



June 1, 2022

Mr. Michael Humphreys  
Acting Insurance Commissioner  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.  
NAIC #: 95109 / 72052  
Market: Small Group  
Exchange: Off-Exchange  
Effective Date: 01/01/2023  
Avg rate change requested: -32.2%  
Range of rate change requested: -32.5% - -31.7%  
Products: POS, HMO  
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded  
Metal Levels: Silver  
Current # covered lives: 94  
Current # policyholders: 94  
Number of plans offered vs 2022: 2 in 2022; 2 in 2023  
2022 Avg rate change: -20.3%  
HIOS Issuer ID / Binder #: 64844 / AETN-PA23-125113335  
Rate Filing Tracking Number: AETN-133266777, AETN-133266736  
Policy Form(s): HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01  
HI SG HCOC-2023 07  
HI SG-SOB-HMO 14050544 07  
HO SG HCOC-2023 07  
HO SG-SOB-POS-14050545 07  
Form Filing Tracking Number: AETN-133135037, AETN-133135039

Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2023 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

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



for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2023.

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

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

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

Sincerely,

A black rectangular redaction box covering the signature of the sender.

Aetna

# **Attachment I**

# Rate Change Summary

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

Rate request filing ID #AETN-133266777 & AETN-133266736 - 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: | -32.2% <sup>1</sup>                                 |
| Revised requested average rate change: | N/A   |
| Range of requested rate change:        | -32.2% - -32.2%                                     |
| Effective date:                        | 1/1/2023  |
| Mapped Members:                        | 94  |
| Available in:                          | Rating Areas 1-3 and 5-9, certain counties excluded |

### Key information

#### Jan. 2021-Dec. 2021 financial experience

|                            |                |
|----------------------------|----------------|
| Premiums                   | \$1.3 M        |
| Claims                     | \$0.6 M        |
| Administrative expenses    | \$0.1 M        |
| Taxes & fees               | \$0.1 M        |
| Company made (after taxes) | <b>\$0.5 M</b> |

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2023:

|                 |       |
|-----------------|-------|
| Claims:         | 80.2% |
| Administrative: | 16.4% |
| Taxes & fees:   | 1.4%  |
| Profit:         | 2.0%  |

The company expects its annual medical costs to increase **10.3%**.

### Explanation of requested rate change

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

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

## 2023 Pennsylvania Actuarial Memorandum

### 1. Basic Information and Data

#### A. Company Information

|                                 |   |
|---------------------------------|---|
| Company Legal Name:             | Aetna Health, Inc. & Aetna Health Ins. Co.  |
| NAIC #:                         | 95109 / 72052   |
| Market:                         | Small Group Off-Exchange  |
| Effective Date:                 | 01/01/2023  |
| Avg rate change requested:      | -32.2%  |
| Range of rate change requested: | -32.5% - -31.7%   |
| Products:                       | HMO, POS  |
| Rating Areas:                   | Rating Areas 1-3 and 5-9, certain counties excluded   |
| Metal Levels:                   | Silver  |
| Current # covered lives:        | 94  |
| Current # policyholders:        | 94  |
| Number of plans offered:        | 2   |
| HIOS Issuer ID / Binder #:      | 64844 / AETN-PA23-125113335   |
| Rate Filing Tracking Number:    | AETN-133266777, AETN-133266736  |
| Policy Form(s):                 | HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01<br>HI SG HCOC-2023 07, HI SG-SOB-HMO-14050544 07<br>HO SG HCOC-2023 07, HO SG-SOB-POS-14050545 07 |
| Form Filing Tracking Number:    | AETN-133135037, AETN-133135039  |

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

| Effective Date  | Rate Change   | SERFF Filing Tracking #         |
|-----------------|---|---------------------------------|
| January 1, 2014 | Introduction of ACA   | AETN-129037950 & AETN-129037955 |
| July 1, 2014    | Lowered previously filed 3Q14-4Q14 rates by 17%   | AETN-129418257 & AETN-129418258 |
| January 1, 2015 | Filed a 4% increase   | AETN-129621063 & AETN-129621158 |
| July 1, 2015    | Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load | AETN-129920222 & AETN-129920216 |
| January 1, 2016 | Filed a 5% rate increase  | AETN-130046864 & AETN-130046890 |
| April 1, 2016   | Increased previously filed 2Q16-4Q16 rates by 4% to add commissions                               | AETN-130242320 & AETN-130242341 |
| October 1, 2016 | Increased previously filed 4Q16 rates by 10.8%  | AETN-130565130 & AETN-130565135 |
| January 1, 2017 | Filed a 26.5% rate increase   | AETN-130533489 & AETN-130533478 |
| January 1, 2018 | Filed a 5.6% rate increase  | AETN-131033648 & AETN-131033632 |
| January 1, 2019 | Filed a 11.6% rate increase   | AETN-131455854 & AETN-131455863 |
| January 1, 2020 | Filed a 7.8% rate increase  | AETN-131899868 & AETN-131899740 |
| January 1, 2021 | Filed a 6.1% rate increase  | AETN-132320764 & AETN-132330423 |
| January 1, 2022 | Filed a 20.3% rate decrease   | AETN-132730900 & AETN-132731326 |

### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -32.2%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN15 on Table 11 is -32.2%.

### D. Membership Count

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

### E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on these plans have increased from \$8,700 to \$9,100. The HIOS IDs are as follows:

| 2022 HIOS Plan ID | 2022 Plan Name            | 2023 HIOS Plan ID | 2023 Plan Name            |
|-------------------|---------------------------|-------------------|---------------------------|
| 64844PA0060126    | PA Silver QPOS 7000 80/50 | 64844PA0060126    | PA Silver QPOS 7000 80/50 |
| 64844PA0070142    | PA Silver HMO 7000 80%    | 64844PA0070142    | PA Silver HMO 7000 80%    |

### F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022, for AHI.

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

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2022 (for 2021 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 47.6%.

### G. Credibility of Data

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

### H. Trend Identification

The trend values are:

| Service Type            | Unit Cost | Utilization |
|-------------------------|-----------|-------------|
| Facility Inpatient      | 4.7%      | 3.0%        |
| Facility Outpatient     | 3.4%      | 7.0%        |
| Physician               | 1.9%      | 6.5%        |
| Capitation              | 0.0%      | 0.0%        |
| <b>Medical</b>          | 3.6%      | 4.6%        |
|                         |           |             |
| Pharmacy                | 8.9%      | 2.6%        |
| <b>Total (Med + Rx)</b> | 6.7%      | 3.5%        |

The quarterly trend factors for this filing are:

| Effective Quarter | Trend Factor |
|-------------------|--------------|
| 1Q 2023           | 1.000        |
| 2Q 2023           | 1.028        |

|         |       |
|---------|-------|
| 3Q 2023 | 1.057 |
| 4Q 2023 | 1.087 |
| Total   | 1.044 |

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

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

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

### **I. Historical Experience**

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

The actual to expected MLR for the past three experience years are as follows:

| AHI<br>Calendar Year | MLR    |         | Member Months |         |
|----------------------|--------|---------|---------------|---------|
|                      | Actual | Pricing | Actual        | Pricing |
| 2018                 | 78.00% | 87.60%  | 204,457       | 56,796  |
| 2019                 | 80.30% | 88.58%  | 3,410         | 13,482  |
| 2020                 | 81.20% | 86.00%  | 1,578         | 4,722   |

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

Please refer to the file titled *PA\_SG\_64844\_Off\_1Q2023\_Exhibits.pdf* for any exhibits referenced in the sections below.

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

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

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

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023. The annual trend for this filing, applied quarterly, is 11.81%. The application of this factor is shown in Table 5A.

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

### Single Risk Pool Adjustment Factors:

**Change in Morbidity =>** The experience period data includes experience for community-rated policies issued to small employers in 2021 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023. The factor used is 1.114, which represents two years of morbidity change, from the 2021 experience period to the 2023 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

**Change in Demographics =>** Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.085. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

**Paid-to-Allowed Ratio =>** The projected paid to allowed ratio is 69.0%. Paid to allowed ratios are based on 2021 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

**Risk Adjustment – Projection Period =>**

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium, for Silver Off-Exchange plans.

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

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2023.

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

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

## **B. Retention Items**

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2021, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

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

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

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

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

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

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -32.2%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -37.6%
- The change in allowable plan adjusted level components is worth 10.6%
- The change in retention components is worth -5.0%

## **3. Plan Rate Development**

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

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

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

#### *Provider Network:*

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

#### *Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

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

*Admin Costs / Taxes & Fees / Profit or Contingency:*

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

An AV Certification is included in this filing, titled *PA\_SG\_64844\_AV\_Certification\_Off\_2023\_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2022 and 2023 are shown in Columns Z and AA of Table 10. The 2023 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2023 rates while the rates in Column AA are average 2023 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2023 CPAIR is 1.628. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2023 CPAIR is 1.018. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.

#### **5. Plan Factors**

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

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

##### **B. Geographic Factors**

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

##### **C. Network Factors**

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

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

The Service Area composition for this rate filing is the same as the current approved 2022 rate filing.

##### **E. Composite Rating**

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

## 6. Actuarial Certifications

### Reliance

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

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

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

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

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

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



06/01/2022

\_\_\_\_\_  
Aetna

\_\_\_\_\_  
Date

**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

**Table 0. Identifying Information**

|                                 |              |
|---------------------------------|--------------|
| Carrier Name:                   | Metropolitan |
| Product(s):                     | HRG and OPB  |
| Market Segment:                 | Small Group  |
| Rate Effective Date:            | 1/1/2021     |
| Base Period Start Date:         | 1/1/2021     |
| Date of Most Recent Membership: | 2/1/2022     |

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

**Table 1. Number of Members**

|             | Member-months     | Members                           | Member-months           |
|-------------|-------------------|-----------------------------------|-------------------------|
|             | Experience Period | Current Period (as of 02-01-2022) | Projected Rating Period |
| Average Age | 47.0              | 47.0                              | 47.0                    |
| Total       | 6,126             | 94                                | 6,126                   |
| <18         | 107               | 13                                | 107                     |
| 18-24       | 81                | 8                                 | 81                      |
| 25-29       | 77                | 3                                 | 77                      |
| 30-34       | 87                | 9                                 | 108                     |
| 35-39       | 131               | 11                                | 132                     |
| 40-44       | 126               | 12                                | 144                     |
| 45-49       | 77                | 4                                 | 88                      |
| 50-54       | 89                | 7                                 | 84                      |
| 55-59       | 134               | 11                                | 132                     |
| 60-64       | 133               | 13                                | 156                     |
| 65+         | 4                 | 1                                 | 9                       |

**Table 2. Experience Period Claims and Premiums**

| Earned Premium  | Paid Claims   | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HRG) | Allowed Claims (Non-Capitated) | Non-ERB portion of Allowed Claims | Total Prescription Drug Rebates* | Total ERB Capitation | Total Non-ERB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|---|---------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 947,079.45   | \$ 638,668.35 | \$ 632,618.00            | 1,136         | \$ 238,921.00                         | \$ 903,302.00                  | \$                                | \$ 160,982.00                    | \$ 11,824.00         | \$                       | \$ 385,493.31             | \$                               |
| Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates) |               |                          |               |                                       |                                |                                   |                                  |                      |                          |                           | \$ 779.18                        |
| Loss Ratio  |               |                          |               |                                       |                                |                                   |                                  |                      |                          |                           | 47.52%                           |

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

| Service Category                      | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---------------------------------------|-------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital                    | 4.70% | 3.00%        | 0.00%           | 7.84%           | 22.98%  |
| Outpatient Hospital                   | 3.41% | 2.00%        | 0.00%           | 10.65%          | 9.09%   |
| Professional                          | 1.86% | 6.50%        | 0.00%           | 8.48%           | 9.44%   |
| Other Medical                         | 3.41% | 7.00%        | 0.00%           | 10.65%          | 4.85%   |
| Capitation                            |       |              |                 |                 |         |
| Prescription Drugs                    | 8.93% | 2.63%        | 0.00%           | 11.80%          | 57.21%  |
| Total Annual Trend                    |       |              |                 | 10.36%          | 100.00% |
| Months of Trend                       |       |              |                 |                 |         |
| Total Applied Trend Projection Factor |       |              |                 | 1.218           |         |

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

\*\* Assumed equal UPR 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 + HRG) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|-----------------|---------------------|--------------------------|---------|------------------------|--|-----------------------------|---|--------------|
| Jan-18     |                      | \$ 66,204.1     | 0.9994              | \$ 66,944.8              | 10      | 391.7                  |  | \$ 15,420.15                | \$ 105,262.75                                     | 613.1        |
| Feb-18     |                      | \$ 70,343.6     | 0.9997              | \$ 70,366.2              | 10      | 430.7                  |  | \$ 10,846.05                | \$ 106,771.82                                     | 661.0        |
| Mar-18     |                      | \$ 80,527.1     | 0.9996              | \$ 80,524.3              | 10      | 551.7                  |  | \$ 31.12                    | \$ 96,988.00                                      | 684.7        |
| Apr-18     |                      | \$ 44,405.1     | 0.9998              | \$ 44,414.3              | 10      | 312.7                  |  | \$ 10,913.01                | \$ 64,314.35                                      | 452.0        |
| May-18     |                      | \$ 62,491.3     | 0.9998              | \$ 62,201.8              | 10      | 438.0                  |  | \$ 10,866.52                | \$ 89,448.35                                      | 629.0        |
| Jun-18     |                      | \$ 74,213.3     | 0.9994              | \$ 74,264.5              | 10      | 530.0                  |  | \$ 5,742.25                 | \$ 83,764.02                                      | 598.0        |
| Jul-18     |                      | \$ 82,155.3     | 0.9963              | \$ 82,645.0              | 10      | 590.2                  |  | \$ 8,205.21                 | \$ 106,118.97                                     | 750.0        |
| Aug-18     |                      | \$ 40,137.3     | 0.9977              | \$ 40,230.4              | 10      | 327.0                  |  | \$ 18,477.33                | \$ 59,227.45                                      | 481.3        |
| Sep-18     |                      | \$ 90,052.8     | 0.9918              | \$ 90,659.3              | 10      | 749.2                  |  | \$ 3,685.32                 | \$ 84,421.97                                      | 730.0        |
| Oct-18     |                      | \$ 114,758.7    | 0.9943              | \$ 116,412.8             | 10      | 951.0                  |  | \$ 11,559.03                | \$ 129,630.82                                     | 1,071.8      |
| Nov-18     |                      | \$ 139,240.9    | 0.9882              | \$ 139,495.7             | 10      | 1,341.1                |  | \$ 127.38                   | \$ 146,977.85                                     | 1,413.8      |
| Dec-18     | \$ 1,258,499         | \$ 31,251.9     | 0.9880              | \$ 31,297.2              | 10      | 321.2                  | 168,317                                      | \$ 13,694.91                | \$ 59,881.97                                      | 387.2        |
| Jan-19     |                      | \$ 66,904.1     | 0.9994              | \$ 66,944.8              | 10      | 391.7                  |  | \$ 15,420.15                | \$ 105,262.75                                     | 613.1        |
| Feb-19     |                      | \$ 70,343.6     | 0.9997              | \$ 70,366.2              | 10      | 430.7                  |  | \$ 10,846.05                | \$ 106,771.82                                     | 661.0        |
| Mar-19     |                      | \$ 80,527.1     | 0.9996              | \$ 80,524.3              | 10      | 551.7                  |  | \$ 31.12                    | \$ 96,988.00                                      | 684.7        |
| Apr-19     |                      | \$ 44,405.1     | 0.9998              | \$ 44,414.3              | 10      | 312.7                  |  | \$ 10,913.01                | \$ 64,314.35                                      | 452.0        |
| May-19     |                      | \$ 62,491.3     | 0.9998              | \$ 62,201.8              | 10      | 438.0                  |  | \$ 10,866.52                | \$ 89,448.35                                      | 629.0        |
| Jun-19     |                      | \$ 74,213.3     | 0.9994              | \$ 74,264.5              | 10      | 530.0                  |  | \$ 5,742.25                 | \$ 83,764.02                                      | 598.0        |
| Jul-19     |                      | \$ 82,155.3     | 0.9963              | \$ 82,645.0              | 10      | 590.2                  |  | \$ 8,205.21                 | \$ 106,118.97                                     | 750.0        |
| Aug-19     |                      | \$ 40,137.3     | 0.9977              | \$ 40,230.4              | 10      | 327.0                  |  | \$ 18,477.33                | \$ 59,227.45                                      | 481.3        |
| Sep-19     |                      | \$ 90,052.8     | 0.9918              | \$ 90,659.3              | 10      | 749.2                  |  | \$ 3,685.32                 | \$ 84,421.97                                      | 730.0        |
| Oct-19     |                      | \$ 114,758.7    | 0.9943              | \$ 116,412.8             | 10      | 951.0                  |  | \$ 11,559.03                | \$ 129,630.82                                     | 1,071.8      |
| Nov-19     |                      | \$ 139,240.9    | 0.9882              | \$ 139,495.7             | 10      | 1,341.1                |  | \$ 127.38                   | \$ 146,977.85                                     | 1,413.8      |
| Dec-19     | \$ 1,258,499         | \$ 31,251.9     | 0.9880              | \$ 31,297.2              | 10      | 321.2                  | 168,317                                      | \$ 13,694.91                | \$ 59,881.97                                      | 387.2        |
| Jan-20     |                      | \$ 66,904.1     | 0.9994              | \$ 66,944.8              | 10      | 391.7                  |  | \$ 15,420.15                | \$ 105,262.75                                     | 613.1        |
| Feb-20     |                      | \$ 70,343.6     | 0.9997              | \$ 70,366.2              | 10      | 430.7                  |  | \$ 10,846.05                | \$ 106,771.82                                     | 661.0        |
| Mar-20     |                      | \$ 80,527.1     | 0.9996              | \$ 80,524.3              | 10      | 551.7                  |  | \$ 31.12                    | \$ 96,988.00                                      | 684.7        |
| Apr-20     |                      | \$ 44,405.1     | 0.9998              | \$ 44,414.3              | 10      | 312.7                  |  | \$ 10,913.01                | \$ 64,314.35                                      | 452.0        |
| May-20     |                      | \$ 62,491.3     | 0.9998              | \$ 62,201.8              | 10      | 438.0                  |  | \$ 10,866.52                | \$ 89,448.35                                      | 629.0        |
| Jun-20     |                      | \$ 74,213.3     | 0.9994              | \$ 74,264.5              | 10      | 530.0                  |  | \$ 5,742.25                 | \$ 83,764.02                                      | 598.0        |
| Jul-20     |                      | \$ 82,155.3     | 0.9963              | \$ 82,645.0              | 10      | 590.2                  |  | \$ 8,205.21                 | \$ 106,118.97                                     | 750.0        |
| Aug-20     |                      | \$ 40,137.3     | 0.9977              | \$ 40,230.4              | 10      | 327.0                  |  | \$ 18,477.33                | \$ 59,227.45                                      | 481.3        |
| Sep-20     |                      | \$ 90,052.8     | 0.9918              | \$ 90,659.3              | 10      | 749.2                  |  | \$ 3,685.32                 | \$ 84,421.97                                      | 730.0        |
| Oct-20     |                      | \$ 114,758.7    | 0.9943              | \$ 116,412.8             | 10      | 951.0                  |  | \$ 11,559.03                | \$ 129,630.82                                     | 1,071.8      |
| Nov-20     |                      | \$ 139,240.9    | 0.9882              | \$ 139,495.7             | 10      | 1,341.1                |  | \$ 127.38                   | \$ 146,977.85                                     | 1,413.8      |
| Dec-20     | \$ 1,258,499         | \$ 31,251.9     | 0.9880              | \$ 31,297.2              | 10      | 321.2                  | 168,317                                      | \$ 13,694.91                | \$ 59,881.97                                      | 387.2        |
| Jan-21     |                      | \$ 66,904.1     | 0.9994              | \$ 66,944.8              | 10      | 391.7                  |  | \$ 15,420.15                | \$ 105,262.75                                     | 613.1        |
| Feb-21     |                      | \$ 70,343.6     | 0.9997              | \$ 70,366.2              | 10      | 430.7                  |  | \$ 10,846.05                | \$ 106,771.82                                     | 661.0        |
| Mar-21     |                      | \$ 80,527.1     | 0.9996              | \$ 80,524.3              | 10      | 551.7                  |  | \$ 31.12                    | \$ 96,988.00                                      | 684.7        |
| Apr-21     |                      | \$ 44,405.1     | 0.9998              | \$ 44,414.3              | 10      | 312.7                  |  | \$ 10,913.01                | \$ 64,314.35                                      | 452.0        |
| May-21     |                      | \$ 62,491.3     | 0.9998              | \$ 62,201.8              | 10      | 438.0                  |  | \$ 10,866.52                | \$ 89,448.35                                      | 629.0        |
| Jun-21     |                      | \$ 74,213.3     | 0.9994              | \$ 74,264.5              | 10      | 530.0                  |  | \$ 5,742.25                 | \$ 83,764.02                                      | 598.0        |
| Jul-21     |                      | \$ 82,155.3     | 0.9963              | \$ 82,645.0              | 10      | 590.2                  |  | \$ 8,205.21                 | \$ 106,118.97                                     | 750.0        |
| Aug-21     |                      | \$ 40,137.3     | 0.9977              | \$ 40,230.4              | 10      | 327.0                  |  | \$ 18,477.33                | \$ 59,227.45                                      | 481.3        |
| Sep-21     |                      | \$ 90,052.8     | 0.9918              | \$ 90,659.3              | 10      | 749.2                  |  | \$ 3,685.32                 | \$ 84,421.97                                      | 730.0        |
| Oct-21     |                      | \$ 114,758.7    | 0.9943              | \$ 116,412.8             | 10      | 951.0                  |  | \$ 11,559.03                | \$ 129,630.82                                     | 1,071.8      |
| Nov-21     |                      | \$ 139,240.9    | 0.9882              | \$ 139,495.7             | 10      | 1,341.1                |  | \$ 127.38                   | \$ 146,977.85                                     | 1,413.8      |
| Dec-21     | \$ 947,079.45        | \$ 72,084.0     | 0.8794              | \$ 82,540.0              | 10      | 851.0                  | 232,627                                      | \$ 3,945.85                 | \$ 112,157.85                                     | 1,136.0      |

\* Express Completion Factor as a percentage

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

Carrier Name: Aetna/Health  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

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-ERB portion of Allowed Claims | Total Prescription Drug Rebates* | Total ERB Capitation | Total Non-ERB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|---|--------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| 48,912,404.4  | 41,571,033.3 | 42,945,559.9             | 97,885        | 8,594,088.3                           | 47,882,057.9                   | 2,824                             | 1,287,441.5                      | 4,466.45             |                          |                           | 623.00                           |
| Experience Period Total Allowed ERB Claims + ERB Capitation PMPM (net of prescription drug rebates) |              |                          |               |                                       |                                |                                   |                                  |                      |                          |                           |                                  |
| Loss Ratio  |              |                          |               |                                       |                                |                                   |                                  |                      |                          |                           |                                  |
| *Express Prescription Drug Rebates as a negative number   |              |                          |               |                                       |                                |                                   |                                  |                      |                          |                           |                                  |

Table 3b. Manual Trend Components

| Service Category                      | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---------------------------------------|-------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital                    | 6.70% | 5.00%        | 0.00%           | 7.84%           | 24.53%  |
| Outpatient Hospital                   | 3.41% | 7.00%        | 0.00%           | 18.05%          | 19.02%  |
| Professional                          | 1.88% | 6.00%        | 0.00%           | 16.48%          | 22.59%  |
| Other Medical                         | 1.41% | 7.00%        | 0.00%           | 19.65%          | 17.75%  |
| Capitation                            |       |              |                 |                 | 0.01%   |
| Prescription Drug                     | 4.93% | 7.43%        | 0.00%           | 11.50%          | 13.82%  |
| Total Annual Trend                    |       |              |                 | 8.73%           | 100.00% |
| Months of Trend                       |       |              |                 | 24              |         |
| Total Against Trend Projection Factor |       |              |                 | 1.294           |         |

