-20	5,202	\$1,102.45		
Jul-20	5,202	\$1,123.63		
Aug-20	5,202	\$1,047.94		
Sep-20	5,202	\$1,097.34		
Oct-20	5,202	\$1,116.29		
Nov-20	5,202	\$1,079.66		
Dec-20	5,202	\$1,178.56	\$1,117.01	
Jan-21	5,202	\$1,194.95		
Feb-21	5,202	\$1,166.70		
Mar-21	5,202	\$1,311.71		
Apr-21	5,202	\$1,239.44		
May-21	5,202	\$1,137.05		
Jun-21	5,202	\$1,182.76		
Jul-21	5,202	\$1,169.44		
Aug-21	5,202	\$1,161.32		
Sep-21	5,202	\$1,180.97		
Oct-21	5,202	\$1,166.80		
Nov-21	5,202	\$1,203.84		
Dec-21	5,202	\$1,232.83	\$1,195.65	9.3%

Total Projection Trend: 9.3%

Components of Trend:

Cost - Contracting Trend 3.1%

Cost - New Therapies 1.3%

Cost - Core Trend 2.9%

Utilization - Core Trend 1.7%

4.7%

Component Cost Trend: 7.5%

Component Utilization Trend: 1.7%

Final Pricing Trends (within reasonable range):

Pricing Cost Trend: 6.0%

Pricing Utilization Trend: 3.2%

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First Priority Life Insurance Company (FPLIC)
2021 Small Group 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 [FPLIC ACA, Northeastern region]	(1)		\$ 708.08
Calendar year 2019 allowed claims PMPM [FPLIC GM + ACA, Northeastern region]	(2)		\$ 510.26
Change in Morbidity	(3)	=(1)/(2)	1.388

*Note that these claims imply the same Network, Age, Area, and Induced Demand Characteristics as the Total Highmark NEPA block
*From 'I Data', cell M37

CY 2019 Experience for all of Highmark's NEPA Small Group ACA and Transistional business	
2019 Member Months	351,270
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$531.18
2019 Age Factor	1.555
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.114
2019 Network Factor	0.890

CY 2019 Experience for those in Highmark's NEPA ACA block at the end of the year	
2019 Member Months	54,025
2021 Expected Member Months, Post Lapse	25,694
Percentage of Membership in 2021	64.6%
2019 Completed Allowed \$PMPM	\$728.00
2019 Age Factor	1.560
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.128
2019 Network Factor	0.856

Lapse Rate
52.44%

CY 2019 Experience for Transistional business expected to move to the ACA by 2021	
2019 Member Months	1,037
2021 Expected Member Months	1,023
Percentage of Membership in 2021	2.6%
2019 Completed Allowed \$PMPM	\$857.51
2019 Age Factor	1.614
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.115
2019 Network Factor	0.908

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Healthier than current block)	
2019 Member Months	-
2021 Expected Member Months	13,056
Percentage of Membership in 2021	32.8%
2019 Completed Allowed \$PMPM	\$695.87
2019 Age Factor	1.560
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.128
2019 Network Factor	0.856

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	55,062
2021 Expected Member Months	39,773
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 720.78
2019 Age Factor	1.561
2019 Area Factor	1.000
2019 Induced Utilization Factor	1.127
2019 Network Factor	0.857

Factor to adjust the morbidity level from the total northeastern PA block to the expected morbidity in Highmark's average ACA block in 2021	1.388
Base allowed claims PMPM for Transistional and ACA business in 2019, rebate adjusted, excluding capitations	\$ 510.02
2019 allowed claims PMPM for FPLIC ACA business in 2021	\$ 708.08

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

First Priority Life Insurance Company (FPLIC)

2021 Small Group Rate Filing

Derivation of New Business Morbidity Adjustment Factor

2019 Uncompleted Allowed Claims with All Members in ACA at EOY
2019 Uncompleted Allowed Claims (above) removing higher than average shocks
New Business Morbidity Adjustment Factor

\$	712.13
\$	680.71
	0.95587

First Priority Life Insurance Company (FPLIC)

2021 Small Group ACA Rate Filing

Development of Change in Demographics Factor

	Projected Member Months	Age Factor	Allowed Claims	Reference
Full Year 2019 for those in ACA at EOY	25,694	1.560	\$712.13	(1)
Existing 1 to 50 Non-ACA in 2019 to ACA by 2021	1,023	1.614	\$836.32	(2)
New ACA Business in 2020 & 2021	13,056	1.560	\$680.71	(3)
Existing 51 to 100 Moving to ACA in 2020 & 2021	-	1.000	\$-	(4)
ACA Business in 2021	39,773	1.561		(5) = 1/(SUMPRODUCT(B6:B9,1/C6:C9,D6:D9)/SUMPRODUCT(B6:B9,D6:D9))

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

BEP Age Factor	1.555
BEP Area Factor	1.000
ACA Business in 2021 Area Factor	1.000
Change in Demographics Factor	1.004

	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	
	6385	457	572	490	654	663	556	792	616	681	846	912	752	803	952	939	1028	762	1070	739	889	819	813	867	672	894	821
	245.805	27.87	32.715	31.65	33.135	34.155	35.145	37.26	42.075	38.325	38.385	45.435	27.57	20.4	22.965	19.35	27.045	29.61	24.255	24.975	25.5	28.965	23.895	26.25	26.79	23.865	30.375
	45495	4320	4798	4517	5023	5404	5459	5588	5667	5520	5712	5999	4889	3933	4306	4162	4281	4724	4653	4402	4642	4851	5056	4958	4696	4751	4755

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+	
867	793	736	839	821	818	934	1077	1341	1227	1269	1201	1100	1266	1219	1050	1163	1337	1200	1301	1426	1204	1317	908	1167	
26.295	22.905	27.21	28.26	32.505	29.52	41.7	42	47.055	49.65	45.105	47.04	51.63	57.345	58.11	60.585	56.4	48.795	56.7	55.92	52.56	52.575	48.45	45.06	97.455	
4849	4979	4581	4994	5339	5468	6186	7022	7741	7573	7533	7560	7666	8319	8304	8476	8021	8153	8466	8091	8169	7638	7117	5550	10914	