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

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-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Feb-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Mar-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Apr-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| May-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Jun-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Jul-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Aug-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Sep-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Oct-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Nov-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Dec-18     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Jan-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Feb-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Mar-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Apr-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| May-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Jun-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Jul-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Aug-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Sep-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Oct-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Nov-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Dec-19     |                      |                 |                     | RDV/01                   |         | RDV/01                 |  |                             |   | RDV/01       |
| Jan-20     | \$ 3,094,121.9       | \$ 0.9999       |                     | \$ 3,087,972.5           | 11,189  | \$ 275.92              | \$ 293,342.0                                 | \$ 7,085,385.9              | \$ 637.7  |              |
| Feb-20     | \$ 3,505,011.9       | \$ 0.9911       |                     | \$ 3,510,055.5           | 13,893  | \$ 252.69              | \$ 307,056.1                                 | \$ 6,307,607.1              | \$ 457.9  |              |
| Mar-20     | \$ 4,153,179.8       | \$ 0.9990       |                     | \$ 4,157,942.7           | 13,938  | \$ 297.59              | \$ 344,232.7                                 | \$ 5,889,402.8              | \$ 419.9  |              |
| Apr-20     | \$ 3,776,977.9       | \$ 0.9959       |                     | \$ 3,802,354.8           | 13,076  | \$ 290.91              | \$ 292,136.2                                 | \$ 4,512,218.6              | \$ 347.8  |              |
| May-20     | \$ 4,599,810.7       | \$ 0.9984       |                     | \$ 4,607,389.5           | 12,908  | \$ 356.29              | \$ 343,023.4                                 | \$ 5,148,415.1              | \$ 429.9  |              |
| Jun-20     | \$ 4,711,287.0       | \$ 0.9988       |                     | \$ 4,717,187.7           | 12,348  | \$ 388.22              | \$ 492,133.7                                 | \$ 6,244,513.8              | \$ 505.9  |              |
| Jul-20     | \$ 5,100,967.0       | \$ 0.9983       |                     | \$ 5,109,177.4           | 11,928  | \$ 426.38              | \$ 529,077.8                                 | \$ 6,414,304.8              | \$ 530.9  |              |
| Aug-20     | \$ 4,475,292.0       | \$ 0.9983       |                     | \$ 4,482,963.1           | 11,838  | \$ 378.98              | \$ 307,460.1                                 | \$ 5,636,249.7              | \$ 478.9  |              |
| Sep-20     | \$ 4,933,687.9       | \$ 0.9962       |                     | \$ 4,902,877.7           | 11,408  | \$ 430.46              | \$ 396,367.8                                 | \$ 5,767,776.7              | \$ 505.9  |              |
| Oct-20     | \$ 5,095,533.0       | \$ 0.9951       |                     | \$ 5,102,628.8           | 10,688  | \$ 478.98              | \$ 445,668.0                                 | \$ 6,445,344.8              | \$ 598.9  |              |
| Nov-20     | \$ 4,501,389.8       | \$ 0.9955       |                     | \$ 4,521,869.1           | 10,478  | \$ 431.52              | \$ 297,388.3                                 | \$ 5,935,640.9              | \$ 572.9  |              |
| Dec-20     | \$ 4,695,038.1       | \$ 0.9946       |                     | \$ 4,690,215.6           | 10,188  | \$ 460.65              | \$ 381,407.8                                 | \$ 5,716,883.1              | \$ 562.9  |              |
| Jan-21     | \$ 3,986,047.4       | \$ 0.9917       |                     | \$ 4,019,458.8           | 9,838   | \$ 417.35              | \$ 450,158.1                                 | \$ 5,123,844.9              | \$ 520.9  |              |
| Feb-21     | \$ 3,621,858.1       | \$ 0.9877       |                     | \$ 3,663,688.0           | 9,338   | \$ 391.49              | \$ 313,443.0                                 | \$ 4,449,665.4              | \$ 475.9  |              |
| Mar-21     | \$ 3,856,880.8       | \$ 0.9878       |                     | \$ 3,903,653.7           | 8,986   | \$ 434.58              | \$ 378,118.1                                 | \$ 5,147,900.1              | \$ 572.9  |              |
| Apr-21     | \$ 3,544,389.5       | \$ 0.9829       |                     | \$ 3,605,883.0           | 8,588   | \$ 419.89              | \$ 291,653.1                                 | \$ 4,655,231.1              | \$ 542.9  |              |
| May-21     | \$ 3,171,103.6       | \$ 0.9794       |                     | \$ 3,241,462.2           | 8,208   | \$ 396.89              | \$ 260,980.8                                 | \$ 4,181,151.3              | \$ 508.9  |              |
| Jun-21     | \$ 3,026,486.5       | \$ 0.9775       |                     | \$ 3,044,958.0           | 8,212   | \$ 371.30              | \$ 232,246.4                                 | \$ 4,007,704.9              | \$ 488.9  |              |
| Jul-21     | \$ 3,091,909.3       | \$ 0.9704       |                     | \$ 3,186,115.2           | 8,145   | \$ 391.37              | \$ 280,686.9                                 | \$ 4,128,474.5              | \$ 507.9  |              |
| Aug-21     | \$ 3,887,811.1       | \$ 0.9688       |                     | \$ 4,013,083.1           | 7,925   | \$ 504.84              | \$ 324,114.1                                 | \$ 4,896,467.1              | \$ 615.9  |              |
| Sep-21     | \$ 3,413,868.0       | \$ 0.9672       |                     | \$ 3,529,618.2           | 7,682   | \$ 459.37              | \$ 315,762.0                                 | \$ 4,476,011.7              | \$ 582.9  |              |
| Oct-21     | \$ 3,124,171.3       | \$ 0.9609       |                     | \$ 3,409,323.8           | 7,248   | \$ 477.48              | \$ 276,136.1                                 | \$ 4,409,177.9              | \$ 608.9  |              |
| Nov-21     | \$ 3,216,897.0       | \$ 0.9624       |                     | \$ 3,249,414.6           | 7,096   | \$ 472.88              | \$ 241,381.8                                 | \$ 4,278,071.8              | \$ 602.9  |              |
| Dec-21     | \$ 2,849,998.7       | \$ 0.9021       |                     | \$ 3,268,837.0           | 6,680   | \$ 490.85              | \$ 250,343.2                                 | \$ 4,121,857.7              | \$ 618.9  |              |

\*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: AetnaHealthInc  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023  
 Incurred Dates: 1/1/2021 to 12/31/2021

Attachment Point: \$60,000  
 Reinsurance Cap: \$100,000  
 Coinsurance Rate: 40%  
 Proj. Incurred Claim Impact: 0.0%

| Individual ACA Compliant Policies Only: Incurred Dates 1/1/2021 to 12/31/2021 |           |                |               |                       |  |
|---|-----------|----------------|---------------|-----------------------|--|
| 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                                    |
| <b>Total</b>  |           | <b>0</b>       | <b>0</b>      | <b>\$0</b>            | <b>\$0</b>                             |

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

Carrier Name: AetnaHealthInc  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

Attachment Point: \$60,000  
 Reinsurance Cap: \$100,000  
 Coinsurance Rate: 40%  
 Proj. Incurred Claim Impact: 0.0%  
 Proj. Morbidity Impact: 0.0%

| Reinsurance Program Impact Continuance Table Development - Plan Year 2023 |           |                |               |                       |  |
|---|-----------|----------------|---------------|-----------------------|--|
| 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                                    |
| <b>Total</b>  |           | <b>0</b>       | <b>0</b>      | <b>\$0</b>            | <b>\$0</b>                             |

**PA Rate Template Part II**  
**Rate Development and Change**

Client Name: Administrative  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 3/1/2023

**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 EIB Claims - EIB Capitation PMPM (net of prescription drug rebates) PMPM | \$ 779.18              | \$ 523.00   |
| Two year trend projection factor   | 1.213                  | 1.204       |
| Unadjusted Projected Allowed EIB Claims PMPM   | \$ 946.87              | \$ 627.51   |
| <b>Single Risk Factor Adjustment Factors</b>   |                        |             |
| Change in Mortality - Impact of Reinsurance Program                                    | 1.000                  | 1.000       |
| Change in Mortality - All Other  | 0.975                  | 1.134       |
| Total Non-Mortality Changes  | 0.983                  | 1.020       |
| Change in Comorbidities  | 0.975                  | 1.095       |
| Change in Network  | 1.000                  | 0.964       |
| Change in Benefits   | 1.000                  | 1.000       |
| Change in Other  | 1.000                  | 1.006       |
| Total Adjusted Projected Allowed EIB Claims PMPM                                       | \$ 728.18              | \$ 736.51   |
| Credibility Factors  | 0%                     | 000%        |
| Blended Projected EIB Claims PMPM  | \$ 728.18              | \$ 736.51   |
| <b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>          |                        |             |
| Adjusted Projected Allowed EIB Claims PMPM   | \$ 736.51              |             |
| Projected Incurred EIB Claims PMPM   | \$ 508.05              |             |
| Market-Adjusted Index Rate   | 151%                   |             |
| Projected Incurred Risk Adjustment PMPM  | \$ 153.48              |             |
| Projected Incurred Exchange User Fee PMPM  | \$ 50.00               |             |
| Projected Incurred Reinsurance Revenues PMPM   | \$ 306.17              |             |
| Market-Adjusted Projected Allowed EIB Claims PMPM                                      | \$ 526.38              |             |
| Projected Allowed Non-EIB Claims PMPM  | \$ -                   |             |
| Market-Adjusted Projected Incurred Total Claims PMPM                                   | \$ 306.17              |             |
| Market-Adjusted Projected Allowed Total Claims PMPM                                    | \$ 526.38              |             |

Actual Experience PMPM should be consistent with the Index Rate for Experience Period on UBRP

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

|  |                  |
|--|------------------|
| Blended Base Period Unadjusted Claims before Normalization | \$ 523.00        |
| Blended Annual Premium                                     | \$ 48,312,454.62 |
| Blended Loss Ratio   | 94.37%           |

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

|   | 7/1/2022  | 10/1/2022 | 1/1/2023  | 4/1/2023  | 7/1/2023  | 10/1/2023 | 1/1/2024  | 10/1/2024 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| # of Member Months Renewing in Quarter      | 1         | 62        | 62        | 62        | 62        | 62        | 62        | 261       |
| Adjusted Projected Allowed EIB Claims PMPM  | \$ 736.51 | \$ 736.51 | \$ 736.51 | \$ 736.51 | \$ 736.51 | \$ 736.51 | \$ 736.51 | \$ 736.51 |
| Months of Trend                             | 1         | 4         | 4         | 4         | 4         | 4         | 4         | 16        |
| Annual Trend                                | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     |
| Single Risk Factor Projected Allowed Claims | \$ 736.51 | \$ 737.41 | \$ 738.31 | \$ 739.21 | \$ 740.11 | \$ 741.01 | \$ 741.91 | \$ 742.81 |
| Quarterly Trend Factor                      | 1.000     | 1.001     | 1.002     | 1.003     | 1.004     | 1.005     | 1.006     | 1.007     |

**Table 6. Retention**

| Retention Items - Express in percentages                         | Percentage | PMPM Amounts |
|--|------------|--------------|
| Administrative Expenses  | 16.45%     | \$17.74      |
| General Claims   | 11.13%     | \$11.93      |
| Agent/Broker Fees and Commissions                                | 4.47%      | \$4.74       |
| Quality Improvement Expenses                                     | 0.26%      | \$2.71       |
| Taxes and Fees   | 1.07%      | \$11.34      |
| Risk Adjustment User Fee   | 0.00%      | \$0.00       |
| PCRM Fee   | 0.00%      | \$0.00       |
| PA Premium & Other Taxes (if applicable)                         | 0.00%      | \$0.00       |
| Federal Income Tax   | 0.00%      | \$0.00       |
| Health Insurance Providers Fee (Priorated for Small Groups only) | 0.00%      | \$0.00       |
| Profit/Contingency (after tax)                                   | 2.00%      | \$2.15       |
| Total Retention  | 19.48%     | \$20.61      |
| Projected Required Revenue PMPM                                  |            | \$ 422.25    |

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

| Normalization Factors  | 2022      | 2023      |
|--|-----------|-----------|
| Average Age Factor   | 1.010     | 1.020     |
| Average Comorbidity Factor                                     | 1.010     | 1.010     |
| Average Tobacco Factor   | 1.000     | 1.000     |
| Average Benefit Business (Included demand)                     | 1.000     | 1.000     |
| Average Network Factor   | 1.000     | 1.000     |
| Market-Adjusted Projected Allowed Total Claims PMPM            | \$ 767.68 | \$ 538.38 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 459.40 | \$ 311.49 |

**Table 8. Components of Rate Change**

| Rate Components   | 2022        | 2023        | Difference  | Percent Change |
|---|-------------|-------------|-------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM)                                       | \$ 393.85   | \$ 266.78   | \$ (126.97) | -32.2%         |
| B. Base period allowed claims before normalization                                  | \$ 482.87   | \$ 523.00   | \$ 40.13    | 10.2%          |
| C. Normalization factor component of change   | \$ (109.02) | \$ (256.22) | \$ (147.20) | -13.5%         |
| D. Change in Normalized Allowed Claims Adjustment Components                        |             |             |             |                |
| D1. Base period allowed claims after normalization                                  | \$ 288.38   | \$ 161.58   | \$ (126.80) | -43.9%         |
| D2. UBRP Trend  | \$ 36.39    | \$ 44.79    | \$ 8.40     | 23.1%          |
| D3. UBRP Mortality  | \$ 82.89    | \$ 41.31    | \$ (41.58)  | -50.1%         |
| D4. UBRP Other  | \$ 45.11    | \$ 21.31    | \$ (23.80)  | -52.8%         |
| D5. Normalized UBRP Risk Adjustment on an allowed basis                             | \$ (16.29)  | \$ (112.85) | \$ (96.56)  | -591.4%        |
| D6. Normalized Exchange User Fee on an allowed basis                                | \$ -        | \$ -        | \$ -        | 0.0%           |
| D7. Normalized Reinsurance Reserves on an allowed basis                             | \$ -        | \$ -        | \$ -        | 0.0%           |
| D8. Subtotal - Sum(D1-D7)   | \$ 459.40   | \$ 311.49   | \$ (147.91) | -32.2%         |
| E. Change in Allowable Plan Adjusted Level Components                               |             |             |             |                |
| E1. Network   | \$ 0.24     | \$ 0.02     | \$ (0.22)   | -8.3%          |
| E2. Pricing for   | \$ (138.45) | \$ (96.94)  | \$ 41.51    | 29.9%          |
| E3. Benefit Reduction   | \$ -        | \$ -        | \$ -        | 0.0%           |
| E4. Comorbidity Eligibility   | \$ -        | \$ (0.04)   | \$ (0.04)   | -0.0%          |
| E5. Subtotal - Sum(E1-E4)   | \$ (138.21) | \$ (96.92)  | \$ 41.29    | 29.9%          |
| F. Change in Retention Components   |             |             |             |                |
| F1. Administrative Expenses   | \$ 43.95    | \$ 43.87    | \$ (0.07)   | -0.2%          |
| F2. Taxes and Fees  | \$ 19.35    | \$ 2.72     | \$ (16.63)  | -85.9%         |
| F3. Profit and/or Contingency   | \$ 7.87     | \$ 5.34     | \$ (2.53)   | -32.1%         |
| F4. Subtotal - Sum(F1-F3)   | \$ 71.17    | \$ 51.93    | \$ (19.24)  | -27.0%         |
| G. Change in Miscellaneous Items  | \$ -        | \$ -        | \$ -        | 0.0%           |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 392.85   | \$ 266.78   | \$ (126.06) | -32.0%         |

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

|   | 2022       | 2023        |
|---|------------|-------------|
| Plan Allowed                            | \$ 639     | \$ 639      |
| UBRP Trend (Total Applied Trend Factor) | 1.200      | 1.200       |
| UBRP Mortality                          | 1.200      | 1.134       |
| UBRP "Other"                            | 1.000      | 1.000       |
| Risk Adjustment                         | \$ (18.98) | \$ (151.88) |
| Exchange User Fee                       | \$ -       | \$ -        |
| Reinsurance Reserves                    | \$ -       | \$ -        |
| Capitation                              | \$ -       | \$ -        |
| Network                                 | 1.010      | 1.000       |
| Pricing for                             | 0.989      | 0.989       |
| Benefit Reduction                       | 1.000      | 1.000       |
| Comorbidity Eligibility                 | 1.000      | 1.000       |
| Administrative Expenses                 | 12.13%     | 16.85%      |
| Taxes and Fees                          | 5.00%      | 4.02%       |
| Profit and/or Contingency               | 2.00%      | 2.00%       |

For 2022 in cell BE1, please include a factor equal to the product of the average Pricing for and the Non-Funding of CSR Adjustment



| Calibration                   |       |
|-------------------------------|-------|
| Age Calibration Factor        | 1.628 |
| Geographic Calibration Factor | 1.018 |
| Tobacco Calibration Factor    | 1.000 |
| Aggregate Calibration Factor  | 1.658 |

| Total Covered Lives @ 02-01-2022 |
|----------------------------------|
| 94                               |

**45 CFR Part 156.8 (d) (2) Allowable Factors**

| Pricing AV (company-determined AV) | Benefit Richness (induced demand) | Benefits in addition to EHB | Provider Network | Catastrophic Eligibility | Non-Funding of CSR Adjustment | Pure Premium | Admin Costs | Taxes & Fees (not including Exchange fees) | Profit or Contingency |
|------------------------------------|-----------------------------------|-----------------------------|------------------|--------------------------|-------------------------------|--------------|-------------|--|-----------------------|
| 0.690                              | 1.000                             | 1.000                       | 1.000            | 1.000                    | 1.000                         | \$ 356.18    | 16.4%       | 1.0%                                       | 2.0%                  |
| 0.690                              | 1.000                             | 1.000                       | 1.000            | 1.000                    | 1.000                         | \$ 356.18    | 16.4%       | 1.0%                                       | 2.0%                  |
| N/A                                | N/A                               | N/A                         | N/A              | N/A                      | N/A                           | N/A          | N/A         | N/A  | N/A                   |
| 0.687                              | 1.000                             | 1.000                       | 1.008            | 1.000                    | 1.000                         | \$357.39     | 16.4%       | 1.0%                                       | 2.0%                  |
| 0.695                              | 1.000                             | 1.000                       | 0.987            | 1.000                    | 1.000                         | \$354.04     | 16.4%       | 1.0%                                       | 2.0%                  |
|                                    |                                   |                             |                  |                          |                               | \$0.00       |             |  |                       |
|                                    |                                   |                             |                  |                          |                               | \$0.00       |             |  |                       |
|                                    |                                   |                             |                  |                          |                               | \$0.00       |             |  |                       |
|                                    |                                   |                             |                  |                          |                               | \$0.00       |             |  |                       |

| Total Covered Lives Mapped into 2023 Plans @ 02-01-2022 | Total Projected Lives |
|---|-----------------------|
| 94  | 94                    |

|    |    |
|----|----|
| -  |    |
| 60 | 60 |
| 34 | 34 |
| -  |    |
| -  |    |
| -  |    |
| -  |    |

| 2022 Calibrated Plan Adjusted Index Rate PMPM | 2023 Calibrated Plan Adjusted Index Rate PMPM |
|---|---|
| \$ 393.45                                     | \$ 266.78                                     |

| Proposed Rate Change Compared to Prior 12 months |
|--|
| -32.2%   |

| % of Total Covered Lives |
|--------------------------|
| N/A                      |

| N/A       | N/A       |
|-----------|-----------|
| \$ 396.40 | \$ 267.69 |
| \$ 388.24 | \$ 265.18 |
| \$ -      | \$ -      |
| \$ -      | \$ -      |
| \$ -      | \$ -      |
| \$ -      | \$ -      |
| \$ -      | \$ -      |

| N/A    |
|--------|
| -32.5% |
| -31.7% |
| 0.0%   |
| 0.0%   |
| 0.0%   |
| 0.0%   |
| 0.0%   |

| N/A   |
|-------|
| 63.8% |
| 36.2% |
| 0.0%  |
| 0.0%  |
| 0.0%  |
| 0.0%  |
| 0.0%  |

| 02-01-2022 Number of Covered Lives by Rating Area |   |   |   |   |    |    |    |   |       |   | 2023 Continued/Discontinued Plans Indicator |
|---|---|---|---|---|----|----|----|---|-------|---|---|
| 1   | 2 | 3 | 4 | 5 | 6  | 7  | 8  | 9 | Total |   |   |
| -   | - | 9 | - | - | 25 | 10 | 50 | - | 94    |   |   |
| -   | - | 9 | - | - | 21 | 5  | 25 | - | 60    | 1 | 0   |
| -   | - | - | - | - | 4  | 5  | 25 | - | 34    | 1 | 0   |
|   |   |   |   |   |    |    |    |   | -     | 0 | 0   |
|   |   |   |   |   |    |    |    |   | -     | 0 | 0   |
|   |   |   |   |   |    |    |    |   | -     | 0 | 0   |
|   |   |   |   |   |    |    |    |   | -     | 0 | 0   |

**PA Rate Template Part IV A - Individual**

**Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User**

Carrier Name: AetnaHealthInc  
 Product(s): HMO and QPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

| Plan Number | HIOS Plan ID (Standard Component) | 1/1/2022 Plan Marketing Name | Discontinued, New, Modified, Existing (D,N,M,E) for 2023 | 1/1/2023 Plan HIOS Plan ID (if 1/1/2022 Plan Discontinued & Mapped) | Metallic Tier | Exchange On/Off or Off |
|-------------|-----------------------------------|------------------------------|--|---|---------------|------------------------|
|-------------|-----------------------------------|------------------------------|--|---|---------------|------------------------|

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

| 1 | 2 | 3 |
|---|---|---|
|---|---|---|

\$ -    \$ -    \$ 404.33

|        |                |                         |   |                |        |     |
|--------|----------------|-------------------------|---|----------------|--------|-----|
| Plan 1 | 64844PA0060126 | tna Silver QPOS 6000 80 | M | 64844PA0060126 | Silver | Off |
| Plan 2 | 64844PA0070142 | etna Silver HMO 6000 80 | M | 64844PA0070142 | Silver | Off |
| Plan 3 | 0              | 0                       | 0 | 0              | 0      | 0   |
| Plan 4 | 0              | 0                       | 0 | 0              | 0      | 0   |
| Plan 5 | 0              | 0                       | 0 | 0              | 0      | 0   |
| Plan 6 | 0              | 0                       | 0 | 0              | 0      | 0   |

|           |           |           |
|-----------|-----------|-----------|
| \$ 308.69 | \$ 324.72 | \$ 404.33 |
| \$ 302.33 | \$ 318.03 | \$ 396.00 |
| \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      |

**2022 21-year-old, Non-Tobacco Premium PMPM**

| 4 | 5 | 6 | 7 | 8 | 9 | Average<br>(weighted<br>by<br>enrollment<br>by rating<br>area) |
|---|---|---|---|---|---|--|
|---|---|---|---|---|---|--|

|      |      |           |           |           |      |           |
|------|------|-----------|-----------|-----------|------|-----------|
| \$ - | \$ - | \$ 406.95 | \$ 423.71 | \$ 392.32 | \$ - | \$ 400.70 |
|------|------|-----------|-----------|-----------|------|-----------|

|           |           |           |           |           |           |           |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$ 338.74 | \$ 331.77 | \$ 408.29 | \$ 428.11 | \$ 396.40 | \$ 372.35 | \$ 404.39 |
| \$ 331.77 | \$ 324.94 | \$ 399.89 | \$ 419.30 | \$ 388.24 | \$ 364.68 | \$ 394.18 |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |

**2023 21-year-old, Non-Tobacco Premium PMPM**

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|
|---|---|---|---|---|---|---|

|      |      |           |      |      |           |           |
|------|------|-----------|------|------|-----------|-----------|
| \$ - | \$ - | \$ 273.04 | \$ - | \$ - | \$ 275.31 | \$ 287.75 |
|------|------|-----------|------|------|-----------|-----------|

|           |           |           |           |           |           |           |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$ 208.46 | \$ 219.28 | \$ 273.04 | \$ 228.75 | \$ 224.04 | \$ 275.72 | \$ 289.10 |
| \$ 206.50 | \$ 217.23 | \$ 270.48 | \$ 226.61 | \$ 221.94 | \$ 273.13 | \$ 286.39 |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      |



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

Carrier Name: AetnaHealthinc  
 Product(s): HMO and OPOS  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2023

| Plan Number   | HIOS Plan ID (Standard Component) | 1/1/2022 Plan Marketing Name | Discontinued, New, Modified, Existing (D,N,M,E) for 2023 | 1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped) | (Metallic Tier) | Exchange On/Off or Off |
|---|-----------------------------------|------------------------------|--|--|-----------------|------------------------|
| Totals  |                                   |                              |  |  |                 |                        |
| These cells auto-fill using the data entered in Table 10. |                                   |                              |  |  |                 |                        |

|        |                |                         |   |                |        |     |
|--------|----------------|-------------------------|---|----------------|--------|-----|
| Plan 1 | 64844PA0060126 | hna Silver OPOS 6000 80 | M | 64844PA0060126 | Silver | Off |
| Plan 2 | 64844PA0070142 | hna Silver HMO 6000 80  | M | 64844PA0070142 | Silver | Off |
| Plan 3 | 0              | 0                       | 0 | 0              | 0      | 0   |
| Plan 4 | 0              | 0                       | 0 | 0              | 0      | 0   |
| Plan 5 | 0              | 0                       | 0 | 0              | 0      | 0   |
| Plan 6 | 0              | 0                       | 0 | 0              | 0      | 0   |

| Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM |      |           |      |      |           |           |           |      | Average (weighted by enrollment by rating area) |
|--|------|-----------|------|------|-----------|-----------|-----------|------|---|
| 1  | 2    | 3         | 4    | 5    | 6         | 7         | 8         | 9    |   |
| \$ -   | \$ - | \$ 404.31 | \$ - | \$ - | \$ 406.92 | \$ 423.68 | \$ 392.30 | \$ - | \$ 400.67                                       |

|           |           |           |      |           |           |           |           |           |           |
|-----------|-----------|-----------|------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$ 308.67 | \$ 324.70 | \$ 404.31 | \$ - | \$ 331.75 | \$ 408.27 | \$ 428.09 | \$ 396.38 | \$ 372.33 | \$ 404.37 |
| \$ 302.31 | \$ 318.01 | \$ 395.97 | \$ - | \$ 324.91 | \$ 399.85 | \$ 419.27 | \$ 388.21 | \$ 364.65 | \$ 394.15 |
|           |           |           |      |           |           |           |           |           | \$ -      |
|           |           |           |      |           |           |           |           |           | \$ -      |
|           |           |           |      |           |           |           |           |           | \$ -      |
|           |           |           |      |           |           |           |           |           | \$ -      |

| Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM |      |           |      |
|--|------|-----------|------|
| 1  | 2    | 3         | 4    |
| \$ -   | \$ - | \$ 273.04 | \$ - |

|           |           |           |           |
|-----------|-----------|-----------|-----------|
| \$ 208.46 | \$ 219.28 | \$ 273.04 | \$ 228.75 |
| \$ 206.50 | \$ 217.23 | \$ 270.48 | \$ 226.61 |
| \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      |
| \$ -      | \$ -      | \$ -      | \$ -      |







Aetna Health Inc. (a PA corp.)

HIOS Issuer ID: 64844

Exhibit A-2

**PA Small Group Portfolio | Summary of Benefits**

**Contents**

|                              |   |
|------------------------------|---|
| Aetna Silver QPOS 7000 80/50 | 2 |
| Aetna Silver HMO 7000 80%    | 3 |

# Pennsylvania

Aetna Silver QPOS 7000 80/50

Silver

## Summary of Features

|  | In Network   | Out of Network       |
|--|--|----------------------|
| <b>Deductible</b>  |  |                      |
| Individual   | \$7,000  | \$21,000             |
| Family   | \$14,000   | \$42,000             |
| <b>Coinsurance</b><br><i>(Member Responsibility)</i>   | 20%  | 50%                  |
|  | <i>\$0 once out-of-pocket max. is satisfied</i>                        |                      |
| <b>Out-of-Pocket Maximum</b>   |  |                      |
| Individual   | \$9,100  | Unlimited            |
| Family   | \$18,200   | Unlimited            |
|  | <i>All cost sharing accumulates to the Out of Pocket Maximum above</i> |                      |
| <b>Primary Care Visit to Treat an Injury or Illness</b><br><i>(excludes Preventative and X-rays)</i>     | \$40 per visit   | 50% after deductible |
| <b>Specialist Visit</b>  | \$80 per visit   | 50% after deductible |
| <b>All Inpatient Hospital Services</b><br><i>(includes Mental/Behavioral Health and Substance Abuse)</i> | 20% after deductible   | 50% after deductible |
| <b>Emergency Room Services</b>   | \$500 + 20% after deductible   | Paid as In-Network   |
| <b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>                         | \$0 per visit  | 50% after deductible |
| <b>Imaging (CT/PET Scans, MRIs)</b>  | 20% after deductible   | 50% after deductible |
| <b>Rehabilitative Speech Therapy</b>   | 20% after deductible   | 50% after deductible |
| <b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>                                   | 20% after deductible   | 50% after deductible |
| <b>Preventive Care/Screening/Immunization</b>  | 0%   | 50% after deductible |
| <b>Laboratory Outpatient and Professional Services</b>   | 20% after deductible   | 50% after deductible |
| <b>X-rays and Diagnostic Imaging</b>   | 20% after deductible   | 50% after deductible |
| <b>Skilled Nursing Facility</b>  | 20% after deductible   | 50% after deductible |
| <b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>   | 20% after deductible   | 50% after deductible |
| <b>Outpatient Surgery Physician/Surgical Services</b>  | 20% after deductible   | 50% after deductible |

## Pharmacy

In-Network

|   |                                   |                           |
|---|-----------------------------------|---------------------------|
| <b>Pharmacy Deductible</b>                                      |                                   |                           |
| Individual  | \$0                               | N/A                       |
| <b>Generics</b>   | \$15                              | Not Covered               |
| <b>Preferred Brand Drugs</b>                                    | \$75                              | Not Covered               |
| <b>Non-Preferred Brand Drugs</b>                                | \$125                             | Not Covered               |
| <b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b> | 40% up to \$500 / 50% up to \$750 | Not Covered / Not Covered |

# Pennsylvania

Aetna Silver HMO 7000 80%

Silver

## Summary of Features

In Network

|  |  |
|--|--|
| <b>Deductible</b>  |  |
| Individual   | \$7,000  |
| Family   | \$14,000   |
| <b>Coinsurance</b><br><i>(Member Responsibility)</i>   | 20%  |
|  | <i>\$0 once out-of-pocket max. is satisfied</i>                        |
| <b>Out-of-Pocket Maximum</b>   |  |
| Individual   | \$9,100  |
| Family   | \$18,200   |
|  | <i>All cost sharing accumulates to the Out of Pocket Maximum above</i> |
| <b>Primary Care Visit to Treat an Injury or Illness</b><br><i>(excludes Preventative and X-rays)</i>     | \$40 per visit   |
| <b>Specialist Visit</b>  | \$80 per visit   |
| <b>All Inpatient Hospital Services</b><br><i>(includes Mental/Behavioral Health and Substance Abuse)</i> | 20% after deductible   |
| <b>Emergency Room Services</b>   | \$500 + 20% after deductible   |
| <b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>                         | \$0 per visit  |
| <b>Imaging (CT/PET Scans, MRIs)</b>  | 20% after deductible   |
| <b>Rehabilitative Speech Therapy</b>   | 20% after deductible   |
| <b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>                                   | 20% after deductible   |
| <b>Preventive Care/Screening/Immunization</b>  | 0%   |
| <b>Laboratory Outpatient and Professional Services</b>   | 20% after deductible   |
| <b>X-rays and Diagnostic Imaging</b>   | 20% after deductible   |
| <b>Skilled Nursing Facility</b>  | 20% after deductible   |
| <b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>   | 20% after deductible   |
| <b>Outpatient Surgery Physician/Surgical Services</b>  | 20% after deductible   |

## Pharmacy

In-Network

|   |                                   |
|---|-----------------------------------|
| <b>Pharmacy Deductible</b>                                      |                                   |
| Individual  | \$0                               |
| <b>Generics</b>   | \$15                              |
| <b>Preferred Brand Drugs</b>                                    | \$75                              |
| <b>Non-Preferred Brand Drugs</b>                                | \$125                             |
| <b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b> | 40% up to \$500 / 50% up to \$750 |

**Unified Rate Review v5.4**

Company Legal Name: **Aetna Health Inc. (a PA corp.)** State: **PA**  
 HIOS Issuer ID: **64844** Market: **Small Group**  
 Effective Date of Rate Change(s): **1/1/2023**

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:                   | <b>1/1/2021</b> | to           | <b>12/31/2021</b> |             |
|                                      |                 | <b>Total</b> |                   | <b>PMPM</b> |
| Allowed Claims                       |                 | \$885,144.53 |                   | \$779.18    |
| Reinsurance                          |                 | \$0.00       |                   | \$0.00      |
| Incurred Claims in Experience Period |                 | \$652,618.10 |                   | \$574.49    |
| Risk Adjustment                      |                 | \$386,489.00 |                   | \$340.22    |
| Experience Period Premium            |                 | \$947,079.43 |                   | \$833.70    |
| Experience Period Member Months      |                 | 1,136        |                   |             |

**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  | \$172.03                          | 1.047        | 1.030       | 1.047        | 1.030       | \$200.07                        |
| Outpatient Hospital | \$39.66                           | 1.034        | 1.070       | 1.034        | 1.070       | \$48.55                         |
| Professional        | \$73.54                           | 1.019        | 1.065       | 1.019        | 1.065       | \$86.61                         |
| Other Medical       | \$37.76                           | 1.034        | 1.070       | 1.034        | 1.070       | \$46.22                         |
| Capitation          | \$10.42                           | 1.000        | 1.000       | 1.000        | 1.000       | \$10.42                         |
| Prescription Drug   | \$445.72                          | 1.089        | 1.028       | 1.089        | 1.028       | \$556.50                        |
| <b>Total</b>        | <b>\$779.18</b>                   |              |             |              |             | <b>\$948.36</b>                 |

|  |                 |
|--|-----------------|
| Morbidity Adjustment   | 0.773           |
| Demographic Shift  | 0.975           |
| Plan Design Changes  | 1.000           |
| Other  | 1.019           |
| Adjusted Trended EHB Allowed Claims PMPM for <b>1/1/2023</b> | <b>\$728.33</b> |

|                                |          |
|--------------------------------|----------|
| Manual EHB Allowed Claims PMPM | \$736.57 |
| Applied Credibility %          | 0.00%    |

**Projected Period Totals**

|  |                 |                     |
|--|-----------------|---------------------|
| Projected Index Rate for <b>1/1/2023</b> | \$736.57        | \$830,850.96        |
| Reinsurance                              | \$0.00          | \$0.00              |
| Risk Adjustment Payment/Charge           | \$220.20        | \$248,385.60        |
| Exchange User Fees                       | 0.00%           | \$0.00              |
| Market Adjusted Index Rate               | <b>\$516.37</b> | <b>\$582,465.36</b> |
| Projected Member Months                  | <b>1,128</b>    |                     |

**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: Aetna Health Inc. (a PA corp.)  
 HIOS Issuer ID: 64844  
 Effective Date of Rate Change(s): 1/1/2023

State: PA  
 Market: Small Group

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

**Product/Plan Level Calculations**

| Field # | Section I: General Product and Plan Information | HMO            | POS            |
|---------|---|----------------|----------------|
| 1.1     | Product Name                                    |                |                |
| 1.2     | Product ID                                      | 64844PA007     | 64844PA006     |
| 1.3     | Plan Name                                       | 7000 80%       | 7000 80/50     |
| 1.4     | Plan ID (Standard Component ID)                 | 64844PA0070142 | 64844PA0060126 |
| 1.5     | Metal   | Silver         | Silver         |
| 1.6     | AV Metal Value                                  | 0.697          | 0.697          |
| 1.7     | Plan Category                                   | Renewing       | Renewing       |
| 1.8     | Plan Type                                       | HMO            | POS            |
| 1.9     | Exchange Plan?                                  | No             | No             |
| 1.10    | Effective Date of Proposed Rates                | 1/1/2023       | 1/1/2023       |
| 1.11    | Cumulative Rate Change % (over 12 mos prior)    | -31.68%        | -32.46%        |
| 1.12    | Product Rate Increase %                         | -31.68%        | -32.46%        |
| 1.13    | Submission Level Rate Increase %                |                | -32.19%        |

| Worksheet 1 Totals | Section II: Experience Period and Current Plan Level Information | Total     | 64844PA0070142 | 64844PA0060126 |
|--------------------|--|-----------|----------------|----------------|
| 2.1                | Plan ID (Standard Component ID)                                  |           |                |                |
| 2.2                | Allowed Claims   | \$885,145 | \$440,387      | \$444,757      |
| 2.3                | Reinsurance  | \$0       | \$0            | \$0            |
| 2.4                | Member Cost Sharing  | \$232,527 | \$38,946       | \$193,581      |
| 2.5                | Cost Sharing Reduction   | \$0       | \$0            | \$0            |
| 2.6                | Incurred Claims  | \$652,618 | \$401,441      | \$251,176      |
| 2.7                | Risk Adjustment Transfer Amount                                  | \$386,489 | \$32,523       | \$353,966      |
| 2.8                | Premium  | \$947,079 | \$417,648      | \$529,432      |
| 2.9                | Experience Period Member Months                                  | 1,136     | 528            | 608            |
| 2.10               | Current Enrollment   | 94        | 34             | 60             |
| 2.11               | Current Premium PWPM   | \$708.91  | \$697.36       | \$715.46       |
| 2.12               | Loss Ratio   | 48.94%    | 89.18%         | 28.43%         |
|                    | <b>Per Member Per Month</b>                                      |           |                |                |
| 2.13               | Allowed Claims   | \$779.18  | \$834.07       | \$731.51       |
| 2.14               | Reinsurance  | \$0.00    | \$0.00         | \$0.00         |
| 2.15               | Member Cost Sharing  | \$204.69  | \$73.76        | \$131.39       |
| 2.16               | Cost Sharing Reduction   | \$0.00    | \$0.00         | \$0.00         |
| 2.17               | Incurred Claims  | \$574.49  | \$760.31       | \$413.12       |
| 2.18               | Risk Adjustment Transfer Amount                                  | \$340.22  | \$61.60        | \$278.18       |
| 2.19               | Premium  | \$833.70  | \$791.00       | \$870.78       |

| Section III: Plan Adjustment Factors | 64844PA0070142                             | 64844PA0060126 |
|--------------------------------------|--|----------------|
| 3.1                                  | Plan ID (Standard Component ID)            |                |
| 3.2                                  | Market Adjusted Index Rate                 | \$516.37       |
| 3.3                                  | AV and Cost Sharing Design of Plan         | 0.6948         |
| 3.4                                  | Provider Network Adjustment                | 0.9868         |
| 3.5                                  | Benefits in Addition to EHB                | 1.0000         |
|                                      | <b>Administrative Costs</b>                |                |
| 3.6                                  | Administrative Expense                     | 16.45%         |
| 3.7                                  | Taxes and Fees                             | 1.02%          |
| 3.8                                  | Profit & Risk Load                         | 2.00%          |
| 3.9                                  | Catastrophic Adjustment                    | 1.0000         |
| 3.10                                 | <b>Plan Adjusted Index Rate</b>            | \$439.61       |
| 3.11                                 | Age Calibration Factor                     | 0.6143         |
| 3.12                                 | Geographic Calibration Factor              | 0.9819         |
| 3.13                                 | Tobacco Calibration Factor                 | 1.0000         |
| 3.14                                 | <b>Calibrated Plan Adjusted Index Rate</b> | \$265.18       |

| Section IV: Projected Plan Level Information | Total                           | 64844PA0070142 | 64844PA0060126 |
|--|---------------------------------|----------------|----------------|
| 4.1  | Plan ID (Standard Component ID) |                |                |
| 4.2  | Allowed Claims                  | \$830,848      | \$299,263      |
| 4.3  | Reinsurance                     | \$0            | \$0            |
| 4.4  | Member Cost Sharing             | \$257,788      | \$93,229       |
| 4.5  | Cost Sharing Reduction          | \$0            | \$0            |
| 4.6  | Incurred Claims                 | \$573,060      | \$206,034      |
| 4.7  | Risk Adjustment Transfer Amount | \$171,323      | \$61,971       |
| 4.8  | Premium                         | \$498,833      | \$179,347      |
| 4.9  | Projected Member Months         | 1,128          | 408            |
| 4.10   | Loss Ratio                      | 85.51%         | 85.38%         |
|  | <b>Per Member Per Month</b>     |                |                |
| 4.11   | Allowed Claims                  | \$736.57       | \$733.49       |
| 4.12   | Reinsurance                     | \$0.00         | \$0.00         |
| 4.13   | Member Cost Sharing             | \$228.54       | \$228.50       |
| 4.14   | Cost Sharing Reduction          | \$0.00         | \$0.00         |
| 4.15   | Incurred Claims                 | \$508.03       | \$504.99       |
| 4.16   | Risk Adjustment Transfer Amount | \$151.88       | \$151.88       |
| 4.17   | Premium                         | \$442.23       | \$439.58       |

**Rating Area Data Collection**

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.  
Select only the Rating Areas you are offering plans within and add a factor for each area.  
To validate, select the Validate button or Ctrl + Shift + I.  
To finalize, select the Finalize button or Ctrl + Shift + F.*

| Rating Area   | Rating Factor |
|---------------|---------------|
| Rating Area 1 | 0.7787        |
| Rating Area 2 | 0.8192        |
| Rating Area 3 | 1.0200        |
| Rating Area 4 | 0.8545        |
| Rating Area 5 | 0.8370        |
| Rating Area 6 | 1.0300        |
| Rating Area 7 | 1.0800        |
| Rating Area 8 | 1.0000        |
| Rating Area 9 | 0.9393        |

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

**Summary**

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

The new rates will apply to plan years effective in 2023. The current membership and range of rate changes by product are:

| <u>Product Name</u>          | <u># Members as of February 2022</u> | <u>Range of Rate Changes</u> |
|------------------------------|--------------------------------------|------------------------------|
| Aetna Silver HMO 7000 80%    | 34                                   | -32.5% - -31.7%              |
| Aetna Silver QPOS 7000 80/50 | 60                                   | -32.5% - -31.7%              |

**Why We Need to Change Premiums**

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.5% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

**What Else Affects Our Request to Change Premiums**

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

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

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

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

**Will Premiums for All Small Groups Change by -32.2%?**

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

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

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

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

**What is Aetna doing to keep premiums affordable?**

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

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

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

**Actuarial Memorandum and Certification**

**General Information**

*Company Identifying Information:*

**Company Legal Name:** Aetna Health, Inc. & Aetna Health Ins. Co.  
**State:** Pennsylvania  
**HIOS Issuer ID:** 64844  
**Market:** Small Group  
**Effective Date:** 01/01/2023  
**Rate Filing Tracking Number:** AETN-133266777 / AETN-133266736  
**Policy Form(s):** HI SG HGrpAg-1A 01  
 HO SG HGrpPol-1A 01  
 HI SG HCOC-2023 07  
 HI SG-SOB-HMO 14050544 07  
 HO SG HCOC-2023 07  
 HO SG-SOB-POS- 14050545 07  
**Form Filing Tracking Number:** AETN-133135037 / AETN-133135039

*Company Contact Information:*

**Name:** [REDACTED]  
**Telephone Number:** [REDACTED]  
**Email Address:** [REDACTED]

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in Pennsylvania beginning January 1, 2023. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2023 through December 31, 2023.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;

- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

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

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

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022.

B. Current Date: The current enrollment and premium is reported as of February 28, 2022.

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

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

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

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

## 6. Projection Factors

### A. Trend Factors (Cost/Utilization):

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

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

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

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

### B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2021

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023.

### C. Changes in Demographics:

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

### D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2023 State Benchmark EHBs, and newly mandated benefits.

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

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

E. Other Adjustments:

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

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

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

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

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

10. Market-Adjusted Index Rate

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

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA AHI & AHIC, the risk transfer amount was provided in May 2022.

B. Risk Adjustment – Projection Period

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna’s internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium for Silver Off-Exchange plans.

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

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

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

A. Actuarial Value, Cost Sharing:

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

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2023 membership.

**B. Distribution and Administrative Costs:**

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the ‘Non-Benefit Expenses and Profit & Risk’ section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

**C. Non-Benefit Expenses and Profit & Risk**

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business.

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

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2023 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2022 plans.

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

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

**E. Benefits in addition to EHBs:**

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

**F. Catastrophic Plan Eligibility:**

This filing does not include catastrophic plans

**15. Calibration**

**A. Age Curve Calibration:**

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of Plan-Adjusted Index Rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted overall average age factor.

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

#### B. Geographic Factor Calibration:

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

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

#### 16. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

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

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

#### 17. Projected Loss Ratio

The expected 2023 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2023 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

#### 19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2022, and our expectations

for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2021 to 2023. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2022 and 2023.

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

20. Plan Type

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

21. Composite Premiums

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

22. Benefit Design

This filing includes one Silver plan.

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

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2022 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management’s discretion.

24. Underwriting

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

25. Renewability

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

26. Company Financial Condition

As of December 31, 2021, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. (Pennsylvania) was approximately \$876 million. This amount is disclosed in page 3, line 33 of the Company’s statutory financial statement dated December 31, 2021. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

The actual to expected MLR for the past three experience years are as follows:

| AHI           | MLR    |         | Member Months |         |
|---------------|--------|---------|---------------|---------|
| Calendar Year | Actual | Pricing | Actual        | Pricing |

|      |        |        |         |        |
|------|--------|--------|---------|--------|
| 2018 | 78.00% | 87.60% | 204,457 | 56,796 |
| 2019 | 80.30% | 88.58% | 3,410   | 13,482 |
| 2020 | 81.20% | 86.00% | 1,578   | 4,722  |

Reliance

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

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

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

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

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

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

[Redacted]

June 1, 2022

[Redacted]  
Aetna Health, Inc. & Aetna Health Ins. Co.

\_\_\_\_\_  
Date

| 2023 Rates Table Template v12.0  |  |  |   |  |   |
|--|--|--|---|--|---|
| All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. |  |  |   |  |   |
| If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.  |  |  |   |  |   |
| If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.                    |  |  |   |  |   |
| If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.   |  |  |   |  |   |
| To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.  |  |  |   |  |   |
| HIOS Issuer ID*  | 64844                                  |  |   |  |   |
| Rate Effective Date*   | 1/1/2023                               |  |   |  |   |
| Rate Expiration Date*  | 3/31/2023                              |  |   |  |   |
| Rating Method*   | Age-Based Rates                        |  |   |  |   |
|  |  |  |   |  |   |
|  |  |  |   |  |   |
| Plan ID*   | Rating Area ID*                        | Tobacco*   | Age*  | Individual Rate*   | Individual Tobacco Rate*  |
| Required:<br>Enter the 14-character Plan ID  | Required:<br>Select the Rating Area ID | Required:<br>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required:<br>Select the age of a subscriber eligible for the rate | Required:<br>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required:<br>Enter the rate of an Individual tobacco enrollee on a plan |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 0-14  | 159.46   | 159.46  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 15  | 173.63   | 173.63  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 16  | 179.05   | 179.05  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 17  | 184.47   | 184.47  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 18  | 190.30   | 190.30  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 19  | 196.14   | 196.14  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 20  | 202.19   | 202.19  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 21  | 208.44   | 208.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 22  | 208.44   | 208.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 23  | 208.44   | 208.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 24  | 208.44   | 208.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 25  | 209.27   | 209.27  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 26  | 213.44   | 213.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 27  | 218.44   | 218.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 28  | 226.57   | 226.57  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 29  | 233.24   | 233.24  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 30  | 236.58   | 236.58  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 31  | 241.58   | 241.58  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 32  | 246.58   | 246.58  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 33  | 249.71   | 249.71  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 34  | 253.05   | 253.05  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 35  | 254.71   | 254.71  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 36  | 256.38   | 256.38  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 37  | 258.05   | 258.05  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 38  | 259.72   | 259.72  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 39  | 263.05   | 263.05  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 40  | 266.39   | 266.39  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 41  | 271.39   | 271.39  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 42  | 276.18   | 276.18  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 43  | 282.85   | 282.85  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 44  | 291.19   | 291.19  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 45  | 300.99   | 300.99  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 46  | 312.66   | 312.66  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 47  | 325.79   | 325.79  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 48  | 340.80   | 340.80  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 49  | 355.60   | 355.60  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 50  | 372.27   | 372.27  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 51  | 388.74   | 388.74  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 52  | 406.87   | 406.87  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 53  | 425.22   | 425.22  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 54  | 445.02   | 445.02  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 55  | 464.82   | 464.82  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 56  | 486.29   | 486.29  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 57  | 507.97   | 507.97  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 58  | 531.10   | 531.10  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 59  | 542.57   | 542.57  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 60  | 565.70   | 565.70  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 61  | 585.71   | 585.71  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 62  | 598.85   | 598.85  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 63  | 615.31   | 615.31  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 64 and over   | 625.11   | 625.11  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 0-14  | 167.74   | 167.74  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 15  | 182.65   | 182.65  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 16  | 188.35   | 188.35  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 17  | 194.05   | 194.05  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 18  | 200.19   | 200.19  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 19  | 206.33   | 206.33  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 20  | 212.69   | 212.69  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 21  | 219.26   | 219.26  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 22  | 219.26   | 219.26  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 23  | 219.26   | 219.26  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 24  | 219.26   | 219.26  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 25  | 220.14   | 220.14  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 26  | 224.53   | 224.53  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 27  | 229.79   | 229.79  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 28  | 238.34   | 238.34  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 29  | 245.36   | 245.36  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 30  | 248.86   | 248.86  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 31  | 254.13   | 254.13  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 32  | 259.39   | 259.39  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 33  | 262.68   | 262.68  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 34  | 266.19   | 266.19  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 35  | 267.94   | 267.94  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 36  | 269.69   | 269.69  |

















| 2023 Rates Table Template v12.0  |  |  |   |  |   |
|--|--|--|---|--|---|
| All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. |  |  |   |  |   |
| If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.  |  |  |   |  |   |
| If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.                    |  |  |   |  |   |
| If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.   |  |  |   |  |   |
| To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.  |  |  |   |  |   |
| HIOS Issuer ID*  | 64844                                  |  |   |  |   |
| Rate Effective Date*   | 4/1/2023                               |  |   |  |   |
| Rate Expiration Date*  | 6/30/2023                              |  |   |  |   |
| Rating Method*   | Age-Based Rates                        |  |   |  |   |
|  |  |  |   |  |   |
|  |  |  |   |  |   |
| Plan ID*   | Rating Area ID*                        | Tobacco*   | Age*  | Individual Rate*   | Individual Tobacco Rate*  |
| Required:<br>Enter the 14-character Plan ID  | Required:<br>Select the Rating Area ID | Required:<br>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required:<br>Select the age of a subscriber eligible for the rate | Required:<br>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required:<br>Enter the rate of an Individual tobacco enrollee on a plan |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 0-14  | 163.97   | 163.97  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 15  | 178.54   | 178.54  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 16  | 184.12   | 184.12  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 17  | 189.69   | 189.69  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 18  | 195.69   | 195.69  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 19  | 201.69   | 201.69  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 20  | 207.91   | 207.91  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 21  | 214.34   | 214.34  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 22  | 214.34   | 214.34  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 23  | 214.34   | 214.34  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 24  | 214.34   | 214.34  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 25  | 215.20   | 215.20  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 26  | 219.48   | 219.48  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 27  | 224.63   | 224.63  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 28  | 232.99   | 232.99  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 29  | 239.84   | 239.84  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 30  | 243.27   | 243.27  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 31  | 248.42   | 248.42  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 32  | 253.56   | 253.56  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 33  | 256.78   | 256.78  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 34  | 260.21   | 260.21  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 35  | 261.92   | 261.92  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 36  | 263.64   | 263.64  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 37  | 265.35   | 265.35  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 38  | 267.07   | 267.07  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 39  | 270.50   | 270.50  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 40  | 273.92   | 273.92  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 41  | 279.07   | 279.07  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 42  | 284.00   | 284.00  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 43  | 290.86   | 290.86  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 44  | 299.43   | 299.43  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 45  | 309.50   | 309.50  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 46  | 321.51   | 321.51  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 47  | 335.01   | 335.01  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 48  | 350.44   | 350.44  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 49  | 365.66   | 365.66  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 50  | 382.81   | 382.81  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 51  | 399.74   | 399.74  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 52  | 418.39   | 418.39  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 53  | 437.25   | 437.25  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 54  | 457.61   | 457.61  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 55  | 477.97   | 477.97  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 56  | 500.05   | 500.05  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 57  | 522.34   | 522.34  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 58  | 546.13   | 546.13  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 59  | 557.92   | 557.92  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 60  | 581.71   | 581.71  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 61  | 602.29   | 602.29  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 62  | 615.79   | 615.79  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 63  | 632.73   | 632.73  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 64 and over   | 642.80   | 642.80  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 0-14  | 172.48   | 172.48  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 15  | 187.82   | 187.82  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 16  | 193.68   | 193.68  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 17  | 199.54   | 199.54  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 18  | 205.85   | 205.85  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 19  | 212.17   | 212.17  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 20  | 218.70   | 218.70  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 21  | 225.47   | 225.47  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 22  | 225.47   | 225.47  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 23  | 225.47   | 225.47  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 24  | 225.47   | 225.47  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 25  | 226.37   | 226.37  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 26  | 230.88   | 230.88  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 27  | 236.29   | 236.29  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 28  | 245.08   | 245.08  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 29  | 252.30   | 252.30  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 30  | 255.91   | 255.91  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 31  | 261.32   | 261.32  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 32  | 266.73   | 266.73  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 33  | 270.11   | 270.11  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 34  | 273.72   | 273.72  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 35  | 275.52   | 275.52  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 36  | 277.33   | 277.33  |

















| 2023 Rates Table Template v12.0  |  |  |   |  |   |  |
|--|--|--|---|--|---|--|
| All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. |  |  |   |  |   |  |
| If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.  |  |  |   |  |   |  |
| If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.                    |  |  |   |  |   |  |
| If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.   |  |  |   |  |   |  |
| To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.  |  |  |   |  |   |  |
| HIOS Issuer ID*  | 64844                                  |  |   |  |   |  |
| Rate Effective Date*   | 7/1/2023                               |  |   |  |   |  |
| Rate Expiration Date*  | 9/30/2023                              |  |   |  |   |  |
| Rating Method*   | Age-Based Rates                        |  |   |  |   |  |
|  |  |  |   |  |   |  |
|  |  |  |   |  |   |  |
| Plan ID*   | Rating Area ID*                        | Tobacco*   | Age*  | Individual Rate*   | Individual Tobacco Rate*  |  |
| Required:<br>Enter the 14-character Plan ID  | Required:<br>Select the Rating Area ID | Required:<br>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required:<br>Select the age of a subscriber eligible for the rate | Required:<br>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required:<br>Enter the rate of an individual tobacco enrollee on a plan |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 0-14  | 168.61   | 168.61  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 15  | 183.60   | 183.60  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 16  | 189.33   | 189.33  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 17  | 195.06   | 195.06  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 18  | 201.23   | 201.23  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 19  | 207.40   | 207.40  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 20  | 213.79   | 213.79  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 21  | 220.40   | 220.40  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 22  | 220.40   | 220.40  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 23  | 220.40   | 220.40  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 24  | 220.40   | 220.40  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 25  | 221.29   | 221.29  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 26  | 225.69   | 225.69  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 27  | 230.98   | 230.98  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 28  | 239.58   | 239.58  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 29  | 246.63   | 246.63  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 30  | 250.16   | 250.16  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 31  | 255.45   | 255.45  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 32  | 260.74   | 260.74  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 33  | 264.05   | 264.05  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 34  | 267.57   | 267.57  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 35  | 269.33   | 269.33  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 36  | 271.10   | 271.10  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 37  | 272.86   | 272.86  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 38  | 274.62   | 274.62  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 39  | 278.15   | 278.15  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 40  | 281.68   | 281.68  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 41  | 286.97   | 286.97  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 42  | 292.04   | 292.04  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 43  | 299.09   | 299.09  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 44  | 307.91   | 307.91  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 45  | 318.26   | 318.26  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 46  | 330.61   | 330.61  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 47  | 344.49   | 344.49  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 48  | 360.36   | 360.36  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 49  | 376.01   | 376.01  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 50  | 393.64   | 393.64  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 51  | 411.06   | 411.06  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 52  | 430.23   | 430.23  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 53  | 449.63   | 449.63  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 54  | 470.56   | 470.56  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 55  | 491.50   | 491.50  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 56  | 514.20   | 514.20  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 57  | 537.13   | 537.13  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 58  | 561.59   | 561.59  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 59  | 573.71   | 573.71  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 60  | 598.18   | 598.18  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 61  | 619.34   | 619.34  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 62  | 633.22   | 633.22  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 63  | 650.64   | 650.64  |  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 64 and over   | 660.99   | 660.99  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 0-14  | 177.37   | 177.37  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 15  | 193.13   | 193.13  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 16  | 199.16   | 199.16  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 17  | 205.19   | 205.19  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 18  | 211.68   | 211.68  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 19  | 218.17   | 218.17  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 20  | 224.89   | 224.89  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 21  | 231.85   | 231.85  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 22  | 231.85   | 231.85  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 23  | 231.85   | 231.85  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 24  | 231.85   | 231.85  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 25  | 232.78   | 232.78  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 26  | 237.41   | 237.41  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 27  | 242.98   | 242.98  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 28  | 252.02   | 252.02  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 29  | 259.44   | 259.44  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 30  | 263.15   | 263.15  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 31  | 268.71   | 268.71  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 32  | 274.28   | 274.28  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 33  | 277.76   | 277.76  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 34  | 281.47   | 281.47  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 35  | 283.32   | 283.32  |  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 36  | 285.18   | 285.18  |  |

















| 2023 Rates Table Template v12.0  |  |  |   |  |   |
|--|--|--|---|--|---|
| All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. |  |  |   |  |   |
| If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.  |  |  |   |  |   |
| If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.                    |  |  |   |  |   |
| If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.   |  |  |   |  |   |
| To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.  |  |  |   |  |   |
| HIOS Issuer ID*  | 64844                                  |  |   |  |   |
| Rate Effective Date*   | 10/1/2023                              |  |   |  |   |
| Rate Expiration Date*  | 12/31/2023                             |  |   |  |   |
| Rating Method*   | Age-Based Rates                        |  |   |  |   |
|  |  |  |   |  |   |
|  |  |  |   |  |   |
| Plan ID*   | Rating Area ID*                        | Tobacco*   | Age*  | Individual Rate*   | Individual Tobacco Rate*  |
| Required:<br>Enter the 14-character Plan ID  | Required:<br>Select the Rating Area ID | Required:<br>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required:<br>Select the age of a subscriber eligible for the rate | Required:<br>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required:<br>Enter the rate of an Individual tobacco enrollee on a plan |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 0-14  | 173.38   | 173.38  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 15  | 188.79   | 188.79  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 16  | 194.69   | 194.69  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 17  | 200.58   | 200.58  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 18  | 206.92   | 206.92  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 19  | 213.27   | 213.27  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 20  | 219.84   | 219.84  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 21  | 226.64   | 226.64  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 22  | 226.64   | 226.64  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 23  | 226.64   | 226.64  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 24  | 226.64   | 226.64  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 25  | 227.55   | 227.55  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 26  | 232.08   | 232.08  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 27  | 237.52   | 237.52  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 28  | 246.36   | 246.36  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 29  | 253.61   | 253.61  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 30  | 257.24   | 257.24  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 31  | 262.68   | 262.68  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 32  | 268.12   | 268.12  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 33  | 271.52   | 271.52  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 34  | 275.14   | 275.14  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 35  | 276.96   | 276.96  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 36  | 278.77   | 278.77  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 37  | 280.58   | 280.58  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 38  | 282.40   | 282.40  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 39  | 286.02   | 286.02  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 40  | 289.65   | 289.65  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 41  | 295.09   | 295.09  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 42  | 300.30   | 300.30  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 43  | 307.55   | 307.55  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 44  | 316.62   | 316.62  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 45  | 327.27   | 327.27  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 46  | 339.96   | 339.96  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 47  | 354.24   | 354.24  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 48  | 370.56   | 370.56  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 49  | 386.65   | 386.65  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 50  | 404.78   | 404.78  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 51  | 422.69   | 422.69  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 52  | 442.41   | 442.41  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 53  | 462.35   | 462.35  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 54  | 483.88   | 483.88  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 55  | 505.41   | 505.41  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 56  | 528.76   | 528.76  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 57  | 552.33   | 552.33  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 58  | 577.49   | 577.49  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 59  | 589.95   | 589.95  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 60  | 615.11   | 615.11  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 61  | 636.87   | 636.87  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 62  | 651.14   | 651.14  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 63  | 669.05   | 669.05  |
| 64844PA0060126   | Rating Area 1                          | Tobacco User/Non-Tobacco User  | 64 and over   | 679.70   | 679.70  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 0-14  | 182.39   | 182.39  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 15  | 198.60   | 198.60  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 16  | 204.80   | 204.80  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 17  | 210.99   | 210.99  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 18  | 217.67   | 217.67  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 19  | 224.35   | 224.35  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 20  | 231.26   | 231.26  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 21  | 238.41   | 238.41  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 22  | 238.41   | 238.41  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 23  | 238.41   | 238.41  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 24  | 238.41   | 238.41  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 25  | 239.37   | 239.37  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 26  | 244.13   | 244.13  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 27  | 249.86   | 249.86  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 28  | 259.15   | 259.15  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 29  | 266.78   | 266.78  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 30  | 270.60   | 270.60  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 31  | 276.32   | 276.32  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 32  | 282.04   | 282.04  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 33  | 285.62   | 285.62  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 34  | 289.43   | 289.43  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 35  | 291.34   | 291.34  |
| 64844PA0060126   | Rating Area 2                          | Tobacco User/Non-Tobacco User  | 36  | 293.25   | 293.25  |

















Exhibit C-1  
 Calibrated Plan Adjusted Index Rates

|                            | (A)           | (B)                                     | (C)  | (D)                                     | (E)  | (F)                                     | (G)  | (H)                           | (I)                                  |
|----------------------------|---------------|---|--|---|--|---|--|-------------------------------|--------------------------------------|
|                            | Member Months | Pre-Calibrated Plan Adjusted Index Rate | Plan-Level Average Age Factor                                | Age-Calibrated Plan Adjusted Index Rate | Average Rating Area Factor                                   | Age&Geog.Calib Plan Adjusted Index Rate | Average Tobacco Factor                                       | Consumer Adjusted Index Rates | Calibrated Plan Adjusted Index Rates |
| Silver Plan 64844PA0070142 | 408           | \$459.10                                | 1.628  | \$459.10                                | 1.015  | \$457.69                                | 1.000  | \$457.69                      | \$276.94                             |
| Silver Plan 64844PA0060126 | 720           | \$463.44                                | 1.628  | \$463.44                                | 1.020  | \$464.23                                | 1.000  | \$464.23                      | \$279.55                             |
| All Plans Aggregate        |               |   | Age<br>1.628   |   | Geographic<br>1.018  |   | Tobacco<br>1.000   |                               |                                      |
| Calibration Factors:       |               |   | $= \Sigma((A) \times (B) \times (C)) / \Sigma(A) \times (B)$ |   | $= \Sigma((D) \times (E) \times (A)) / \Sigma(D) \times (A)$ |   | $= \Sigma((F) \times (G) \times (A)) / \Sigma(F) \times (A)$ |                               |                                      |

Notes:

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

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

Example:  
 Silver Plan 64844PA0070142

| Average Age Factor -<br>Silver Plan 64844PA0070142 |          |            |
|--|----------|------------|
| Age  | % by Age | Age Factor |
| 0-20   | 0.0%     | -          |
| 1-14   | 11.7%    | 0.765      |
| 15   | 0.0%     | 0.833      |
| 16   | 1.1%     | 0.859      |
| 17   | 1.1%     | 0.885      |
| 18   | 1.1%     | 0.913      |
| 19   | 0.0%     | 0.941      |
| 20   | 1.1%     | 0.970      |
| 21   | 1.1%     | 1.000      |
| 22   | 1.1%     | 1.000      |
| 23   | 1.1%     | 1.000      |
| 24   | 3.2%     | 1.000      |
| 25   | 0.0%     | 1.004      |
| 26   | 2.1%     | 1.024      |
| 27   | 0.0%     | 1.048      |
| 28   | 1.1%     | 1.087      |
| 29   | 0.0%     | 1.119      |
| 30   | 2.1%     | 1.135      |
| 31   | 2.1%     | 1.159      |
| 32   | 1.1%     | 1.183      |
| 33   | 1.1%     | 1.198      |
| 34   | 3.2%     | 1.214      |
| 35   | 2.1%     | 1.222      |
| 36   | 2.1%     | 1.230      |
| 37   | 0.0%     | 1.238      |
| 38   | 4.3%     | 1.246      |
| 39   | 3.2%     | 1.262      |
| 40   | 6.4%     | 1.278      |
| 41   | 5.3%     | 1.302      |
| 42   | 1.1%     | 1.325      |
| 43   | 0.0%     | 1.357      |
| 44   | 0.0%     | 1.397      |
| 45   | 1.1%     | 1.444      |
| 46   | 1.1%     | 1.500      |
| 47   | 1.1%     | 1.563      |
| 48   | 0.0%     | 1.635      |
| 49   | 1.1%     | 1.706      |
| 50   | 2.1%     | 1.786      |
| 51   | 1.1%     | 1.865      |
| 52   | 3.2%     | 1.952      |
| 53   | 1.1%     | 2.040      |
| 54   | 0.0%     | 2.135      |
| 55   | 1.1%     | 2.230      |
| 56   | 4.3%     | 2.333      |
| 57   | 2.1%     | 2.437      |
| 58   | 2.1%     | 2.548      |
| 59   | 2.1%     | 2.603      |
| 60   | 2.1%     | 2.714      |
| 61   | 8.5%     | 2.810      |
| 62   | 0.0%     | 2.873      |
| 63   | 3.2%     | 2.952      |
| 64   | 1.1%     | 3.000      |
| 65+  | 2.1%     | 3.000      |
| Total  | 100.0%   | 1.628      |

| Average Tobacco User Factor -<br>Silver Plan 64844PA0070142 |             |           |             |
|---|-------------|-----------|-------------|
| Tobacco No  | Tobacco Yes | Avg. Rate | Rate Factor |
| 0.0%  | 0.0%        | -         | 1.000       |
| 11.7%   | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 3.2%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 2.1%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 4.3%  | 0.0%        | 1.000     | 1.000       |
| 3.2%  | 0.0%        | 1.000     | 1.000       |
| 6.4%  | 0.0%        | 1.000     | 1.000       |
| 5.3%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 4.3%  | 0.0%        | 1.000     | 1.000       |
| 2.1%  | 0.0%        | 1.000     | 1.000       |
| 2.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 8.5%  | 0.0%        | 1.000     | 1.000       |
| 0.0%  | 0.0%        | -         | 1.000       |
| 3.2%  | 0.0%        | 1.000     | 1.000       |
| 1.1%  | 0.0%        | 1.000     | 1.000       |
| 2.1%  | 0.0%        | 1.000     | 1.000       |
| Total   | 100.0%      | 0.0%      | 1.000       |

| Average Rating Area Factor -<br>Silver Plan 64844PA0070142 |                                |             |                     |
|--|--------------------------------|-------------|---------------------|
| Rating Area  | Rating Area Names              | Rating Area | Rating Area Factors |
| 1  | Erie                           | 0.0%        | 0.779               |
| 2  | Elk/Cameron/Potter             | 0.0%        | 0.819               |
| 3  | NEPA                           | 0.0%        | 1.020               |
| 4  | Pittsburgh                     | 0.0%        |                     |
| 5  | Altoona                        | 0.0%        | 0.837               |
| 6  | Mid Central plus Lehigh Valley | 11.8%       | 1.030               |
| 7  | York/Lancaster                 | 14.7%       | 1.080               |
| 8  | Greater Philadelphia           | 73.5%       | 1.000               |
| 9  | Harrisburg                     | 0.0%        | 0.939               |
| Total  | -                              | 100.0%      | 1.015               |

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Exhibit 4  
Benefit/Induced Demand Change

|                            | Experience | Manual | Projection | Proj/Exp | Proj/Manual |
|----------------------------|------------|--------|------------|----------|-------------|
| <b>Benefit Change</b>      | 0.613      | 0.749  | 0.594      | 0.969    | 0.792       |
| <b>Induced Utilization</b> | 1.000      | 1.000  | 1.000      | 1.000    | 1.000       |

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Exhibit 5  
Claim Impact due to Demographic Changes

| Age | Experience Period Distribution |        | Experience Demographic Factor |        | Projected Period Distribution |        | Projection Demographic Factor |        |
|-----|--------------------------------|--------|-------------------------------|--------|-------------------------------|--------|-------------------------------|--------|
|     | Male                           | Female | Male                          | Female | Male                          | Female | Male                          | Female |
| 0   | 0.88%                          | 0.00%  | 1.117                         | 1.114  | 0.00%                         | 0.00%  | 1.117                         | 1.114  |
| 1   | 0.26%                          | 0.00%  | 1.117                         | 1.114  | 1.06%                         | 0.00%  | 1.117                         | 1.114  |
| 2   | 0.00%                          | 0.00%  | 0.511                         | 0.511  | 0.00%                         | 0.00%  | 0.511                         | 0.511  |
| 3   | 0.00%                          | 0.00%  | 0.511                         | 0.511  | 0.00%                         | 0.00%  | 0.511                         | 0.511  |
| 4   | 0.00%                          | 0.00%  | 0.511                         | 0.511  | 0.00%                         | 0.00%  | 0.511                         | 0.511  |
| 5   | 0.09%                          | 0.00%  | 0.379                         | 0.379  | 1.06%                         | 0.00%  | 0.379                         | 0.379  |
| 6   | 0.00%                          | 0.00%  | 0.379                         | 0.379  | 0.00%                         | 0.00%  | 0.379                         | 0.379  |
| 7   | 0.00%                          | 0.09%  | 0.379                         | 0.379  | 0.00%                         | 0.00%  | 0.379                         | 0.379  |
| 8   | 0.00%                          | 0.18%  | 0.379                         | 0.379  | 0.00%                         | 0.00%  | 0.379                         | 0.379  |
| 9   | 0.09%                          | 0.88%  | 0.379                         | 0.379  | 1.06%                         | 1.06%  | 0.379                         | 0.379  |
| 10  | 0.00%                          | 0.97%  | 0.412                         | 0.380  | 1.06%                         | 0.00%  | 0.412                         | 0.380  |
| 11  | 0.18%                          | 0.09%  | 0.412                         | 0.380  | 0.00%                         | 1.06%  | 0.412                         | 0.380  |
| 12  | 1.85%                          | 0.62%  | 0.412                         | 0.380  | 2.13%                         | 0.00%  | 0.412                         | 0.380  |
| 13  | 0.09%                          | 0.26%  | 0.412                         | 0.380  | 1.06%                         | 0.00%  | 0.412                         | 0.380  |
| 14  | 0.35%                          | 0.53%  | 0.412                         | 0.380  | 1.06%                         | 1.06%  | 0.412                         | 0.380  |
| 15  | 1.06%                          | 0.62%  | 0.532                         | 0.591  | 0.00%                         | 0.00%  | 0.532                         | 0.591  |
| 16  | 0.88%                          | 0.00%  | 0.532                         | 0.591  | 1.06%                         | 0.00%  | 0.532                         | 0.591  |
| 17  | 0.62%                          | 0.00%  | 0.532                         | 0.591  | 1.06%                         | 0.00%  | 0.532                         | 0.591  |
| 18  | 0.44%                          | 0.00%  | 0.532                         | 0.591  | 1.06%                         | 0.00%  | 0.532                         | 0.591  |
| 19  | 0.26%                          | 0.00%  | 0.532                         | 0.591  | 0.00%                         | 0.00%  | 0.532                         | 0.591  |
| 20  | 0.53%                          | 0.09%  | 0.479                         | 0.787  | 0.00%                         | 1.06%  | 0.479                         | 0.787  |
| 21  | 0.53%                          | 0.26%  | 0.479                         | 0.787  | 1.06%                         | 0.00%  | 0.479                         | 0.787  |
| 22  | 0.00%                          | 1.14%  | 0.479                         | 0.787  | 0.00%                         | 1.06%  | 0.479                         | 0.787  |
| 23  | 0.97%                          | 1.76%  | 0.479                         | 0.787  | 0.00%                         | 1.06%  | 0.479                         | 0.787  |
| 24  | 1.14%                          | 0.00%  | 0.479                         | 0.787  | 2.13%                         | 1.06%  | 0.479                         | 0.787  |
| 25  | 1.06%                          | 1.06%  | 0.489                         | 1.176  | 0.00%                         | 0.00%  | 0.489                         | 1.176  |
| 26  | 0.44%                          | 0.00%  | 0.489                         | 1.176  | 1.06%                         | 1.06%  | 0.489                         | 1.176  |
| 27  | 1.32%                          | 0.26%  | 0.489                         | 1.176  | 0.00%                         | 0.00%  | 0.489                         | 1.176  |
| 28  | 0.79%                          | 0.79%  | 0.489                         | 1.176  | 0.00%                         | 1.06%  | 0.489                         | 1.176  |
| 29  | 0.09%                          | 0.97%  | 0.489                         | 1.176  | 0.00%                         | 0.00%  | 0.489                         | 1.176  |
| 30  | 0.00%                          | 0.44%  | 0.552                         | 1.393  | 1.06%                         | 1.06%  | 0.552                         | 1.393  |
| 31  | 0.00%                          | 1.50%  | 0.552                         | 1.393  | 0.00%                         | 2.13%  | 0.552                         | 1.393  |
| 32  | 0.53%                          | 1.06%  | 0.552                         | 1.393  | 0.00%                         | 1.06%  | 0.552                         | 1.393  |
| 33  | 1.32%                          | 1.41%  | 0.552                         | 1.393  | 0.00%                         | 1.06%  | 0.552                         | 1.393  |
| 34  | 1.41%                          | 0.00%  | 0.552                         | 1.393  | 2.13%                         | 1.06%  | 0.552                         | 1.393  |
| 35  | 2.73%                          | 0.88%  | 0.670                         | 1.303  | 2.13%                         | 0.00%  | 0.670                         | 1.303  |
| 36  | 1.14%                          | 0.00%  | 0.670                         | 1.303  | 2.13%                         | 0.00%  | 0.670                         | 1.303  |
| 37  | 0.70%                          | 0.00%  | 0.670                         | 1.303  | 0.00%                         | 0.00%  | 0.670                         | 1.303  |
| 38  | 2.02%                          | 1.23%  | 0.670                         | 1.303  | 2.13%                         | 2.13%  | 0.670                         | 1.303  |
| 39  | 1.67%                          | 1.14%  | 0.670                         | 1.303  | 2.13%                         | 1.06%  | 0.670                         | 1.303  |
| 40  | 3.70%                          | 2.20%  | 0.839                         | 1.224  | 5.32%                         | 1.06%  | 0.839                         | 1.224  |
| 41  | 2.02%                          | 0.88%  | 0.839                         | 1.224  | 3.19%                         | 2.13%  | 0.839                         | 1.224  |
| 42  | 0.00%                          | 0.70%  | 0.839                         | 1.224  | 0.00%                         | 1.06%  | 0.839                         | 1.224  |
| 43  | 0.00%                          | 0.09%  | 0.839                         | 1.224  | 0.00%                         | 0.00%  | 0.839                         | 1.224  |
| 44  | 0.00%                          | 1.50%  | 0.839                         | 1.224  | 0.00%                         | 0.00%  | 0.839                         | 1.224  |
| 45  | 0.88%                          | 1.14%  | 1.063                         | 1.314  | 0.00%                         | 1.06%  | 1.063                         | 1.314  |
| 46  | 1.23%                          | 0.00%  | 1.063                         | 1.314  | 1.06%                         | 0.00%  | 1.063                         | 1.314  |
| 47  | 0.35%                          | 0.00%  | 1.063                         | 1.314  | 1.06%                         | 0.00%  | 1.063                         | 1.314  |
| 48  | 0.88%                          | 0.00%  | 1.063                         | 1.314  | 0.00%                         | 0.00%  | 1.063                         | 1.314  |
| 49  | 2.29%                          | 0.00%  | 1.063                         | 1.314  | 1.06%                         | 0.00%  | 1.063                         | 1.314  |
| 50  | 1.67%                          | 0.00%  | 1.456                         | 1.565  | 2.13%                         | 0.00%  | 1.456                         | 1.565  |
| 51  | 0.79%                          | 0.70%  | 1.456                         | 1.565  | 1.06%                         | 0.00%  | 1.456                         | 1.565  |
| 52  | 0.35%                          | 2.11%  | 1.456                         | 1.565  | 1.06%                         | 2.13%  | 1.456                         | 1.565  |
| 53  | 0.00%                          | 0.70%  | 1.456                         | 1.565  | 0.00%                         | 1.06%  | 1.456                         | 1.565  |
| 54  | 0.00%                          | 1.14%  | 1.456                         | 1.565  | 0.00%                         | 0.00%  | 1.456                         | 1.565  |
| 55  | 0.88%                          | 3.26%  | 1.868                         | 1.810  | 0.00%                         | 1.06%  | 1.868                         | 1.810  |
| 56  | 0.35%                          | 1.85%  | 1.868                         | 1.810  | 1.06%                         | 3.19%  | 1.868                         | 1.810  |
| 57  | 1.94%                          | 0.62%  | 1.868                         | 1.810  | 0.00%                         | 2.13%  | 1.868                         | 1.810  |
| 58  | 1.41%                          | 0.88%  | 1.868                         | 1.810  | 2.13%                         | 0.00%  | 1.868                         | 1.810  |
| 59  | 1.23%                          | 1.14%  | 1.868                         | 1.810  | 1.06%                         | 1.06%  | 1.868                         | 1.810  |
| 60  | 2.90%                          | 2.82%  | 2.358                         | 2.227  | 2.13%                         | 0.00%  | 2.358                         | 2.227  |
| 61  | 1.14%                          | 2.55%  | 2.358                         | 2.227  | 3.19%                         | 5.32%  | 2.358                         | 2.227  |
| 62  | 0.18%                          | 2.99%  | 2.358                         | 2.227  | 0.00%                         | 0.00%  | 2.358                         | 2.227  |
| 63  | 0.18%                          | 0.70%  | 2.358                         | 2.227  | 0.00%                         | 3.19%  | 2.358                         | 2.227  |
| 64  | 0.88%                          | 0.79%  | 2.358                         | 2.227  | 0.00%                         | 1.06%  | 2.358                         | 2.227  |
| 65+ | 1.23%                          | 1.06%  | 2.358                         | 2.227  | 1.06%                         | 1.06%  | 2.358                         | 2.227  |

|   |        |
|---|--------|
| <b>Experience Period Demographic Factor</b> | 1.2786 |
|---|--------|

**Note:**

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

|                                     |        |
|-------------------------------------|--------|
| <b>Projected Demographic Factor</b> | 1.2401 |
|-------------------------------------|--------|

**Note:**

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

|                           |        |
|---------------------------|--------|
| <b>Demographic Change</b> | 0.9698 |
|---------------------------|--------|

**Note:**

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

Exhibit 6  
 Projected Membership Distribution by County

| Rating Area | Counties       | Experience Period Membership | Experience Period Area Factor | Projected Membership | Projected Area Factor |
|-------------|----------------|------------------------------|-------------------------------|----------------------|-----------------------|
| 1           | Clarion        | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Crawford       | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Erie           | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Forest         | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Mckean         | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Mercer         | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Venango        | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 1           | Warren         | 0%                           | 0.779                         | 0%                   | 0.779                 |
| 2           | Cameron        | 0%                           | 0.819                         | 0%                   | 0.819                 |
| 2           | Elk            | 0%                           | 0.819                         | 0%                   | 0.819                 |
| 2           | Potter         | 0%                           | 0.819                         | 0%                   | 0.819                 |
| 3           | Bradford       | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Carbon         | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Clinton        | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Lackawanna     | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Luzerne        | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Lycoming       | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Monroe         | 0%                           | 1.020                         | 6%                   | 1.020                 |
| 3           | Pike           | 1%                           | 1.020                         | 1%                   | 1.020                 |
| 3           | Sullivan       | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Susquehanna    | 3%                           | 1.020                         | 2%                   | 1.020                 |
| 3           | Tioga          | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Wayne          | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 3           | Wyoming        | 0%                           | 1.020                         | 0%                   | 1.020                 |
| 4           | Allegheny      | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Armstrong      | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Beaver         | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Butler         | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Fayette        | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Greene         | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Indiana        | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Lawrence       | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Washington     | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 4           | Westmoreland   | 0%                           | 0.855                         | 0%                   | 0.855                 |
| 5           | Bedford        | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 5           | Blair          | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 5           | Cambria        | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 5           | Clearfield     | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 5           | Huntingdon     | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 5           | Jefferson      | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 5           | Somerset       | 0%                           | 0.837                         | 0%                   | 0.837                 |
| 6           | Centre         | 1%                           | 1.030                         | 13%                  | 1.030                 |
| 6           | Columbia       | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 6           | Lehigh         | 5%                           | 1.030                         | 5%                   | 1.030                 |
| 6           | Mifflin        | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 6           | Montour        | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 6           | Northampton    | 8%                           | 1.030                         | 9%                   | 1.030                 |
| 6           | Northumberland | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 6           | Schuylkill     | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 6           | Snyder         | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 6           | Union          | 0%                           | 1.030                         | 0%                   | 1.030                 |
| 7           | Adams          | 0%                           | 1.080                         | 0%                   | 1.080                 |
| 7           | Berks          | 2%                           | 1.080                         | 2%                   | 1.080                 |
| 7           | Lancaster      | 9%                           | 1.080                         | 9%                   | 1.080                 |
| 7           | York           | 0%                           | 1.080                         | 0%                   | 1.080                 |
| 8           | Bucks          | 11%                          | 1.000                         | 11%                  | 1.000                 |
| 8           | Chester        | 13%                          | 1.000                         | 11%                  | 1.000                 |
| 8           | Delaware       | 0%                           | 1.000                         | 0%                   | 1.000                 |
| 8           | Montgomery     | 28%                          | 1.000                         | 20%                  | 1.000                 |
| 8           | Philadelphia   | 17%                          | 1.000                         | 12%                  | 1.000                 |
| 9           | Cumberland     | 2%                           | 0.939                         | 0%                   | 0.939                 |
| 9           | Dauphin        | 0%                           | 0.939                         | 0%                   | 0.939                 |
| 9           | Franklin       | 0%                           | 0.939                         | 0%                   | 0.939                 |
| 9           | Fulton         | 0%                           | 0.939                         | 0%                   | 0.939                 |
| 9           | Juniata        | 0%                           | 0.939                         | 0%                   | 0.939                 |
| 9           | Lebanon        | 0%                           | 0.939                         | 0%                   | 0.939                 |
| 9           | Perry          | 0%                           | 0.939                         | 0%                   | 0.939                 |

|                                       |        |
|---------------------------------------|--------|
| Average Experience Period Area Factor | 1.0126 |
|---------------------------------------|--------|

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

|                               |        |
|-------------------------------|--------|
| Average Projected Area Factor | 1.0184 |
|-------------------------------|--------|

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

|                   |        |
|-------------------|--------|
| Area Shift Factor | 1.0057 |
|-------------------|--------|

**Note:**  
 Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.  
 Factor represents the impact due to the shift of the population distribution across areas.

|                    |        |
|--------------------|--------|
| Area Factor Change | 1.0000 |
|--------------------|--------|

**Note:**  
 Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.  
 Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7  
Network Projection Factor Shift

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

| Projection Network Name | Projected Membership | Projected Network Factor |
|-------------------------|----------------------|--------------------------|
| QPOS                    | 64%                  | 0.970                    |
| HMO                     | 36%                  | 0.950                    |

|  |        |
|--|--------|
| Average Experience Period Network Factor | 0.9607 |
|--|--------|

|                                  |        |
|----------------------------------|--------|
| Average Projected Network Factor | 0.9628 |
|----------------------------------|--------|

|                      |        |
|----------------------|--------|
| Network Shift Factor | 1.0021 |
|----------------------|--------|

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**Exhibit 8**  
**Trend Exhibit**

| <b>Service Type</b>     | <b>Unit Cost</b> | <b>Utilization</b> |
|-------------------------|------------------|--------------------|
| Facility Inpatient      | 4.7%             | 3.0%               |
| Facility Outpatient     | 3.4%             | 7.0%               |
| Physician               | 1.9%             | 6.5%               |
| Capitation              | 0.0%             | 0.0%               |
| <b>Medical</b>          | 3.6%             | 4.6%               |
|                         |                  |                    |
| Pharmacy                | 8.9%             | 2.6%               |
| <b>Total (Med + Rx)</b> | 6.7%             | 3.5%               |

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**Exhibit 10**  
**Retention as a Percent of Premium and PMPM**

| Retention Components               | % of Premium | PMPM    |
|------------------------------------|--------------|---------|
| <b>Administrative Expense Load</b> | 16.45%       | \$72.73 |
| <b>Profit &amp; Risk Load</b>      | 2.00%        | \$8.84  |
| Premium Tax                        | 0.35%        | \$1.55  |
| User Exchange Fee                  | 0.00%        | \$0.00  |
| State Based Exchange Fee           | 0.00%        | \$0.00  |
| HIF                                | 0.00%        | \$0.00  |
| Risk Adjustment User Fee and PCORI | 0.10%        | \$0.46  |
| Federal Income Tax                 | 0.56%        | \$2.49  |
| <b>Total Taxes and Fees</b>        | 1.02%        | \$4.50  |

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**Exhibit 11**  
**MLR Projection**

|     |                                   |              | <b>Formula</b> |
|-----|-----------------------------------|--------------|----------------|
| (a) | Premium (pmpm)                    | \$442.23     |                |
| (b) | Medical Cost (pmpm)               | \$356.15     |                |
| (c) | Medical Benefit Ratio (MBR)       | 80.5%        | = (c) / (b)    |
|     |                                   |              |                |
| (d) | Quality Improvement Action (pmpm) | \$2.21       | = (a) x 0.50%  |
| (e) | Taxes and Fees (pmpm)             | \$4.50       |                |
|     |                                   |              |                |
| (f) | Adjusted Premium (pmpm)           | \$437.73     | =(a) - (e)     |
| (g) | Adjusted Claims (pmpm)            | \$358.36     | =(b) + (d)     |
|     | <b>Medical Loss Ratio (MLR)</b>   | <b>81.9%</b> | =(g) / (f)     |

Notes:

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

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

This projection applies to the products included in this filing and is a standalone calculation for the 2023 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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**Exhibit 12**  
**Quarterly Trend Factors**

| <b>Effective Quarter</b> | <b>Membership</b> | <b>Trend Factor</b> | <b>Index Rate</b> |
|--------------------------|-------------------|---------------------|-------------------|
| 1Q 2023                  | 29.2%             | 1.000               | \$736.57          |
| 2Q 2023                  | 22.8%             | 1.028               | \$757.41          |
| 3Q 2023                  | 13.1%             | 1.057               | \$778.85          |
| 4Q 2023                  | 34.8%             | 1.087               | \$800.89          |
| Total                    | 100.0%            | 1.044               | \$769.28          |

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**Exhibit 14**

**Sample Rate Calculation**

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

**Sample Small Group Information:**

Effective Date: 1/1/2023  
 Rating Area: Rating Area 1  
 Plan: PA Silver HMO 7000 80%

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

**Age and Tobacco Factors**

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

**Calculation of Monthly Premium**

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

|   |                 |
|---|-----------------|
| Market Base Rate =  | \$386.76        |
| x Rating Area Factor (Rating Area 1)                            | 0.7787          |
| x Plan Factor   | 0.6856          |
| x Effective Date Factor   | 1.0000          |
| <u>Market Base Rate adjusted for Plan/Area/Effective Date =</u> | <u>\$206.49</u> |

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

| <b>Member Monthly Rates</b>         | <b>Employee</b> | <b>Spouse</b> | <b>Child 1</b> | <b>Child 2</b> | <b>Child 3</b> | <b>Total</b>      |
|-------------------------------------|-----------------|---------------|----------------|----------------|----------------|-------------------|
| Employee 1                          | \$252.33        | \$253.98      | \$157.96       | \$157.96       |                | \$822.23          |
| Employee 2                          | \$481.73        | \$403.06      |                |                |                | \$884.79          |
| Employee 3                          | \$206.49        | \$206.49      |                |                |                | \$412.98          |
| Employee 4                          | \$403.06        | \$352.27      | \$194.30       | \$182.74       | \$177.37       | \$1,309.74        |
| Employee 5                          | \$619.46        | \$619.46      | \$207.31       |                |                | \$1,446.23        |
| Employee 6                          | \$526.13        | \$560.41      | \$206.49       |                |                | \$1,293.03        |
| Employee 7                          | \$481.73        | \$385.10      |                |                |                | \$866.83          |
| Employee 8                          | \$273.60        | \$268.85      |                |                |                | \$542.45          |
| Employee 9                          | \$247.37        | \$250.68      | \$157.96       | \$157.96       | \$157.96       | \$971.93          |
| Employee 10                         | \$207.31        | \$224.45      | \$157.96       | \$157.96       |                | \$747.68          |
| <b>Group Total Monthly Premium:</b> |                 |               |                |                |                | <b>\$9,297.89</b> |

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

Aetna Health Inc. (a PA corp.)  
HIOS ISSUER ID: 64844

Exhibit 15  
Product Portfolio & Projected Membership Distribution

| HIOS Plan-ID   | Network | Plan                      | Metallic Tier | Actuarial Value | Exchange Offering | Projected Membership Distribution |
|----------------|---------|---------------------------|---------------|-----------------|-------------------|-----------------------------------|
| 64844PA0070142 | HMO     | PA Silver HMO 7000 80%    | Silver        | 69.73%          | No                | 36.17%                            |
| 64844PA0060126 | QPOS    | PA Silver QPOS 7000 80/50 | Silver        | 69.73%          | No                | 63.83%                            |

Company Name: AetnaHealthInc  
Market: Small Group  
Product: HMO and QPOS  
Effective Date of Rates: January 1, 2023

Ending date of Rates: March 31, 2023

| HIOS Plan ID (On Exchange)=>  | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
|-------------------------------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Rating Area =>                | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Network =>                    | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                         |          |
| Metal =>                      | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                    |          |
| Deductible =>                 | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                       |          |
| Copays =>                     | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400          |          |
| 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                        | \$159.46                     | \$159.46 | \$167.74                     | \$167.74 | \$208.86                     | \$208.86 | \$171.38                     | \$171.38 | \$210.91                     | \$210.91 | \$221.15                     | \$221.15 | \$204.77                     | \$204.77 | \$192.34                     | \$192.34 | \$157.96                  | \$157.96 |
| 15                            | \$173.63                     | \$173.63 | \$182.65                     | \$182.65 | \$227.43                     | \$227.43 | \$186.61                     | \$186.61 | \$229.66                     | \$229.66 | \$240.80                     | \$240.80 | \$222.97                     | \$222.97 | \$209.44                     | \$209.44 | \$172.00                  | \$172.00 |
| 16                            | \$179.05                     | \$179.05 | \$188.35                     | \$188.35 | \$234.52                     | \$234.52 | \$192.44                     | \$192.44 | \$236.82                     | \$236.82 | \$248.32                     | \$248.32 | \$219.93                     | \$219.93 | \$215.97                     | \$215.97 | \$177.37                  | \$177.37 |
| 17                            | \$184.47                     | \$184.47 | \$194.05                     | \$194.05 | \$241.62                     | \$241.62 | \$198.26                     | \$198.26 | \$243.99                     | \$243.99 | \$255.84                     | \$255.84 | \$236.89                     | \$236.89 | \$222.51                     | \$222.51 | \$182.74                  | \$182.74 |
| 18                            | \$190.30                     | \$190.30 | \$200.19                     | \$200.19 | \$249.27                     | \$249.27 | \$204.54                     | \$204.54 | \$251.71                     | \$251.71 | \$263.93                     | \$263.93 | \$244.38                     | \$244.38 | \$229.55                     | \$229.55 | \$188.52                  | \$188.52 |
| 19                            | \$196.14                     | \$196.14 | \$206.33                     | \$206.33 | \$256.91                     | \$256.91 | \$210.81                     | \$210.81 | \$259.43                     | \$259.43 | \$272.02                     | \$272.02 | \$251.87                     | \$251.87 | \$236.59                     | \$236.59 | \$194.30                  | \$194.30 |
| 20                            | \$202.19                     | \$202.19 | \$212.69                     | \$212.69 | \$264.83                     | \$264.83 | \$217.30                     | \$217.30 | \$267.43                     | \$267.43 | \$280.41                     | \$280.41 | \$259.64                     | \$259.64 | \$243.88                     | \$243.88 | \$200.29                  | \$200.29 |
| 21                            | \$208.44                     | \$208.44 | \$219.26                     | \$219.26 | \$273.02                     | \$273.02 | \$224.03                     | \$224.03 | \$275.70                     | \$275.70 | \$289.08                     | \$289.08 | \$267.67                     | \$267.67 | \$251.42                     | \$251.42 | \$206.49                  | \$206.49 |
| 22                            | \$208.44                     | \$208.44 | \$219.26                     | \$219.26 | \$273.02                     | \$273.02 | \$224.03                     | \$224.03 | \$275.70                     | \$275.70 | \$289.08                     | \$289.08 | \$267.67                     | \$267.67 | \$251.42                     | \$251.42 | \$206.49                  | \$206.49 |
| 23                            | \$208.44                     | \$208.44 | \$219.26                     | \$219.26 | \$273.02                     | \$273.02 | \$224.03                     | \$224.03 | \$275.70                     | \$275.70 | \$289.08                     | \$289.08 | \$267.67                     | \$267.67 | \$251.42                     | \$251.42 | \$206.49                  | \$206.49 |
| 24                            | \$208.44                     | \$208.44 | \$219.26                     | \$219.26 | \$273.02                     | \$273.02 | \$224.03                     | \$224.03 | \$275.70                     | \$275.70 | \$289.08                     | \$289.08 | \$267.67                     | \$267.67 | \$251.42                     | \$251.42 | \$206.49                  | \$206.49 |
| 25                            | \$209.27                     | \$209.27 | \$220.14                     | \$220.14 | \$274.11                     | \$274.11 | \$224.92                     | \$224.92 | \$276.80                     | \$276.80 | \$290.24                     | \$290.24 | \$268.74                     | \$268.74 | \$252.43                     | \$252.43 | \$207.31                  | \$207.31 |
| 26                            | \$213.44                     | \$213.44 | \$224.53                     | \$224.53 | \$279.57                     | \$279.57 | \$229.40                     | \$229.40 | \$282.31                     | \$282.31 | \$296.02                     | \$296.02 | \$274.09                     | \$274.09 | \$257.46                     | \$257.46 | \$211.44                  | \$211.44 |
| 27                            | \$218.44                     | \$218.44 | \$229.79                     | \$229.79 | \$286.13                     | \$286.13 | \$234.78                     | \$234.78 | \$288.93                     | \$288.93 | \$302.96                     | \$302.96 | \$280.51                     | \$280.51 | \$263.49                     | \$263.49 | \$216.40                  | \$216.40 |
| 28                            | \$226.57                     | \$226.57 | \$238.34                     | \$238.34 | \$296.77                     | \$296.77 | \$243.52                     | \$243.52 | \$299.68                     | \$299.68 | \$314.23                     | \$314.23 | \$290.95                     | \$290.95 | \$273.30                     | \$273.30 | \$224.45                  | \$224.45 |
| 29                            | \$233.24                     | \$233.24 | \$245.36                     | \$245.36 | \$305.51                     | \$305.51 | \$250.68                     | \$250.68 | \$308.50                     | \$308.50 | \$323.48                     | \$323.48 | \$299.52                     | \$299.52 | \$281.34                     | \$281.34 | \$231.06                  | \$231.06 |
| 30                            | \$236.58                     | \$236.58 | \$248.86                     | \$248.86 | \$309.88                     | \$309.88 | \$254.27                     | \$254.27 | \$312.92                     | \$312.92 | \$328.11                     | \$328.11 | \$303.80                     | \$303.80 | \$285.37                     | \$285.37 | \$234.36                  | \$234.36 |
| 31                            | \$241.58                     | \$241.58 | \$254.13                     | \$254.13 | \$316.43                     | \$316.43 | \$259.65                     | \$259.65 | \$319.53                     | \$319.53 | \$335.04                     | \$335.04 | \$310.23                     | \$310.23 | \$291.40                     | \$291.40 | \$239.32                  | \$239.32 |
| 32                            | \$246.58                     | \$246.58 | \$259.39                     | \$259.39 | \$322.98                     | \$322.98 | \$265.02                     | \$265.02 | \$326.15                     | \$326.15 | \$341.98                     | \$341.98 | \$316.65                     | \$316.65 | \$297.44                     | \$297.44 | \$244.27                  | \$244.27 |
| 33                            | \$249.71                     | \$249.71 | \$262.68                     | \$262.68 | \$327.08                     | \$327.08 | \$268.38                     | \$268.38 | \$330.28                     | \$330.28 | \$346.32                     | \$346.32 | \$320.66                     | \$320.66 | \$301.21                     | \$301.21 | \$247.37                  | \$247.37 |
| 34                            | \$253.05                     | \$253.05 | \$266.19                     | \$266.19 | \$331.45                     | \$331.45 | \$271.97                     | \$271.97 | \$334.70                     | \$334.70 | \$350.94                     | \$350.94 | \$324.95                     | \$324.95 | \$305.23                     | \$305.23 | \$250.68                  | \$250.68 |
| 35                            | \$254.71                     | \$254.71 | \$267.94                     | \$267.94 | \$333.63                     | \$333.63 | \$273.76                     | \$273.76 | \$336.90                     | \$336.90 | \$353.26                     | \$353.26 | \$327.09                     | \$327.09 | \$307.24                     | \$307.24 | \$252.33                  | \$252.33 |
| 36                            | \$256.38                     | \$256.38 | \$269.69                     | \$269.69 | \$335.81                     | \$335.81 | \$275.55                     | \$275.55 | \$339.11                     | \$339.11 | \$355.57                     | \$355.57 | \$329.23                     | \$329.23 | \$309.25                     | \$309.25 | \$253.98                  | \$253.98 |
| 37                            | \$258.05                     | \$258.05 | \$271.45                     | \$271.45 | \$338.00                     | \$338.00 | \$277.34                     | \$277.34 | \$341.31                     | \$341.31 | \$357.88                     | \$357.88 | \$331.37                     | \$331.37 | \$311.26                     | \$311.26 | \$255.63                  | \$255.63 |
| 38                            | \$259.72                     | \$259.72 | \$273.20                     | \$273.20 | \$340.18                     | \$340.18 | \$279.14                     | \$279.14 | \$343.52                     | \$343.52 | \$360.19                     | \$360.19 | \$333.51                     | \$333.51 | \$313.27                     | \$313.27 | \$257.28                  | \$257.28 |
| 39                            | \$263.05                     | \$263.05 | \$276.71                     | \$276.71 | \$344.55                     | \$344.55 | \$282.72                     | \$282.72 | \$347.93                     | \$347.93 | \$364.82                     | \$364.82 | \$337.80                     | \$337.80 | \$317.30                     | \$317.30 | \$260.59                  | \$260.59 |
| 40                            | \$266.39                     | \$266.39 | \$280.22                     | \$280.22 | \$348.92                     | \$348.92 | \$286.30                     | \$286.30 | \$352.34                     | \$352.34 | \$369.44                     | \$369.44 | \$342.08                     | \$342.08 | \$321.32                     | \$321.32 | \$263.89                  | \$263.89 |
| 41                            | \$271.39                     | \$271.39 | \$285.48                     | \$285.48 | \$355.47                     | \$355.47 | \$291.68                     | \$291.68 | \$358.96                     | \$358.96 | \$376.38                     | \$376.38 | \$348.50                     | \$348.50 | \$327.35                     | \$327.35 | \$268.85                  | \$268.85 |
| 42                            | \$276.18                     | \$276.18 | \$290.52                     | \$290.52 | \$361.75                     | \$361.75 | \$296.83                     | \$296.83 | \$365.30                     | \$365.30 | \$383.03                     | \$383.03 | \$354.66                     | \$354.66 | \$333.14                     | \$333.14 | \$273.60                  | \$273.60 |
| 43                            | \$282.85                     | \$282.85 | \$297.54                     | \$297.54 | \$370.49                     | \$370.49 | \$304.00                     | \$304.00 | \$374.12                     | \$374.12 | \$392.28                     | \$392.28 | \$363.22                     | \$363.22 | \$341.18                     | \$341.18 | \$280.20                  | \$280.20 |
| 44                            | \$291.19                     | \$291.19 | \$306.31                     | \$306.31 | \$381.41                     | \$381.41 | \$312.96                     | \$312.96 | \$385.15                     | \$385.15 | \$403.85                     | \$403.85 | \$373.93                     | \$373.93 | \$351.24                     | \$351.24 | \$288.46                  | \$288.46 |
| 45                            | \$300.99                     | \$300.99 | \$316.62                     | \$316.62 | \$394.24                     | \$394.24 | \$323.49                     | \$323.49 | \$398.11                     | \$398.11 | \$417.43                     | \$417.43 | \$386.51                     | \$386.51 | \$363.06                     | \$363.06 | \$298.17                  | \$298.17 |
| 46                            | \$312.66                     | \$312.66 | \$328.90                     | \$328.90 | \$409.53                     | \$409.53 | \$336.04                     | \$336.04 | \$413.55                     | \$413.55 | \$433.62                     | \$433.62 | \$401.50                     | \$401.50 | \$377.14                     | \$377.14 | \$309.73                  | \$309.73 |
| 47                            | \$325.79                     | \$325.79 | \$342.71                     | \$342.71 | \$426.73                     | \$426.73 | \$350.15                     | \$350.15 | \$430.91                     | \$430.91 | \$451.83                     | \$451.83 | \$418.36                     | \$418.36 | \$392.98                     | \$392.98 | \$322.74                  | \$322.74 |
| 48                            | \$340.80                     | \$340.80 | \$358.50                     | \$358.50 | \$446.39                     | \$446.39 | \$366.28                     | \$366.28 | \$450.76                     | \$450.76 | \$472.65                     | \$472.65 | \$437.64                     | \$437.64 | \$411.08                     | \$411.08 | \$337.61                  | \$337.61 |
| 49                            | \$355.60                     | \$355.60 | \$374.06                     | \$374.06 | \$465.77                     | \$465.77 | \$382.19                     | \$382.19 | \$470.34                     | \$470.34 | \$493.17                     | \$493.17 | \$456.64                     | \$456.64 | \$428.93                     | \$428.93 | \$352.27                  | \$352.27 |
| 50                            | \$372.27                     | \$372.27 | \$391.60                     | \$391.60 | \$487.61                     | \$487.61 | \$400.11                     | \$400.11 | \$492.39                     | \$492.39 | \$516.30                     | \$516.30 | \$478.05                     | \$478.05 | \$449.04                     | \$449.04 | \$368.79                  | \$368.79 |
| 51                            | \$388.74                     | \$388.74 | \$408.93                     | \$408.93 | \$509.18                     | \$509.18 | \$417.81                     | \$417.81 | \$514.17                     | \$514.17 | \$539.13                     | \$539.13 | \$499.20                     | \$499.20 | \$468.91                     | \$468.91 | \$385.10                  | \$385.10 |
| 52                            | \$406.87                     | \$406.87 | \$428.00                     | \$428.00 | \$532.94                     | \$532.94 | \$437.30                     | \$437.30 | \$538.16                     | \$538.16 | \$564.28                     | \$564.28 | \$522.49                     | \$522.49 | \$490.78                     | \$490.78 | \$403.06                  | \$403.06 |
| 53                            | \$425.22                     | \$425.22 | \$447.30                     | \$447.30 | \$556.96                     | \$556.96 | \$457.01                     | \$457.01 | \$562.42                     | \$562.42 | \$589.72                     | \$589.72 | \$546.04                     | \$546.04 | \$512.91                     | \$512.91 | \$421.23                  | \$421.23 |
| 54                            | \$445.02                     | \$445.02 | \$468.13                     | \$468.13 | \$582.90                     | \$582.90 | \$478.29                     | \$478.29 | \$588.61                     | \$588.61 | \$617.19                     | \$617.19 | \$571.47                     | \$571.47 | \$536.79                     | \$536.79 | \$440.85                  | \$440.85 |
| 55                            | \$464.82                     | \$464.82 | \$488.96                     | \$488.96 | \$608.84                     | \$608.84 | \$499.58                     | \$499.58 | \$614.80                     | \$614.80 | \$644.65                     | \$644.65 | \$596.90                     | \$596.90 | \$560.68                     | \$560.68 | \$460.47                  | \$460.47 |
| 56                            | \$486.29                     | \$486.29 | \$511.54                     | \$511.54 | \$636.96                     | \$636.96 | \$522.65                     | \$522.65 | \$643.20                     | \$643.20 | \$674.42                     | \$674.42 | \$624.47                     | \$624.47 | \$586.57                     | \$586.57 | \$481.74                  | \$481.74 |
| 57                            | \$507.97                     | \$507.97 | \$534.34                     | \$534.34 | \$665.35                     | \$665.35 | \$545.95                     | \$545.95 | \$671.87                     | \$671.87 | \$704.49                     | \$704.49 | \$652.30                     | \$652.30 | \$612.72                     | \$612.72 | \$503.21                  | \$503.21 |
| 58                            | \$531.10                     | \$531.10 | \$558.68                     | \$558.68 | \$695.66                     | \$695.66 | \$570.82                     | \$570.82 | \$702.48                     | \$702.48 | \$736.58                     | \$736.58 | \$682.02                     | \$682.02 | \$640.63                     | \$640.63 | \$526.13                  | \$526.13 |
| 59                            | \$552.57                     | \$552.57 | \$570.74                     | \$570.74 | \$710.67                     | \$710.67 | \$583.14                     | \$583.14 | \$717.64                     | \$717.64 | \$752.48                     | \$752.48 | \$696.74                     | \$696.74 | \$654.46                     | \$654.46 | \$537.49                  | \$537.49 |
| 60                            | \$565.70                     | \$565.70 | \$585.08                     | \$585.08 | \$740.98                     | \$740.98 | \$608.01                     | \$608.01 | \$748.24                     | \$748.24 | \$784.56                     | \$784.56 | \$726.45                     | \$726.45 | \$682.37                     | \$682.37 | \$560.41                  | \$560.41 |
| 61                            | \$585.71                     | \$585.71 | \$616.13                     | \$616.13 | \$767.19                     | \$767.19 | \$629.51                     | \$629.51 | \$774.71                     | \$774.71 | \$812.32                     | \$812.32 | \$752.14                     | \$752.14 | \$706.50                     | \$706.50 | \$580.23                  | \$580.23 |

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

| HIOS Plan ID (On Exchange)=>  | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
|-------------------------------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Rating Area =>                | PARA02                    |          | PARA03                    |          | PARA05                    |          | PARA06                    |          | PARA07                    |          | PARA08                    |          | PARA09                    |          |
| Network =>                    | 0                         |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Metal =>                      | Silver                    |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Deductible =>                 | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                       |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Copays =>                     | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          |
| Pediatric Dental (Yes/No) =>  | Yes                       |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Age Band                      | Non-Tobacco               |          | Tobacco                   |          | Non-Tobacco               |          | Tobacco                   |          | Non-Tobacco               |          | Tobacco                   |          | Non-Tobacco               |          |
| 0 - 14                        | \$166.17                  | \$166.17 | \$206.90                  | \$206.90 | \$169.78                  | \$169.78 | \$208.93                  | \$208.93 | \$219.08                  | \$219.08 | \$202.85                  | \$202.85 | \$190.54                  | \$190.54 |
| 15                            | \$180.94                  | \$180.94 | \$225.30                  | \$225.30 | \$184.87                  | \$184.87 | \$227.51                  | \$227.51 | \$238.55                  | \$238.55 | \$220.88                  | \$220.88 | \$207.48                  | \$207.48 |
| 16                            | \$186.58                  | \$186.58 | \$232.33                  | \$232.33 | \$190.64                  | \$190.64 | \$234.61                  | \$234.61 | \$245.99                  | \$245.99 | \$227.77                  | \$227.77 | \$213.95                  | \$213.95 |
| 17                            | \$192.23                  | \$192.23 | \$239.36                  | \$239.36 | \$196.41                  | \$196.41 | \$241.71                  | \$241.71 | \$253.44                  | \$253.44 | \$234.67                  | \$234.67 | \$220.43                  | \$220.43 |
| 18                            | \$198.31                  | \$198.31 | \$246.93                  | \$246.93 | \$202.62                  | \$202.62 | \$249.35                  | \$249.35 | \$261.46                  | \$261.46 | \$242.09                  | \$242.09 | \$227.40                  | \$227.40 |
| 19                            | \$204.39                  | \$204.39 | \$254.51                  | \$254.51 | \$208.83                  | \$208.83 | \$257.00                  | \$257.00 | \$269.48                  | \$269.48 | \$249.52                  | \$249.52 | \$234.38                  | \$234.38 |
| 20                            | \$210.69                  | \$210.69 | \$262.35                  | \$262.35 | \$215.27                  | \$215.27 | \$264.92                  | \$264.92 | \$277.78                  | \$277.78 | \$257.21                  | \$257.21 | \$241.60                  | \$241.60 |
| 21                            | \$217.21                  | \$217.21 | \$270.46                  | \$270.46 | \$221.93                  | \$221.93 | \$273.12                  | \$273.12 | \$286.37                  | \$286.37 | \$265.16                  | \$265.16 | \$249.07                  | \$249.07 |
| 22                            | \$217.21                  | \$217.21 | \$270.46                  | \$270.46 | \$221.93                  | \$221.93 | \$273.12                  | \$273.12 | \$286.37                  | \$286.37 | \$265.16                  | \$265.16 | \$249.07                  | \$249.07 |
| 23                            | \$217.21                  | \$217.21 | \$270.46                  | \$270.46 | \$221.93                  | \$221.93 | \$273.12                  | \$273.12 | \$286.37                  | \$286.37 | \$265.16                  | \$265.16 | \$249.07                  | \$249.07 |
| 24                            | \$217.21                  | \$217.21 | \$270.46                  | \$270.46 | \$221.93                  | \$221.93 | \$273.12                  | \$273.12 | \$286.37                  | \$286.37 | \$265.16                  | \$265.16 | \$249.07                  | \$249.07 |
| 25                            | \$218.08                  | \$218.08 | \$271.55                  | \$271.55 | \$222.82                  | \$222.82 | \$274.21                  | \$274.21 | \$287.52                  | \$287.52 | \$266.22                  | \$266.22 | \$250.07                  | \$250.07 |
| 26                            | \$222.42                  | \$222.42 | \$276.96                  | \$276.96 | \$227.25                  | \$227.25 | \$279.67                  | \$279.67 | \$293.25                  | \$293.25 | \$271.52                  | \$271.52 | \$255.05                  | \$255.05 |
| 27                            | \$227.64                  | \$227.64 | \$283.45                  | \$283.45 | \$232.58                  | \$232.58 | \$286.23                  | \$286.23 | \$300.12                  | \$300.12 | \$277.89                  | \$277.89 | \$261.03                  | \$261.03 |
| 28                            | \$236.11                  | \$236.11 | \$293.99                  | \$293.99 | \$241.24                  | \$241.24 | \$296.88                  | \$296.88 | \$311.29                  | \$311.29 | \$288.23                  | \$288.23 | \$270.74                  | \$270.74 |
| 29                            | \$243.06                  | \$243.06 | \$302.65                  | \$302.65 | \$248.34                  | \$248.34 | \$305.62                  | \$305.62 | \$320.45                  | \$320.45 | \$296.71                  | \$296.71 | \$278.71                  | \$278.71 |
| 30                            | \$246.53                  | \$246.53 | \$306.98                  | \$306.98 | \$251.89                  | \$251.89 | \$309.99                  | \$309.99 | \$325.03                  | \$325.03 | \$300.96                  | \$300.96 | \$282.69                  | \$282.69 |
| 31                            | \$251.75                  | \$251.75 | \$313.47                  | \$313.47 | \$257.21                  | \$257.21 | \$316.54                  | \$316.54 | \$331.91                  | \$331.91 | \$307.32                  | \$307.32 | \$288.67                  | \$288.67 |
| 32                            | \$256.96                  | \$256.96 | \$319.96                  | \$319.96 | \$262.54                  | \$262.54 | \$323.10                  | \$323.10 | \$338.78                  | \$338.78 | \$313.69                  | \$313.69 | \$294.65                  | \$294.65 |
| 33                            | \$260.22                  | \$260.22 | \$324.02                  | \$324.02 | \$265.87                  | \$265.87 | \$327.19                  | \$327.19 | \$343.08                  | \$343.08 | \$317.66                  | \$317.66 | \$298.39                  | \$298.39 |
| 34                            | \$263.69                  | \$263.69 | \$328.34                  | \$328.34 | \$269.42                  | \$269.42 | \$331.56                  | \$331.56 | \$347.66                  | \$347.66 | \$321.91                  | \$321.91 | \$302.37                  | \$302.37 |
| 35                            | \$265.43                  | \$265.43 | \$330.51                  | \$330.51 | \$271.20                  | \$271.20 | \$333.75                  | \$333.75 | \$349.95                  | \$349.95 | \$324.03                  | \$324.03 | \$304.36                  | \$304.36 |
| 36                            | \$267.17                  | \$267.17 | \$332.67                  | \$332.67 | \$272.97                  | \$272.97 | \$335.93                  | \$335.93 | \$352.24                  | \$352.24 | \$326.15                  | \$326.15 | \$306.36                  | \$306.36 |
| 37                            | \$268.91                  | \$268.91 | \$334.83                  | \$334.83 | \$274.75                  | \$274.75 | \$338.12                  | \$338.12 | \$354.53                  | \$354.53 | \$328.27                  | \$328.27 | \$308.35                  | \$308.35 |
| 38                            | \$270.64                  | \$270.64 | \$337.00                  | \$337.00 | \$276.52                  | \$276.52 | \$340.30                  | \$340.30 | \$356.82                  | \$356.82 | \$330.39                  | \$330.39 | \$310.34                  | \$310.34 |
| 39                            | \$274.12                  | \$274.12 | \$341.33                  | \$341.33 | \$280.07                  | \$280.07 | \$344.67                  | \$344.67 | \$361.40                  | \$361.40 | \$334.63                  | \$334.63 | \$314.33                  | \$314.33 |
| 40                            | \$277.59                  | \$277.59 | \$345.65                  | \$345.65 | \$283.62                  | \$283.62 | \$349.04                  | \$349.04 | \$365.99                  | \$365.99 | \$338.88                  | \$338.88 | \$318.31                  | \$318.31 |
| 41                            | \$282.81                  | \$282.81 | \$352.14                  | \$352.14 | \$288.95                  | \$288.95 | \$355.60                  | \$355.60 | \$372.86                  | \$372.86 | \$345.24                  | \$345.24 | \$324.29                  | \$324.29 |
| 42                            | \$287.80                  | \$287.80 | \$358.36                  | \$358.36 | \$294.05                  | \$294.05 | \$361.88                  | \$361.88 | \$379.44                  | \$379.44 | \$351.34                  | \$351.34 | \$330.02                  | \$330.02 |
| 43                            | \$294.75                  | \$294.75 | \$367.02                  | \$367.02 | \$301.16                  | \$301.16 | \$370.62                  | \$370.62 | \$388.61                  | \$388.61 | \$359.82                  | \$359.82 | \$337.99                  | \$337.99 |
| 44                            | \$303.44                  | \$303.44 | \$377.84                  | \$377.84 | \$310.03                  | \$310.03 | \$381.54                  | \$381.54 | \$400.06                  | \$400.06 | \$370.43                  | \$370.43 | \$347.95                  | \$347.95 |
| 45                            | \$313.65                  | \$313.65 | \$390.55                  | \$390.55 | \$320.46                  | \$320.46 | \$394.38                  | \$394.38 | \$413.52                  | \$413.52 | \$382.89                  | \$382.89 | \$359.66                  | \$359.66 |
| 46                            | \$325.82                  | \$325.82 | \$405.70                  | \$405.70 | \$332.89                  | \$332.89 | \$409.67                  | \$409.67 | \$429.56                  | \$429.56 | \$397.74                  | \$397.74 | \$373.61                  | \$373.61 |
| 47                            | \$339.50                  | \$339.50 | \$422.74                  | \$422.74 | \$346.87                  | \$346.87 | \$426.88                  | \$426.88 | \$447.60                  | \$447.60 | \$414.45                  | \$414.45 | \$389.30                  | \$389.30 |
| 48                            | \$355.14                  | \$355.14 | \$442.21                  | \$442.21 | \$362.85                  | \$362.85 | \$446.54                  | \$446.54 | \$468.22                  | \$468.22 | \$433.54                  | \$433.54 | \$407.23                  | \$407.23 |
| 49                            | \$370.56                  | \$370.56 | \$461.41                  | \$461.41 | \$378.61                  | \$378.61 | \$465.94                  | \$465.94 | \$488.55                  | \$488.55 | \$452.36                  | \$452.36 | \$424.91                  | \$424.91 |
| 50                            | \$387.94                  | \$387.94 | \$483.05                  | \$483.05 | \$396.36                  | \$396.36 | \$487.78                  | \$487.78 | \$511.46                  | \$511.46 | \$473.58                  | \$473.58 | \$444.84                  | \$444.84 |
| 51                            | \$405.10                  | \$405.10 | \$504.42                  | \$504.42 | \$413.90                  | \$413.90 | \$509.36                  | \$509.36 | \$534.09                  | \$534.09 | \$494.52                  | \$494.52 | \$464.52                  | \$464.52 |
| 52                            | \$423.99                  | \$423.99 | \$527.95                  | \$527.95 | \$433.20                  | \$433.20 | \$533.12                  | \$533.12 | \$559.00                  | \$559.00 | \$517.59                  | \$517.59 | \$486.19                  | \$486.19 |
| 53                            | \$443.11                  | \$443.11 | \$551.75                  | \$551.75 | \$452.73                  | \$452.73 | \$557.16                  | \$557.16 | \$584.20                  | \$584.20 | \$540.93                  | \$540.93 | \$508.10                  | \$508.10 |
| 54                            | \$463.74                  | \$463.74 | \$577.44                  | \$577.44 | \$473.82                  | \$473.82 | \$583.10                  | \$583.10 | \$611.41                  | \$611.41 | \$566.12                  | \$566.12 | \$531.76                  | \$531.76 |
| 55                            | \$484.38                  | \$484.38 | \$603.13                  | \$603.13 | \$494.90                  | \$494.90 | \$609.05                  | \$609.05 | \$638.61                  | \$638.61 | \$591.31                  | \$591.31 | \$555.43                  | \$555.43 |
| 56                            | \$506.75                  | \$506.75 | \$630.99                  | \$630.99 | \$517.76                  | \$517.76 | \$637.18                  | \$637.18 | \$668.11                  | \$668.11 | \$618.62                  | \$618.62 | \$581.08                  | \$581.08 |
| 57                            | \$529.34                  | \$529.34 | \$659.12                  | \$659.12 | \$540.84                  | \$540.84 | \$665.58                  | \$665.58 | \$697.89                  | \$697.89 | \$646.20                  | \$646.20 | \$606.98                  | \$606.98 |
| 58                            | \$553.45                  | \$553.45 | \$689.14                  | \$689.14 | \$565.47                  | \$565.47 | \$695.90                  | \$695.90 | \$729.68                  | \$729.68 | \$675.63                  | \$675.63 | \$634.63                  | \$634.63 |
| 59                            | \$565.40                  | \$565.40 | \$704.02                  | \$704.02 | \$577.68                  | \$577.68 | \$710.92                  | \$710.92 | \$745.43                  | \$745.43 | \$690.21                  | \$690.21 | \$648.33                  | \$648.33 |
| 60                            | \$589.51                  | \$589.51 | \$734.04                  | \$734.04 | \$602.31                  | \$602.31 | \$741.24                  | \$741.24 | \$777.22                  | \$777.22 | \$719.65                  | \$719.65 | \$675.98                  | \$675.98 |
| 61                            | \$610.36                  | \$610.36 | \$760.00                  | \$760.00 | \$623.62                  | \$623.62 | \$767.45                  | \$767.45 | \$804.71                  | \$804.71 | \$745.10                  | \$745.10 | \$699.89                  | \$699.89 |
| 62                            | \$624.05                  | \$624.05 | \$777.04                  | \$777.04 | \$637.60                  | \$637.60 | \$784.66                  | \$784.66 | \$822.75                  | \$822.75 | \$761.81                  | \$761.81 | \$715.58                  | \$715.58 |
| 63                            | \$641.21                  | \$641.21 | \$798.41                  | \$798.41 | \$655.13                  | \$655.13 | \$806.24                  | \$806.24 | \$845.37                  | \$845.37 | \$782.75                  | \$782.75 | \$735.26                  | \$735.26 |
| 64+                           | \$651.41                  | \$651.41 | \$811.12                  | \$811.12 | \$665.56                  | \$665.56 | \$819.07                  | \$819.07 | \$858.83                  | \$858.83 | \$795.22                  | \$795.22 | \$746.96                  | \$746.96 |

**AetnaHealthInc  
Small Group  
Plan Design Summary**

| HIOS Plan ID   | Plan Marketing Name          | Product | Metal  | On/Off Exchange | Network | Rating Area                                      | Counties Covered  |
|----------------|------------------------------|---------|--------|-----------------|---------|--|---|
| 64844PA0060126 | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |         | 0 PA03, PA05,                                    | Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |         | 0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 |   |

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

| 02-01-2022 Number of Covered Lives by Rating County |                              |         |        |                 | RATING AREA 1 |          |      |          |          |        |         |          | RATING AREA 2 |          |          |          |
|---|------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|---------|----------|---------------|----------|----------|----------|
| HIOS Plan ID  | Plan Marketing Name          | Product | Metal  | On/Off Exchange | 0             | 0        | 0    | 0        | 0        | 0      | 0       | 0        | 0             | 0        |          |          |
|   |                              |         |        |                 | Crawford      | Clarion  | Erie | Forest   | Mckean   | Mercer | Venango | Warren   | Elk           | Cameron  | Potter   |          |
| 64844PA0060126                                      | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |               | \$208.44 |      | \$208.44 | \$208.44 |        |         | \$208.44 |               | \$219.26 | \$219.26 | \$219.26 |
| 64844PA0070142                                      | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |               | \$206.49 |      | \$206.49 | \$206.49 |        |         | \$206.49 |               | \$217.21 | \$217.21 | \$217.21 |

**RATING AREA 3**

| 0        | 0        | 0        | 0          | 0        | 0        | 6        | 1        | 0        | 2           | 0        | 0        | 0        |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| Bradford | Carbon   | Clinton  | Lackawanna | Luzerne  | Lycoming | Monroe   | Pike     | Sullivan | Susquehanna | Tioga    | Wayne    | Wyoming  |
| \$273.02 | \$273.02 | \$273.02 | \$273.02   | \$273.02 | \$273.02 | \$273.02 | \$273.02 | \$273.02 | \$273.02    | \$273.02 | \$273.02 | \$273.02 |
| \$270.46 | \$270.46 | \$270.46 | \$270.46   | \$270.46 | \$270.46 | \$270.46 | \$270.46 | \$270.46 | \$270.46    | \$270.46 | \$270.46 | \$270.46 |

**RATING AREA 4**

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

**RATING AREA 5**

| 0       | 0        | 0          | 0        | 0          | 0         | 0        |
|---------|----------|------------|----------|------------|-----------|----------|
| Bedford | Blair    | Clearfield | Cambria  | Huntingdon | Jefferson | Somerset |
|         | \$224.03 | \$224.03   | \$224.03 | \$224.03   | \$224.03  | \$224.03 |
|         | \$221.93 | \$221.93   | \$221.93 | \$221.93   | \$221.93  | \$221.93 |

**RATING AREA 6**

| 12       | 0        | 5        | 0        | 0        | 8           | 0              | 0          | 0        | 0        |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| Centre   | Columbia | Lehigh   | Mifflin  | Montour  | Northampton | Northumberland | Schuylkill | Snyder   | Union    |
| \$275.70 | \$275.70 | \$275.70 | \$275.70 | \$275.70 | \$275.70    | \$275.70       | \$275.70   | \$275.70 | \$275.70 |
| \$273.12 | \$273.12 | \$273.12 | \$273.12 | \$273.12 | \$273.12    | \$273.12       | \$273.12   | \$273.12 | \$273.12 |

**RATING AREA 7**

| 0        | 0        | 8         | 0        |
|----------|----------|-----------|----------|
| Adams    | Berks    | Lancaster | York     |
| \$289.08 | \$289.08 | \$289.08  | \$289.08 |
| \$286.37 | \$286.37 | \$286.37  | \$286.37 |

**RATING AREA 8**

| 10       | 10       | 0        | 19         | 11           |
|----------|----------|----------|------------|--------------|
| Bucks    | Chester  | Delaware | Montgomery | Philadelphia |
| \$267.67 | \$267.67 | \$267.67 | \$267.67   | \$267.67     |
| \$265.16 | \$265.16 | \$265.16 | \$265.16   | \$265.16     |

**RATING AREA 9**

| 0          | 0        | 0        | 0        | 0        | 0        | 0        |
|------------|----------|----------|----------|----------|----------|----------|
| Cumberland | Dauphin  | Franklin | Fulton   | Juniata  | Lebanon  | Perry    |
| \$251.42   | \$251.42 | \$251.42 | \$251.42 | \$251.42 | \$251.42 | \$251.42 |
| \$249.07   | \$249.07 | \$249.07 | \$249.07 | \$249.07 | \$249.07 | \$249.07 |

Company Name: AetnaHealthInc  
Market: Small Group  
Product: HMO and QPOS  
Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

| HIOS Plan ID (On Exchange)=>  | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
|-------------------------------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Rating Area =>                | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Network =>                    | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                         |          |
| Metal =>                      | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                    |          |
| Deductible =>                 | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                       |          |
| Copays =>                     | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400          |          |
| 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                        | \$163.97                     | \$163.97 | \$172.48                     | \$172.48 | \$214.77                     | \$214.77 | \$176.23                     | \$176.23 | \$216.88                     | \$216.88 | \$227.41                     | \$227.41 | \$210.56                     | \$210.56 | \$197.78                     | \$197.78 | \$162.43                  | \$162.43 |
| 15                            | \$178.54                     | \$178.54 | \$187.82                     | \$187.82 | \$233.86                     | \$233.86 | \$191.89                     | \$191.89 | \$236.16                     | \$236.16 | \$247.62                     | \$247.62 | \$229.28                     | \$229.28 | \$215.36                     | \$215.36 | \$176.87                  | \$176.87 |
| 16                            | \$184.12                     | \$184.12 | \$193.68                     | \$193.68 | \$241.16                     | \$241.16 | \$197.88                     | \$197.88 | \$243.53                     | \$243.53 | \$255.35                     | \$255.35 | \$236.43                     | \$236.43 | \$222.09                     | \$222.09 | \$182.39                  | \$182.39 |
| 17                            | \$189.69                     | \$189.69 | \$199.54                     | \$199.54 | \$248.46                     | \$248.46 | \$203.87                     | \$203.87 | \$250.90                     | \$250.90 | \$263.08                     | \$263.08 | \$243.59                     | \$243.59 | \$228.81                     | \$228.81 | \$187.91                  | \$187.91 |
| 18                            | \$195.69                     | \$195.69 | \$205.85                     | \$205.85 | \$256.32                     | \$256.32 | \$210.32                     | \$210.32 | \$258.84                     | \$258.84 | \$271.40                     | \$271.40 | \$251.30                     | \$251.30 | \$236.05                     | \$236.05 | \$193.86                  | \$193.86 |
| 19                            | \$201.69                     | \$201.69 | \$212.17                     | \$212.17 | \$264.18                     | \$264.18 | \$216.77                     | \$216.77 | \$266.77                     | \$266.77 | \$279.72                     | \$279.72 | \$259.00                     | \$259.00 | \$243.29                     | \$243.29 | \$199.80                  | \$199.80 |
| 20                            | \$207.91                     | \$207.91 | \$218.70                     | \$218.70 | \$272.32                     | \$272.32 | \$223.46                     | \$223.46 | \$274.99                     | \$274.99 | \$288.34                     | \$288.34 | \$266.99                     | \$266.99 | \$250.78                     | \$250.78 | \$205.96                  | \$205.96 |
| 21                            | \$214.34                     | \$214.34 | \$225.47                     | \$225.47 | \$280.75                     | \$280.75 | \$230.37                     | \$230.37 | \$283.50                     | \$283.50 | \$297.26                     | \$297.26 | \$275.24                     | \$275.24 | \$258.54                     | \$258.54 | \$212.33                  | \$212.33 |
| 22                            | \$214.34                     | \$214.34 | \$225.47                     | \$225.47 | \$280.75                     | \$280.75 | \$230.37                     | \$230.37 | \$283.50                     | \$283.50 | \$297.26                     | \$297.26 | \$275.24                     | \$275.24 | \$258.54                     | \$258.54 | \$212.33                  | \$212.33 |
| 23                            | \$214.34                     | \$214.34 | \$225.47                     | \$225.47 | \$280.75                     | \$280.75 | \$230.37                     | \$230.37 | \$283.50                     | \$283.50 | \$297.26                     | \$297.26 | \$275.24                     | \$275.24 | \$258.54                     | \$258.54 | \$212.33                  | \$212.33 |
| 24                            | \$214.34                     | \$214.34 | \$225.47                     | \$225.47 | \$280.75                     | \$280.75 | \$230.37                     | \$230.37 | \$283.50                     | \$283.50 | \$297.26                     | \$297.26 | \$275.24                     | \$275.24 | \$258.54                     | \$258.54 | \$212.33                  | \$212.33 |
| 25                            | \$215.20                     | \$215.20 | \$226.37                     | \$226.37 | \$281.87                     | \$281.87 | \$231.29                     | \$231.29 | \$284.63                     | \$284.63 | \$298.45                     | \$298.45 | \$276.34                     | \$276.34 | \$259.57                     | \$259.57 | \$213.18                  | \$213.18 |
| 26                            | \$219.48                     | \$219.48 | \$230.88                     | \$230.88 | \$287.49                     | \$287.49 | \$235.89                     | \$235.89 | \$290.30                     | \$290.30 | \$304.40                     | \$304.40 | \$281.85                     | \$281.85 | \$264.75                     | \$264.75 | \$217.43                  | \$217.43 |
| 27                            | \$224.63                     | \$224.63 | \$236.29                     | \$236.29 | \$294.22                     | \$294.22 | \$241.42                     | \$241.42 | \$297.11                     | \$297.11 | \$311.53                     | \$311.53 | \$288.45                     | \$288.45 | \$270.95                     | \$270.95 | \$222.52                  | \$222.52 |
| 28                            | \$232.99                     | \$232.99 | \$245.08                     | \$245.08 | \$305.17                     | \$305.17 | \$250.41                     | \$250.41 | \$308.12                     | \$308.12 | \$323.12                     | \$323.12 | \$299.19                     | \$299.19 | \$281.03                     | \$281.03 | \$230.80                  | \$230.80 |
| 29                            | \$239.84                     | \$239.84 | \$252.30                     | \$252.30 | \$314.16                     | \$314.16 | \$257.78                     | \$257.78 | \$317.24                     | \$317.24 | \$332.64                     | \$332.64 | \$308.00                     | \$308.00 | \$289.31                     | \$289.31 | \$237.60                  | \$237.60 |
| 30                            | \$243.27                     | \$243.27 | \$255.91                     | \$255.91 | \$318.65                     | \$318.65 | \$261.47                     | \$261.47 | \$321.77                     | \$321.77 | \$337.39                     | \$337.39 | \$312.40                     | \$312.40 | \$293.44                     | \$293.44 | \$241.00                  | \$241.00 |
| 31                            | \$248.42                     | \$248.42 | \$261.32                     | \$261.32 | \$325.39                     | \$325.39 | \$266.99                     | \$266.99 | \$328.58                     | \$328.58 | \$344.53                     | \$344.53 | \$319.01                     | \$319.01 | \$299.65                     | \$299.65 | \$246.09                  | \$246.09 |
| 32                            | \$253.56                     | \$253.56 | \$266.73                     | \$266.73 | \$332.12                     | \$332.12 | \$272.52                     | \$272.52 | \$335.38                     | \$335.38 | \$351.66                     | \$351.66 | \$325.61                     | \$325.61 | \$305.85                     | \$305.85 | \$251.19                  | \$251.19 |
| 33                            | \$256.78                     | \$256.78 | \$270.11                     | \$270.11 | \$336.34                     | \$336.34 | \$275.98                     | \$275.98 | \$339.63                     | \$339.63 | \$356.12                     | \$356.12 | \$329.74                     | \$329.74 | \$309.73                     | \$309.73 | \$254.37                  | \$254.37 |
| 34                            | \$260.21                     | \$260.21 | \$273.72                     | \$273.72 | \$340.83                     | \$340.83 | \$279.66                     | \$279.66 | \$344.17                     | \$344.17 | \$360.88                     | \$360.88 | \$334.14                     | \$334.14 | \$313.87                     | \$313.87 | \$257.77                  | \$257.77 |
| 35                            | \$261.92                     | \$261.92 | \$275.52                     | \$275.52 | \$343.07                     | \$343.07 | \$281.51                     | \$281.51 | \$346.44                     | \$346.44 | \$363.25                     | \$363.25 | \$336.35                     | \$336.35 | \$315.94                     | \$315.94 | \$259.47                  | \$259.47 |
| 36                            | \$263.64                     | \$263.64 | \$277.33                     | \$277.33 | \$345.32                     | \$345.32 | \$283.35                     | \$283.35 | \$348.70                     | \$348.70 | \$365.63                     | \$365.63 | \$338.55                     | \$338.55 | \$318.00                     | \$318.00 | \$261.17                  | \$261.17 |
| 37                            | \$265.35                     | \$265.35 | \$279.13                     | \$279.13 | \$347.57                     | \$347.57 | \$285.19                     | \$285.19 | \$350.97                     | \$350.97 | \$368.01                     | \$368.01 | \$340.75                     | \$340.75 | \$320.07                     | \$320.07 | \$262.87                  | \$262.87 |
| 38                            | \$267.07                     | \$267.07 | \$280.93                     | \$280.93 | \$349.81                     | \$349.81 | \$287.04                     | \$287.04 | \$353.24                     | \$353.24 | \$370.39                     | \$370.39 | \$342.95                     | \$342.95 | \$322.14                     | \$322.14 | \$264.57                  | \$264.57 |
| 39                            | \$270.50                     | \$270.50 | \$284.54                     | \$284.54 | \$354.30                     | \$354.30 | \$290.72                     | \$290.72 | \$357.78                     | \$357.78 | \$375.14                     | \$375.14 | \$347.36                     | \$347.36 | \$326.28                     | \$326.28 | \$267.96                  | \$267.96 |
| 40                            | \$273.92                     | \$273.92 | \$288.15                     | \$288.15 | \$358.80                     | \$358.80 | \$294.41                     | \$294.41 | \$362.31                     | \$362.31 | \$379.90                     | \$379.90 | \$351.76                     | \$351.76 | \$330.41                     | \$330.41 | \$271.36                  | \$271.36 |
| 41                            | \$279.07                     | \$279.07 | \$293.56                     | \$293.56 | \$365.53                     | \$365.53 | \$299.94                     | \$299.94 | \$369.12                     | \$369.12 | \$387.03                     | \$387.03 | \$358.37                     | \$358.37 | \$336.62                     | \$336.62 | \$276.46                  | \$276.46 |
| 42                            | \$284.00                     | \$284.00 | \$298.75                     | \$298.75 | \$371.99                     | \$371.99 | \$305.24                     | \$305.24 | \$375.64                     | \$375.64 | \$393.87                     | \$393.87 | \$364.70                     | \$364.70 | \$342.57                     | \$342.57 | \$281.34                  | \$281.34 |
| 43                            | \$290.86                     | \$290.86 | \$305.96                     | \$305.96 | \$380.97                     | \$380.97 | \$312.61                     | \$312.61 | \$384.71                     | \$384.71 | \$403.38                     | \$403.38 | \$373.50                     | \$373.50 | \$350.84                     | \$350.84 | \$288.13                  | \$288.13 |
| 44                            | \$299.43                     | \$299.43 | \$314.98                     | \$314.98 | \$392.20                     | \$392.20 | \$321.82                     | \$321.82 | \$396.05                     | \$396.05 | \$415.27                     | \$415.27 | \$384.51                     | \$384.51 | \$361.18                     | \$361.18 | \$296.63                  | \$296.63 |
| 45                            | \$309.50                     | \$309.50 | \$325.58                     | \$325.58 | \$405.40                     | \$405.40 | \$332.65                     | \$332.65 | \$409.37                     | \$409.37 | \$429.25                     | \$429.25 | \$397.45                     | \$397.45 | \$373.33                     | \$373.33 | \$306.61                  | \$306.61 |
| 46                            | \$321.51                     | \$321.51 | \$338.20                     | \$338.20 | \$421.12                     | \$421.12 | \$345.55                     | \$345.55 | \$425.25                     | \$425.25 | \$445.89                     | \$445.89 | \$412.86                     | \$412.86 | \$387.81                     | \$387.81 | \$318.50                  | \$318.50 |
| 47                            | \$335.01                     | \$335.01 | \$352.41                     | \$352.41 | \$438.81                     | \$438.81 | \$360.06                     | \$360.06 | \$443.11                     | \$443.11 | \$464.62                     | \$464.62 | \$430.20                     | \$430.20 | \$404.10                     | \$404.10 | \$331.87                  | \$331.87 |
| 48                            | \$350.44                     | \$350.44 | \$368.64                     | \$368.64 | \$459.02                     | \$459.02 | \$376.65                     | \$376.65 | \$463.52                     | \$463.52 | \$486.02                     | \$486.02 | \$450.02                     | \$450.02 | \$422.71                     | \$422.71 | \$347.16                  | \$347.16 |
| 49                            | \$365.66                     | \$365.66 | \$384.65                     | \$384.65 | \$478.95                     | \$478.95 | \$393.00                     | \$393.00 | \$483.65                     | \$483.65 | \$507.13                     | \$507.13 | \$469.56                     | \$469.56 | \$441.07                     | \$441.07 | \$362.24                  | \$362.24 |
| 50                            | \$382.81                     | \$382.81 | \$402.69                     | \$402.69 | \$501.41                     | \$501.41 | \$411.43                     | \$411.43 | \$506.33                     | \$506.33 | \$530.91                     | \$530.91 | \$491.58                     | \$491.58 | \$461.75                     | \$461.75 | \$379.22                  | \$379.22 |
| 51                            | \$399.74                     | \$399.74 | \$420.50                     | \$420.50 | \$523.59                     | \$523.59 | \$429.63                     | \$429.63 | \$528.73                     | \$528.73 | \$554.39                     | \$554.39 | \$513.33                     | \$513.33 | \$482.18                     | \$482.18 | \$396.00                  | \$396.00 |
| 52                            | \$418.39                     | \$418.39 | \$440.12                     | \$440.12 | \$548.02                     | \$548.02 | \$449.67                     | \$449.67 | \$553.39                     | \$553.39 | \$580.26                     | \$580.26 | \$537.27                     | \$537.27 | \$504.67                     | \$504.67 | \$414.47                  | \$414.47 |
| 53                            | \$437.25                     | \$437.25 | \$459.96                     | \$459.96 | \$572.72                     | \$572.72 | \$469.95                     | \$469.95 | \$578.34                     | \$578.34 | \$606.41                     | \$606.41 | \$561.49                     | \$561.49 | \$527.42                     | \$527.42 | \$433.16                  | \$433.16 |
| 54                            | \$457.61                     | \$457.61 | \$481.38                     | \$481.38 | \$599.40                     | \$599.40 | \$491.83                     | \$491.83 | \$605.27                     | \$605.27 | \$634.65                     | \$634.65 | \$587.64                     | \$587.64 | \$551.98                     | \$551.98 | \$453.33                  | \$453.33 |
| 55                            | \$477.97                     | \$477.97 | \$502.80                     | \$502.80 | \$626.07                     | \$626.07 | \$513.72                     | \$513.72 | \$632.20                     | \$632.20 | \$662.89                     | \$662.89 | \$613.79                     | \$613.79 | \$576.54                     | \$576.54 | \$473.50                  | \$473.50 |
| 56                            | \$500.05                     | \$500.05 | \$526.02                     | \$526.02 | \$654.98                     | \$654.98 | \$537.44                     | \$537.44 | \$661.40                     | \$661.40 | \$693.51                     | \$693.51 | \$642.14                     | \$642.14 | \$603.17                     | \$603.17 | \$495.37                  | \$495.37 |
| 57                            | \$522.34                     | \$522.34 | \$549.47                     | \$549.47 | \$684.18                     | \$684.18 | \$561.40                     | \$561.40 | \$690.89                     | \$690.89 | \$724.43                     | \$724.43 | \$670.77                     | \$670.77 | \$630.06                     | \$630.06 | \$517.45                  | \$517.45 |
| 58                            | \$546.13                     | \$546.13 | \$574.49                     | \$574.49 | \$715.34                     | \$715.34 | \$586.97                     | \$586.97 | \$722.36                     | \$722.36 | \$757.42                     | \$757.42 | \$701.32                     | \$701.32 | \$658.76                     | \$658.76 | \$541.02                  | \$541.02 |
| 59                            | \$557.92                     | \$557.92 | \$586.90                     | \$586.90 | \$730.79                     | \$730.79 | \$599.64                     | \$599.64 | \$737.95                     | \$737.95 | \$773.77                     | \$773.77 | \$716.46                     | \$716.46 | \$672.98                     | \$672.98 | \$552.70                  | \$552.70 |
| 60                            | \$581.71                     | \$581.71 | \$611.92                     | \$611.92 | \$761.95                     | \$761.95 | \$625.21                     | \$625.21 | \$769.42                     | \$769.42 | \$806.77                     | \$806.77 | \$747.01                     | \$747.01 | \$701.68                     | \$701.68 | \$576.27                  | \$576.27 |
| 61                            | \$602.29                     | \$602.29 | \$633.57                     | \$633.57 | \$788.90                     | \$788.90 | \$647.33                     | \$647.33 | \$796.63                     | \$796.63 | \$835.31                     | \$835.31 | \$773.43                     | \$773.43 | \$726.50                     | \$726.50 | \$596.65                  | \$596.65 |

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

| HIOS Plan ID (On Exchange)=>  | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
|-------------------------------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Rating Area =>                | PARA02                    |          | PARA03                    |          | PARA05                    |          | PARA06                    |          | PARA07                    |          | PARA08                    |          | PARA09                    |          |
| Network =>                    | 0                         |          | 0                         |          | 0                         |          | 0                         |          | 0                         |          | 0                         |          | 0                         |          |
| Metal =>                      | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          |
| Deductible =>                 | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          |
| Copays =>                     | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          |
| Pediatric Dental (Yes/No) =>  | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          |
| Age Band                      | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  |
| 0 - 14                        | \$170.87                  | \$170.87 | \$212.76                  | \$212.76 | \$174.58                  | \$174.58 | \$214.85                  | \$214.85 | \$225.28                  | \$225.28 | \$208.59                  | \$208.59 | \$195.93                  | \$195.93 |
| 15                            | \$186.06                  | \$186.06 | \$231.67                  | \$231.67 | \$190.10                  | \$190.10 | \$233.94                  | \$233.94 | \$245.30                  | \$245.30 | \$227.13                  | \$227.13 | \$213.35                  | \$213.35 |
| 16                            | \$191.86                  | \$191.86 | \$238.90                  | \$238.90 | \$196.03                  | \$196.03 | \$241.25                  | \$241.25 | \$252.96                  | \$252.96 | \$234.22                  | \$234.22 | \$220.01                  | \$220.01 |
| 17                            | \$197.67                  | \$197.67 | \$246.13                  | \$246.13 | \$201.97                  | \$201.97 | \$248.55                  | \$248.55 | \$260.61                  | \$260.61 | \$241.31                  | \$241.31 | \$226.67                  | \$226.67 |
| 18                            | \$203.93                  | \$203.93 | \$253.92                  | \$253.92 | \$208.35                  | \$208.35 | \$256.41                  | \$256.41 | \$268.86                  | \$268.86 | \$248.94                  | \$248.94 | \$233.84                  | \$233.84 |
| 19                            | \$210.18                  | \$210.18 | \$261.71                  | \$261.71 | \$214.74                  | \$214.74 | \$264.28                  | \$264.28 | \$277.10                  | \$277.10 | \$256.58                  | \$256.58 | \$241.01                  | \$241.01 |
| 20                            | \$216.66                  | \$216.66 | \$269.78                  | \$269.78 | \$221.36                  | \$221.36 | \$272.42                  | \$272.42 | \$285.64                  | \$285.64 | \$264.49                  | \$264.49 | \$248.44                  | \$248.44 |
| 21                            | \$223.36                  | \$223.36 | \$278.12                  | \$278.12 | \$228.21                  | \$228.21 | \$280.85                  | \$280.85 | \$294.48                  | \$294.48 | \$272.67                  | \$272.67 | \$256.12                  | \$256.12 |
| 22                            | \$223.36                  | \$223.36 | \$278.12                  | \$278.12 | \$228.21                  | \$228.21 | \$280.85                  | \$280.85 | \$294.48                  | \$294.48 | \$272.67                  | \$272.67 | \$256.12                  | \$256.12 |
| 23                            | \$223.36                  | \$223.36 | \$278.12                  | \$278.12 | \$228.21                  | \$228.21 | \$280.85                  | \$280.85 | \$294.48                  | \$294.48 | \$272.67                  | \$272.67 | \$256.12                  | \$256.12 |
| 24                            | \$223.36                  | \$223.36 | \$278.12                  | \$278.12 | \$228.21                  | \$228.21 | \$280.85                  | \$280.85 | \$294.48                  | \$294.48 | \$272.67                  | \$272.67 | \$256.12                  | \$256.12 |
| 25                            | \$224.25                  | \$224.25 | \$279.23                  | \$279.23 | \$229.12                  | \$229.12 | \$281.97                  | \$281.97 | \$295.66                  | \$295.66 | \$273.76                  | \$273.76 | \$257.14                  | \$257.14 |
| 26                            | \$228.72                  | \$228.72 | \$284.79                  | \$284.79 | \$233.69                  | \$233.69 | \$287.59                  | \$287.59 | \$301.55                  | \$301.55 | \$279.21                  | \$279.21 | \$262.27                  | \$262.27 |
| 27                            | \$234.08                  | \$234.08 | \$291.47                  | \$291.47 | \$239.16                  | \$239.16 | \$293.33                  | \$293.33 | \$308.61                  | \$308.61 | \$285.75                  | \$285.75 | \$268.41                  | \$268.41 |
| 28                            | \$242.79                  | \$242.79 | \$302.31                  | \$302.31 | \$248.06                  | \$248.06 | \$305.28                  | \$305.28 | \$320.10                  | \$320.10 | \$296.39                  | \$296.39 | \$278.40                  | \$278.40 |
| 29                            | \$249.94                  | \$249.94 | \$311.21                  | \$311.21 | \$255.37                  | \$255.37 | \$314.27                  | \$314.27 | \$329.52                  | \$329.52 | \$305.11                  | \$305.11 | \$286.60                  | \$286.60 |
| 30                            | \$253.51                  | \$253.51 | \$315.66                  | \$315.66 | \$259.02                  | \$259.02 | \$318.76                  | \$318.76 | \$334.23                  | \$334.23 | \$309.48                  | \$309.48 | \$290.70                  | \$290.70 |
| 31                            | \$258.87                  | \$258.87 | \$322.34                  | \$322.34 | \$264.49                  | \$264.49 | \$325.50                  | \$325.50 | \$341.30                  | \$341.30 | \$316.02                  | \$316.02 | \$296.84                  | \$296.84 |
| 32                            | \$264.23                  | \$264.23 | \$329.01                  | \$329.01 | \$269.97                  | \$269.97 | \$332.24                  | \$332.24 | \$348.37                  | \$348.37 | \$322.56                  | \$322.56 | \$302.99                  | \$302.99 |
| 33                            | \$267.58                  | \$267.58 | \$333.19                  | \$333.19 | \$273.39                  | \$273.39 | \$336.45                  | \$336.45 | \$352.79                  | \$352.79 | \$326.65                  | \$326.65 | \$306.83                  | \$306.83 |
| 34                            | \$271.16                  | \$271.16 | \$337.64                  | \$337.64 | \$277.05                  | \$277.05 | \$340.95                  | \$340.95 | \$357.50                  | \$357.50 | \$331.02                  | \$331.02 | \$310.93                  | \$310.93 |
| 35                            | \$272.94                  | \$272.94 | \$339.86                  | \$339.86 | \$278.87                  | \$278.87 | \$343.19                  | \$343.19 | \$359.85                  | \$359.85 | \$333.20                  | \$333.20 | \$312.98                  | \$312.98 |
| 36                            | \$274.73                  | \$274.73 | \$342.09                  | \$342.09 | \$280.70                  | \$280.70 | \$345.44                  | \$345.44 | \$362.21                  | \$362.21 | \$335.38                  | \$335.38 | \$315.03                  | \$315.03 |
| 37                            | \$276.52                  | \$276.52 | \$344.31                  | \$344.31 | \$282.52                  | \$282.52 | \$347.69                  | \$347.69 | \$364.56                  | \$364.56 | \$337.56                  | \$337.56 | \$317.08                  | \$317.08 |
| 38                            | \$278.30                  | \$278.30 | \$346.54                  | \$346.54 | \$284.35                  | \$284.35 | \$349.93                  | \$349.93 | \$366.92                  | \$366.92 | \$339.74                  | \$339.74 | \$319.12                  | \$319.12 |
| 39                            | \$281.88                  | \$281.88 | \$350.99                  | \$350.99 | \$288.00                  | \$288.00 | \$354.43                  | \$354.43 | \$371.63                  | \$371.63 | \$344.10                  | \$344.10 | \$323.22                  | \$323.22 |
| 40                            | \$285.45                  | \$285.45 | \$355.44                  | \$355.44 | \$291.65                  | \$291.65 | \$358.92                  | \$358.92 | \$376.34                  | \$376.34 | \$348.47                  | \$348.47 | \$327.32                  | \$327.32 |
| 41                            | \$290.81                  | \$290.81 | \$362.11                  | \$362.11 | \$297.13                  | \$297.13 | \$365.66                  | \$365.66 | \$383.41                  | \$383.41 | \$355.01                  | \$355.01 | \$333.47                  | \$333.47 |
| 42                            | \$295.95                  | \$295.95 | \$368.51                  | \$368.51 | \$302.38                  | \$302.38 | \$372.12                  | \$372.12 | \$390.18                  | \$390.18 | \$361.28                  | \$361.28 | \$339.36                  | \$339.36 |
| 43                            | \$303.10                  | \$303.10 | \$377.41                  | \$377.41 | \$309.68                  | \$309.68 | \$381.11                  | \$381.11 | \$399.61                  | \$399.61 | \$370.01                  | \$370.01 | \$347.55                  | \$347.55 |
| 44                            | \$312.03                  | \$312.03 | \$388.53                  | \$388.53 | \$318.81                  | \$318.81 | \$392.34                  | \$392.34 | \$411.39                  | \$411.39 | \$380.91                  | \$380.91 | \$357.80                  | \$357.80 |
| 45                            | \$322.53                  | \$322.53 | \$401.60                  | \$401.60 | \$329.53                  | \$329.53 | \$405.54                  | \$405.54 | \$425.23                  | \$425.23 | \$393.73                  | \$393.73 | \$369.84                  | \$369.84 |
| 46                            | \$335.04                  | \$335.04 | \$417.18                  | \$417.18 | \$342.31                  | \$342.31 | \$421.27                  | \$421.27 | \$441.72                  | \$441.72 | \$409.00                  | \$409.00 | \$384.18                  | \$384.18 |
| 47                            | \$349.11                  | \$349.11 | \$434.70                  | \$434.70 | \$356.69                  | \$356.69 | \$438.96                  | \$438.96 | \$460.27                  | \$460.27 | \$426.18                  | \$426.18 | \$400.31                  | \$400.31 |
| 48                            | \$365.19                  | \$365.19 | \$454.72                  | \$454.72 | \$373.12                  | \$373.12 | \$459.18                  | \$459.18 | \$481.47                  | \$481.47 | \$445.81                  | \$445.81 | \$418.76                  | \$418.76 |
| 49                            | \$381.05                  | \$381.05 | \$474.47                  | \$474.47 | \$389.32                  | \$389.32 | \$479.12                  | \$479.12 | \$502.38                  | \$502.38 | \$465.17                  | \$465.17 | \$436.94                  | \$436.94 |
| 50                            | \$398.92                  | \$398.92 | \$496.72                  | \$496.72 | \$407.58                  | \$407.58 | \$501.59                  | \$501.59 | \$525.94                  | \$525.94 | \$486.98                  | \$486.98 | \$457.43                  | \$457.43 |
| 51                            | \$416.56                  | \$416.56 | \$518.69                  | \$518.69 | \$425.61                  | \$425.61 | \$523.78                  | \$523.78 | \$549.20                  | \$549.20 | \$508.52                  | \$508.52 | \$477.66                  | \$477.66 |
| 52                            | \$435.99                  | \$435.99 | \$542.89                  | \$542.89 | \$445.46                  | \$445.46 | \$548.21                  | \$548.21 | \$574.82                  | \$574.82 | \$532.24                  | \$532.24 | \$499.95                  | \$499.95 |
| 53                            | \$455.65                  | \$455.65 | \$567.36                  | \$567.36 | \$465.55                  | \$465.55 | \$572.92                  | \$572.92 | \$600.74                  | \$600.74 | \$556.24                  | \$556.24 | \$522.48                  | \$522.48 |
| 54                            | \$476.87                  | \$476.87 | \$593.78                  | \$593.78 | \$487.23                  | \$487.23 | \$599.60                  | \$599.60 | \$628.71                  | \$628.71 | \$582.14                  | \$582.14 | \$546.81                  | \$546.81 |
| 55                            | \$498.09                  | \$498.09 | \$620.20                  | \$620.20 | \$508.91                  | \$508.91 | \$626.28                  | \$626.28 | \$656.69                  | \$656.69 | \$608.04                  | \$608.04 | \$571.15                  | \$571.15 |
| 56                            | \$521.09                  | \$521.09 | \$648.85                  | \$648.85 | \$532.41                  | \$532.41 | \$655.21                  | \$655.21 | \$687.02                  | \$687.02 | \$636.13                  | \$636.13 | \$597.53                  | \$597.53 |
| 57                            | \$544.32                  | \$544.32 | \$677.78                  | \$677.78 | \$556.15                  | \$556.15 | \$684.42                  | \$684.42 | \$717.64                  | \$717.64 | \$664.49                  | \$664.49 | \$624.16                  | \$624.16 |
| 58                            | \$569.12                  | \$569.12 | \$708.65                  | \$708.65 | \$581.48                  | \$581.48 | \$715.59                  | \$715.59 | \$750.33                  | \$750.33 | \$694.75                  | \$694.75 | \$652.59                  | \$652.59 |
| 59                            | \$581.40                  | \$581.40 | \$723.94                  | \$723.94 | \$594.03                  | \$594.03 | \$731.04                  | \$731.04 | \$766.53                  | \$766.53 | \$709.75                  | \$709.75 | \$666.68                  | \$666.68 |
| 60                            | \$606.19                  | \$606.19 | \$754.81                  | \$754.81 | \$619.36                  | \$619.36 | \$762.21                  | \$762.21 | \$799.21                  | \$799.21 | \$740.01                  | \$740.01 | \$695.11                  | \$695.11 |
| 61                            | \$627.64                  | \$627.64 | \$781.51                  | \$781.51 | \$641.27                  | \$641.27 | \$789.18                  | \$789.18 | \$827.48                  | \$827.48 | \$766.19                  | \$766.19 | \$719.70                  | \$719.70 |
| 62                            | \$641.71                  | \$641.71 | \$799.03                  | \$799.03 | \$655.64                  | \$655.64 | \$806.87                  | \$806.87 | \$846.04                  | \$846.04 | \$783.37                  | \$783.37 | \$735.83                  | \$735.83 |
| 63                            | \$659.35                  | \$659.35 | \$821.01                  | \$821.01 | \$673.67                  | \$673.67 | \$829.06                  | \$829.06 | \$869.30                  | \$869.30 | \$804.91                  | \$804.91 | \$756.06                  | \$756.06 |
| 64+                           | \$669.85                  | \$669.85 | \$834.08                  | \$834.08 | \$684.40                  | \$684.40 | \$842.25                  | \$842.25 | \$883.14                  | \$883.14 | \$817.72                  | \$817.72 | \$768.10                  | \$768.10 |

**AetnaHealthInc  
Small Group  
Plan Design Summary**

| HIOS Plan ID   | Plan Marketing Name          | Product | Metal  | On/Off Exchange | Network | Rating Area                                      | Counties Covered  |
|----------------|------------------------------|---------|--------|-----------------|---------|--|---|
| 64844PA0060126 | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |         | 0 PA03, PA05,                                    | Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |         | 0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 |   |

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

| HIOS Plan ID   | Plan Marketing Name          | Product | Metal  | On/Off Exchange | RATING AREA 1 |          |      |          |          |        |          |        | RATING AREA 2 |         |          |          |          |
|----------------|------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|----------|--------|---------------|---------|----------|----------|----------|
|                |                              |         |        |                 | 0             | 0        | 0    | 0        | 0        | 0      | 0        | 0      | 0             | 0       | 0        |          |          |
|                |                              |         |        |                 | Crawford      | Clarion  | Erie | Forest   | Mckean   | Mercer | Venango  | Warren | Elk           | Cameron | Potter   |          |          |
| 64844PA0060126 | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |               | \$214.34 |      | \$214.34 | \$214.34 |        | \$214.34 |        | \$214.34      |         | \$225.47 | \$225.47 | \$225.47 |
| 64844PA0070142 | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |               | \$212.33 |      | \$212.33 | \$212.33 |        | \$212.33 |        | \$212.33      |         | \$223.36 | \$223.36 | \$223.36 |

RATING AREA 3

|          |          |          |            |          |          |          |          |          |             |          |          |          |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| 0        | 0        | 0        | 0          | 0        | 0        | 6        | 1        | 0        | 2           | 0        | 0        | 0        |
| Bradford | Carbon   | Clinton  | Lackawanna | Luzerne  | Lycoming | Monroe   | Pike     | Sullivan | Susquehanna | Tioga    | Wayne    | Wyoming  |
| \$280.75 | \$280.75 | \$280.75 | \$280.75   | \$280.75 | \$280.75 | \$280.75 | \$280.75 | \$280.75 | \$280.75    | \$280.75 | \$280.75 | \$280.75 |
| \$278.12 | \$278.12 | \$278.12 | \$278.12   | \$278.12 | \$278.12 | \$278.12 | \$278.12 | \$278.12 | \$278.12    | \$278.12 | \$278.12 | \$278.12 |

RATING AREA 4

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

**RATING AREA 5**

| 0        | 0        | 0          | 0        | 0          | 0         | 0        |
|----------|----------|------------|----------|------------|-----------|----------|
| Bedford  | Blair    | Clearfield | Cambria  | Huntingdon | Jefferson | Somerset |
| \$230.37 | \$230.37 | \$230.37   | \$230.37 | \$230.37   | \$230.37  |          |
| \$228.21 | \$228.21 | \$228.21   | \$228.21 | \$228.21   | \$228.21  |          |

**RATING AREA 6**

| 12       | 0        | 5        | 0        | 0        | 8           | 0              | 0          | 0        | 0        | 0 |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|---|
| Centre   | Columbia | Lehigh   | Mifflin  | Montour  | Northampton | Northumberland | Schuylkill | Snyder   | Union    |   |
| \$283.50 | \$283.50 | \$283.50 | \$283.50 | \$283.50 | \$283.50    | \$283.50       | \$283.50   | \$283.50 | \$283.50 |   |
| \$280.85 | \$280.85 | \$280.85 | \$280.85 | \$280.85 | \$280.85    | \$280.85       | \$280.85   | \$280.85 | \$280.85 |   |

**RATING AREA 7**

| 0        | 0        | 8         | 0        |
|----------|----------|-----------|----------|
| Adams    | Berks    | Lancaster | York     |
| \$297.26 | \$297.26 | \$297.26  | \$297.26 |
| \$294.48 | \$294.48 | \$294.48  | \$294.48 |

**RATING AREA 8**

| 10       | 10       | 0        | 19         | 11           |
|----------|----------|----------|------------|--------------|
| Bucks    | Chester  | Delaware | Montgomery | Philadelphia |
| \$275.24 | \$275.24 | \$275.24 | \$275.24   | \$275.24     |
| \$272.67 | \$272.67 | \$272.67 | \$272.67   | \$272.67     |

**RATING AREA 9**

| 0          | 0        | 0        | 0        | 0        | 0        | 0        | 0 |
|------------|----------|----------|----------|----------|----------|----------|---|
| Cumberland | Dauphin  | Franklin | Fulton   | Juniata  | Lebanon  | Perry    |   |
| \$258.54   | \$258.54 | \$258.54 | \$258.54 | \$258.54 | \$258.54 | \$258.54 |   |
| \$256.12   | \$256.12 | \$256.12 | \$256.12 | \$256.12 | \$256.12 | \$256.12 |   |

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: July 1, 2022

Ending date of Rates: September 30, 2022

| HIOS Plan ID (On Exchange)=>  | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
|-------------------------------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Rating Area =>                | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Network =>                    | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                         |          |
| Metal =>                      | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                    |          |
| Deductible =>                 | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                       |          |
| Copays =>                     | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400          |          |
| 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                        | \$168.61                     | \$168.61 | \$177.37                     | \$177.37 | \$220.85                     | \$220.85 | \$181.22                     | \$181.22 | \$223.02                     | \$223.02 | \$233.84                     | \$233.84 | \$216.52                     | \$216.52 | \$203.38                     | \$203.38 | \$167.03                  | \$167.03 |
| 15                            | \$183.60                     | \$183.60 | \$193.13                     | \$193.13 | \$240.48                     | \$240.48 | \$197.33                     | \$197.33 | \$242.84                     | \$242.84 | \$254.63                     | \$254.63 | \$235.77                     | \$235.77 | \$221.46                     | \$221.46 | \$181.88                  | \$181.88 |
| 16                            | \$189.33                     | \$189.33 | \$199.16                     | \$199.16 | \$247.99                     | \$247.99 | \$203.49                     | \$203.49 | \$250.42                     | \$250.42 | \$262.58                     | \$262.58 | \$243.13                     | \$243.13 | \$228.37                     | \$228.37 | \$187.56                  | \$187.56 |
| 17                            | \$195.06                     | \$195.06 | \$205.19                     | \$205.19 | \$255.49                     | \$255.49 | \$209.64                     | \$209.64 | \$258.00                     | \$258.00 | \$270.52                     | \$270.52 | \$250.48                     | \$250.48 | \$235.28                     | \$235.28 | \$193.23                  | \$193.23 |
| 18                            | \$201.23                     | \$201.23 | \$211.68                     | \$211.68 | \$263.58                     | \$263.58 | \$216.28                     | \$216.28 | \$266.16                     | \$266.16 | \$279.08                     | \$279.08 | \$258.41                     | \$258.41 | \$242.73                     | \$242.73 | \$199.35                  | \$199.35 |
| 19                            | \$207.40                     | \$207.40 | \$218.17                     | \$218.17 | \$271.66                     | \$271.66 | \$222.91                     | \$222.91 | \$274.32                     | \$274.32 | \$287.64                     | \$287.64 | \$266.33                     | \$266.33 | \$250.17                     | \$250.17 | \$205.46                  | \$205.46 |
| 20                            | \$213.79                     | \$213.79 | \$224.89                     | \$224.89 | \$280.03                     | \$280.03 | \$229.78                     | \$229.78 | \$282.78                     | \$282.78 | \$296.50                     | \$296.50 | \$274.54                     | \$274.54 | \$257.88                     | \$257.88 | \$211.79                  | \$211.79 |
| 21                            | \$220.40                     | \$220.40 | \$231.85                     | \$231.85 | \$288.69                     | \$288.69 | \$236.89                     | \$236.89 | \$291.52                     | \$291.52 | \$305.68                     | \$305.68 | \$283.03                     | \$283.03 | \$265.86                     | \$265.86 | \$218.34                  | \$218.34 |
| 22                            | \$220.40                     | \$220.40 | \$231.85                     | \$231.85 | \$288.69                     | \$288.69 | \$236.89                     | \$236.89 | \$291.52                     | \$291.52 | \$305.68                     | \$305.68 | \$283.03                     | \$283.03 | \$265.86                     | \$265.86 | \$218.34                  | \$218.34 |
| 23                            | \$220.40                     | \$220.40 | \$231.85                     | \$231.85 | \$288.69                     | \$288.69 | \$236.89                     | \$236.89 | \$291.52                     | \$291.52 | \$305.68                     | \$305.68 | \$283.03                     | \$283.03 | \$265.86                     | \$265.86 | \$218.34                  | \$218.34 |
| 24                            | \$220.40                     | \$220.40 | \$231.85                     | \$231.85 | \$288.69                     | \$288.69 | \$236.89                     | \$236.89 | \$291.52                     | \$291.52 | \$305.68                     | \$305.68 | \$283.03                     | \$283.03 | \$265.86                     | \$265.86 | \$218.34                  | \$218.34 |
| 25                            | \$221.29                     | \$221.29 | \$232.78                     | \$232.78 | \$289.85                     | \$289.85 | \$237.83                     | \$237.83 | \$292.69                     | \$292.69 | \$306.90                     | \$306.90 | \$284.16                     | \$284.16 | \$266.92                     | \$266.92 | \$219.21                  | \$219.21 |
| 26                            | \$225.69                     | \$225.69 | \$237.41                     | \$237.41 | \$295.62                     | \$295.62 | \$242.57                     | \$242.57 | \$298.52                     | \$298.52 | \$313.01                     | \$313.01 | \$289.83                     | \$289.83 | \$272.24                     | \$272.24 | \$223.58                  | \$223.58 |
| 27                            | \$230.98                     | \$230.98 | \$242.98                     | \$242.98 | \$302.55                     | \$302.55 | \$248.26                     | \$248.26 | \$305.52                     | \$305.52 | \$320.35                     | \$320.35 | \$296.62                     | \$296.62 | \$278.62                     | \$278.62 | \$228.82                  | \$228.82 |
| 28                            | \$239.58                     | \$239.58 | \$252.02                     | \$252.02 | \$313.81                     | \$313.81 | \$257.50                     | \$257.50 | \$316.89                     | \$316.89 | \$332.27                     | \$332.27 | \$307.66                     | \$307.66 | \$288.99                     | \$288.99 | \$237.34                  | \$237.34 |
| 29                            | \$246.63                     | \$246.63 | \$259.44                     | \$259.44 | \$323.05                     | \$323.05 | \$265.08                     | \$265.08 | \$326.21                     | \$326.21 | \$342.05                     | \$342.05 | \$316.71                     | \$316.71 | \$297.49                     | \$297.49 | \$244.32                  | \$244.32 |
| 30                            | \$250.16                     | \$250.16 | \$263.15                     | \$263.15 | \$327.67                     | \$327.67 | \$268.87                     | \$268.87 | \$330.88                     | \$330.88 | \$346.94                     | \$346.94 | \$321.24                     | \$321.24 | \$301.75                     | \$301.75 | \$247.82                  | \$247.82 |
| 31                            | \$255.45                     | \$255.45 | \$268.71                     | \$268.71 | \$334.60                     | \$334.60 | \$274.55                     | \$274.55 | \$337.88                     | \$337.88 | \$354.28                     | \$354.28 | \$328.03                     | \$328.03 | \$308.13                     | \$308.13 | \$253.06                  | \$253.06 |
| 32                            | \$260.74                     | \$260.74 | \$274.28                     | \$274.28 | \$341.52                     | \$341.52 | \$280.24                     | \$280.24 | \$344.87                     | \$344.87 | \$361.61                     | \$361.61 | \$334.83                     | \$334.83 | \$314.51                     | \$314.51 | \$258.30                  | \$258.30 |
| 33                            | \$264.05                     | \$264.05 | \$277.76                     | \$277.76 | \$345.85                     | \$345.85 | \$283.79                     | \$283.79 | \$349.25                     | \$349.25 | \$366.20                     | \$366.20 | \$339.07                     | \$339.07 | \$318.50                     | \$318.50 | \$261.57                  | \$261.57 |
| 34                            | \$267.57                     | \$267.57 | \$281.47                     | \$281.47 | \$350.47                     | \$350.47 | \$287.58                     | \$287.58 | \$353.91                     | \$353.91 | \$371.09                     | \$371.09 | \$343.60                     | \$343.60 | \$322.75                     | \$322.75 | \$265.07                  | \$265.07 |
| 35                            | \$269.33                     | \$269.33 | \$283.32                     | \$283.32 | \$352.78                     | \$352.78 | \$289.47                     | \$289.47 | \$356.24                     | \$356.24 | \$373.54                     | \$373.54 | \$345.87                     | \$345.87 | \$324.88                     | \$324.88 | \$266.81                  | \$266.81 |
| 36                            | \$271.10                     | \$271.10 | \$285.18                     | \$285.18 | \$355.09                     | \$355.09 | \$291.37                     | \$291.37 | \$358.57                     | \$358.57 | \$375.98                     | \$375.98 | \$348.13                     | \$348.13 | \$327.00                     | \$327.00 | \$268.56                  | \$268.56 |
| 37                            | \$272.86                     | \$272.86 | \$287.03                     | \$287.03 | \$357.40                     | \$357.40 | \$293.27                     | \$293.27 | \$360.91                     | \$360.91 | \$378.43                     | \$378.43 | \$350.39                     | \$350.39 | \$329.13                     | \$329.13 | \$270.31                  | \$270.31 |
| 38                            | \$274.62                     | \$274.62 | \$288.89                     | \$288.89 | \$359.71                     | \$359.71 | \$295.16                     | \$295.16 | \$363.24                     | \$363.24 | \$380.87                     | \$380.87 | \$352.66                     | \$352.66 | \$331.26                     | \$331.26 | \$272.05                  | \$272.05 |
| 39                            | \$278.15                     | \$278.15 | \$292.60                     | \$292.60 | \$364.33                     | \$364.33 | \$298.95                     | \$298.95 | \$367.90                     | \$367.90 | \$385.76                     | \$385.76 | \$357.19                     | \$357.19 | \$335.51                     | \$335.51 | \$275.55                  | \$275.55 |
| 40                            | \$281.68                     | \$281.68 | \$296.30                     | \$296.30 | \$368.95                     | \$368.95 | \$302.74                     | \$302.74 | \$372.57                     | \$372.57 | \$390.65                     | \$390.65 | \$361.72                     | \$361.72 | \$339.77                     | \$339.77 | \$279.04                  | \$279.04 |
| 41                            | \$286.97                     | \$286.97 | \$301.87                     | \$301.87 | \$375.88                     | \$375.88 | \$308.43                     | \$308.43 | \$379.56                     | \$379.56 | \$397.99                     | \$397.99 | \$368.51                     | \$368.51 | \$346.15                     | \$346.15 | \$284.28                  | \$284.28 |
| 42                            | \$292.04                     | \$292.04 | \$307.20                     | \$307.20 | \$382.52                     | \$382.52 | \$313.87                     | \$313.87 | \$386.27                     | \$386.27 | \$405.02                     | \$405.02 | \$375.02                     | \$375.02 | \$352.26                     | \$352.26 | \$289.30                  | \$289.30 |
| 43                            | \$299.09                     | \$299.09 | \$314.62                     | \$314.62 | \$391.76                     | \$391.76 | \$321.45                     | \$321.45 | \$395.60                     | \$395.60 | \$414.80                     | \$414.80 | \$384.08                     | \$384.08 | \$360.77                     | \$360.77 | \$296.29                  | \$296.29 |
| 44                            | \$307.91                     | \$307.91 | \$323.90                     | \$323.90 | \$403.30                     | \$403.30 | \$330.93                     | \$330.93 | \$407.26                     | \$407.26 | \$427.03                     | \$427.03 | \$395.40                     | \$395.40 | \$371.40                     | \$371.40 | \$305.02                  | \$305.02 |
| 45                            | \$318.26                     | \$318.26 | \$334.79                     | \$334.79 | \$416.87                     | \$416.87 | \$342.06                     | \$342.06 | \$420.96                     | \$420.96 | \$441.40                     | \$441.40 | \$408.70                     | \$408.70 | \$383.90                     | \$383.90 | \$315.28                  | \$315.28 |
| 46                            | \$330.61                     | \$330.61 | \$347.78                     | \$347.78 | \$433.04                     | \$433.04 | \$355.33                     | \$355.33 | \$437.29                     | \$437.29 | \$458.51                     | \$458.51 | \$424.55                     | \$424.55 | \$398.79                     | \$398.79 | \$327.51                  | \$327.51 |
| 47                            | \$344.49                     | \$344.49 | \$362.38                     | \$362.38 | \$451.23                     | \$451.23 | \$370.25                     | \$370.25 | \$455.65                     | \$455.65 | \$477.77                     | \$477.77 | \$442.38                     | \$442.38 | \$415.54                     | \$415.54 | \$341.27                  | \$341.27 |
| 48                            | \$360.36                     | \$360.36 | \$379.08                     | \$379.08 | \$472.01                     | \$472.01 | \$387.31                     | \$387.31 | \$476.64                     | \$476.64 | \$499.78                     | \$499.78 | \$462.76                     | \$462.76 | \$434.68                     | \$434.68 | \$356.99                  | \$356.99 |
| 49                            | \$376.01                     | \$376.01 | \$395.54                     | \$395.54 | \$492.51                     | \$492.51 | \$404.13                     | \$404.13 | \$497.34                     | \$497.34 | \$521.48                     | \$521.48 | \$482.85                     | \$482.85 | \$453.55                     | \$453.55 | \$372.49                  | \$372.49 |
| 50                            | \$393.64                     | \$393.64 | \$414.08                     | \$414.08 | \$515.61                     | \$515.61 | \$423.08                     | \$423.08 | \$520.66                     | \$520.66 | \$545.94                     | \$545.94 | \$505.50                     | \$505.50 | \$474.82                     | \$474.82 | \$389.96                  | \$389.96 |
| 51                            | \$411.06                     | \$411.06 | \$432.40                     | \$432.40 | \$538.41                     | \$538.41 | \$441.79                     | \$441.79 | \$543.69                     | \$543.69 | \$570.08                     | \$570.08 | \$527.86                     | \$527.86 | \$495.82                     | \$495.82 | \$407.21                  | \$407.21 |
| 52                            | \$430.23                     | \$430.23 | \$452.57                     | \$452.57 | \$563.53                     | \$563.53 | \$462.40                     | \$462.40 | \$569.05                     | \$569.05 | \$596.68                     | \$596.68 | \$552.48                     | \$552.48 | \$518.95                     | \$518.95 | \$426.20                  | \$426.20 |
| 53                            | \$449.63                     | \$449.63 | \$472.97                     | \$472.97 | \$588.93                     | \$588.93 | \$483.25                     | \$483.25 | \$594.71                     | \$594.71 | \$623.58                     | \$623.58 | \$577.39                     | \$577.39 | \$542.35                     | \$542.35 | \$445.42                  | \$445.42 |
| 54                            | \$470.56                     | \$470.56 | \$495.00                     | \$495.00 | \$616.36                     | \$616.36 | \$505.75                     | \$505.75 | \$622.40                     | \$622.40 | \$652.62                     | \$652.62 | \$604.27                     | \$604.27 | \$567.61                     | \$567.61 | \$466.16                  | \$466.16 |
| 55                            | \$491.50                     | \$491.50 | \$517.03                     | \$517.03 | \$643.79                     | \$643.79 | \$528.26                     | \$528.26 | \$650.10                     | \$650.10 | \$681.66                     | \$681.66 | \$631.16                     | \$631.16 | \$592.86                     | \$592.86 | \$486.90                  | \$486.90 |
| 56                            | \$514.20                     | \$514.20 | \$540.91                     | \$540.91 | \$673.52                     | \$673.52 | \$552.66                     | \$552.66 | \$680.12                     | \$680.12 | \$713.14                     | \$713.14 | \$660.32                     | \$660.32 | \$620.25                     | \$620.25 | \$509.39                  | \$509.39 |
| 57                            | \$537.13                     | \$537.13 | \$565.02                     | \$565.02 | \$703.55                     | \$703.55 | \$577.29                     | \$577.29 | \$710.44                     | \$710.44 | \$744.93                     | \$744.93 | \$689.75                     | \$689.75 | \$647.90                     | \$647.90 | \$532.10                  | \$532.10 |
| 58                            | \$561.59                     | \$561.59 | \$590.75                     | \$590.75 | \$735.59                     | \$735.59 | \$603.59                     | \$603.59 | \$742.80                     | \$742.80 | \$778.86                     | \$778.86 | \$721.17                     | \$721.17 | \$677.41                     | \$677.41 | \$556.33                  | \$556.33 |
| 59                            | \$573.71                     | \$573.71 | \$603.51                     | \$603.51 | \$751.47                     | \$751.47 | \$616.61                     | \$616.61 | \$758.84                     | \$758.84 | \$795.67                     | \$795.67 | \$736.73                     | \$736.73 | \$692.03                     | \$692.03 | \$568.34                  | \$568.34 |
| 60                            | \$598.18                     | \$598.18 | \$629.24                     | \$629.24 | \$783.51                     | \$783.51 | \$642.91                     | \$642.91 | \$791.20                     | \$791.20 | \$829.60                     | \$829.60 | \$768.15                     | \$768.15 | \$721.54                     | \$721.54 | \$592.58                  | \$592.58 |
| 61                            | \$619.34                     | \$619.34 | \$651.50                     | \$651.50 | \$811.23                     | \$811.23 | \$665.65                     | \$665.65 | \$819.18                     | \$819.18 | \$858.95                     | \$858.95 | \$795.32                     | \$795.32 | \$747.06                     | \$747.06 | \$613.54                  | \$613    |

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

| HIOS Plan ID (On Exchange)=>  | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
|-------------------------------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Rating Area =>                | PARA02                    |          | PARA03                    |          | PARA05                    |          | PARA06                    |          | PARA07                    |          | PARA08                    |          | PARA09                    |          |
| Network =>                    | 0                         |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Metal =>                      | Silver                    |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Deductible =>                 | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                       |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Copays =>                     | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          |
| Pediatric Dental (Yes/No) =>  | Yes                       |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Age Band                      | Non-Tobacco               |          | Tobacco                   |          | Non-Tobacco               |          | Tobacco                   |          | Non-Tobacco               |          | Tobacco                   |          | Non-Tobacco               |          |
| 0 - 14                        | \$175.70                  | \$175.70 | \$218.78                  | \$218.78 | \$179.52                  | \$179.52 | \$220.93                  | \$220.93 | \$231.65                  | \$231.65 | \$214.49                  | \$214.49 | \$201.48                  | \$201.48 |
| 15                            | \$191.32                  | \$191.32 | \$238.23                  | \$238.23 | \$195.48                  | \$195.48 | \$240.57                  | \$240.57 | \$252.24                  | \$252.24 | \$233.56                  | \$233.56 | \$219.39                  | \$219.39 |
| 16                            | \$197.29                  | \$197.29 | \$245.67                  | \$245.67 | \$201.58                  | \$201.58 | \$248.07                  | \$248.07 | \$260.12                  | \$260.12 | \$240.85                  | \$240.85 | \$226.23                  | \$226.23 |
| 17                            | \$203.27                  | \$203.27 | \$253.10                  | \$253.10 | \$207.68                  | \$207.68 | \$255.58                  | \$255.58 | \$267.99                  | \$267.99 | \$248.14                  | \$248.14 | \$233.08                  | \$233.08 |
| 18                            | \$209.70                  | \$209.70 | \$261.11                  | \$261.11 | \$214.25                  | \$214.25 | \$263.67                  | \$263.67 | \$276.47                  | \$276.47 | \$255.99                  | \$255.99 | \$240.46                  | \$240.46 |
| 19                            | \$216.13                  | \$216.13 | \$269.12                  | \$269.12 | \$220.82                  | \$220.82 | \$271.76                  | \$271.76 | \$284.95                  | \$284.95 | \$263.84                  | \$263.84 | \$247.83                  | \$247.83 |
| 20                            | \$222.79                  | \$222.79 | \$277.41                  | \$277.41 | \$227.63                  | \$227.63 | \$280.13                  | \$280.13 | \$293.73                  | \$293.73 | \$271.97                  | \$271.97 | \$255.47                  | \$255.47 |
| 21                            | \$229.68                  | \$229.68 | \$285.99                  | \$285.99 | \$234.67                  | \$234.67 | \$288.79                  | \$288.79 | \$302.81                  | \$302.81 | \$280.38                  | \$280.38 | \$263.37                  | \$263.37 |
| 22                            | \$229.68                  | \$229.68 | \$285.99                  | \$285.99 | \$234.67                  | \$234.67 | \$288.79                  | \$288.79 | \$302.81                  | \$302.81 | \$280.38                  | \$280.38 | \$263.37                  | \$263.37 |
| 23                            | \$229.68                  | \$229.68 | \$285.99                  | \$285.99 | \$234.67                  | \$234.67 | \$288.79                  | \$288.79 | \$302.81                  | \$302.81 | \$280.38                  | \$280.38 | \$263.37                  | \$263.37 |
| 24                            | \$229.68                  | \$229.68 | \$285.99                  | \$285.99 | \$234.67                  | \$234.67 | \$288.79                  | \$288.79 | \$302.81                  | \$302.81 | \$280.38                  | \$280.38 | \$263.37                  | \$263.37 |
| 25                            | \$230.60                  | \$230.60 | \$287.13                  | \$287.13 | \$235.61                  | \$235.61 | \$289.95                  | \$289.95 | \$304.02                  | \$304.02 | \$281.50                  | \$281.50 | \$264.42                  | \$264.42 |
| 26                            | \$235.19                  | \$235.19 | \$292.85                  | \$292.85 | \$240.30                  | \$240.30 | \$295.73                  | \$295.73 | \$310.08                  | \$310.08 | \$287.11                  | \$287.11 | \$269.69                  | \$269.69 |
| 27                            | \$240.70                  | \$240.70 | \$299.72                  | \$299.72 | \$245.93                  | \$245.93 | \$302.66                  | \$302.66 | \$317.35                  | \$317.35 | \$293.84                  | \$293.84 | \$276.01                  | \$276.01 |
| 28                            | \$249.66                  | \$249.66 | \$310.87                  | \$310.87 | \$255.08                  | \$255.08 | \$313.92                  | \$313.92 | \$329.16                  | \$329.16 | \$304.78                  | \$304.78 | \$286.28                  | \$286.28 |
| 29                            | \$257.01                  | \$257.01 | \$320.02                  | \$320.02 | \$262.59                  | \$262.59 | \$323.16                  | \$323.16 | \$338.85                  | \$338.85 | \$313.75                  | \$313.75 | \$294.71                  | \$294.71 |
| 30                            | \$260.69                  | \$260.69 | \$324.60                  | \$324.60 | \$266.35                  | \$266.35 | \$327.78                  | \$327.78 | \$343.69                  | \$343.69 | \$318.23                  | \$318.23 | \$298.92                  | \$298.92 |
| 31                            | \$266.20                  | \$266.20 | \$331.46                  | \$331.46 | \$271.98                  | \$271.98 | \$334.71                  | \$334.71 | \$350.96                  | \$350.96 | \$324.96                  | \$324.96 | \$305.24                  | \$305.24 |
| 32                            | \$271.71                  | \$271.71 | \$338.33                  | \$338.33 | \$277.61                  | \$277.61 | \$341.64                  | \$341.64 | \$358.23                  | \$358.23 | \$331.69                  | \$331.69 | \$311.56                  | \$311.56 |
| 33                            | \$275.16                  | \$275.16 | \$342.62                  | \$342.62 | \$281.13                  | \$281.13 | \$345.98                  | \$345.98 | \$362.77                  | \$362.77 | \$335.90                  | \$335.90 | \$315.52                  | \$315.52 |
| 34                            | \$278.83                  | \$278.83 | \$347.19                  | \$347.19 | \$284.89                  | \$284.89 | \$350.60                  | \$350.60 | \$367.62                  | \$367.62 | \$340.38                  | \$340.38 | \$319.73                  | \$319.73 |
| 35                            | \$280.67                  | \$280.67 | \$349.48                  | \$349.48 | \$286.76                  | \$286.76 | \$352.91                  | \$352.91 | \$370.04                  | \$370.04 | \$342.63                  | \$342.63 | \$321.84                  | \$321.84 |
| 36                            | \$282.51                  | \$282.51 | \$351.77                  | \$351.77 | \$288.64                  | \$288.64 | \$355.22                  | \$355.22 | \$372.46                  | \$372.46 | \$344.87                  | \$344.87 | \$323.94                  | \$323.94 |
| 37                            | \$284.34                  | \$284.34 | \$354.06                  | \$354.06 | \$290.52                  | \$290.52 | \$357.53                  | \$357.53 | \$374.88                  | \$374.88 | \$347.11                  | \$347.11 | \$326.05                  | \$326.05 |
| 38                            | \$286.18                  | \$286.18 | \$356.34                  | \$356.34 | \$292.40                  | \$292.40 | \$359.84                  | \$359.84 | \$377.31                  | \$377.31 | \$349.36                  | \$349.36 | \$328.16                  | \$328.16 |
| 39                            | \$289.86                  | \$289.86 | \$360.92                  | \$360.92 | \$296.15                  | \$296.15 | \$364.46                  | \$364.46 | \$382.15                  | \$382.15 | \$353.84                  | \$353.84 | \$332.37                  | \$332.37 |
| 40                            | \$293.53                  | \$293.53 | \$365.50                  | \$365.50 | \$299.91                  | \$299.91 | \$369.08                  | \$369.08 | \$387.00                  | \$387.00 | \$358.33                  | \$358.33 | \$336.58                  | \$336.58 |
| 41                            | \$299.04                  | \$299.04 | \$372.36                  | \$372.36 | \$305.54                  | \$305.54 | \$376.01                  | \$376.01 | \$394.26                  | \$394.26 | \$365.06                  | \$365.06 | \$342.91                  | \$342.91 |
| 42                            | \$304.33                  | \$304.33 | \$378.94                  | \$378.94 | \$310.94                  | \$310.94 | \$382.65                  | \$382.65 | \$401.23                  | \$401.23 | \$371.51                  | \$371.51 | \$348.96                  | \$348.96 |
| 43                            | \$311.68                  | \$311.68 | \$388.09                  | \$388.09 | \$318.44                  | \$318.44 | \$391.89                  | \$391.89 | \$410.92                  | \$410.92 | \$380.48                  | \$380.48 | \$357.39                  | \$357.39 |
| 44                            | \$320.86                  | \$320.86 | \$399.53                  | \$399.53 | \$327.83                  | \$327.83 | \$403.45                  | \$403.45 | \$423.03                  | \$423.03 | \$391.69                  | \$391.69 | \$367.93                  | \$367.93 |
| 45                            | \$331.66                  | \$331.66 | \$412.97                  | \$412.97 | \$338.86                  | \$338.86 | \$417.02                  | \$417.02 | \$437.26                  | \$437.26 | \$404.87                  | \$404.87 | \$380.30                  | \$380.30 |
| 46                            | \$344.52                  | \$344.52 | \$428.99                  | \$428.99 | \$352.00                  | \$352.00 | \$433.19                  | \$433.19 | \$454.22                  | \$454.22 | \$420.57                  | \$420.57 | \$395.05                  | \$395.05 |
| 47                            | \$358.99                  | \$358.99 | \$447.00                  | \$447.00 | \$366.79                  | \$366.79 | \$451.39                  | \$451.39 | \$473.30                  | \$473.30 | \$438.24                  | \$438.24 | \$411.64                  | \$411.64 |
| 48                            | \$375.53                  | \$375.53 | \$467.59                  | \$467.59 | \$383.68                  | \$383.68 | \$472.18                  | \$472.18 | \$495.10                  | \$495.10 | \$458.43                  | \$458.43 | \$430.61                  | \$430.61 |
| 49                            | \$391.83                  | \$391.83 | \$487.90                  | \$487.90 | \$400.34                  | \$400.34 | \$492.68                  | \$492.68 | \$516.60                  | \$516.60 | \$478.33                  | \$478.33 | \$449.31                  | \$449.31 |
| 50                            | \$410.21                  | \$410.21 | \$510.78                  | \$510.78 | \$419.12                  | \$419.12 | \$515.79                  | \$515.79 | \$540.82                  | \$540.82 | \$500.76                  | \$500.76 | \$470.38                  | \$470.38 |
| 51                            | \$428.35                  | \$428.35 | \$533.37                  | \$533.37 | \$437.66                  | \$437.66 | \$538.60                  | \$538.60 | \$564.75                  | \$564.75 | \$522.91                  | \$522.91 | \$491.18                  | \$491.18 |
| 52                            | \$448.33                  | \$448.33 | \$558.25                  | \$558.25 | \$458.07                  | \$458.07 | \$563.73                  | \$563.73 | \$591.09                  | \$591.09 | \$547.31                  | \$547.31 | \$514.10                  | \$514.10 |
| 53                            | \$468.55                  | \$468.55 | \$583.42                  | \$583.42 | \$478.72                  | \$478.72 | \$589.14                  | \$589.14 | \$617.74                  | \$617.74 | \$571.98                  | \$571.98 | \$537.27                  | \$537.27 |
| 54                            | \$490.37                  | \$490.37 | \$610.59                  | \$610.59 | \$501.02                  | \$501.02 | \$616.58                  | \$616.58 | \$646.51                  | \$646.51 | \$598.62                  | \$598.62 | \$562.29                  | \$562.29 |
| 55                            | \$512.19                  | \$512.19 | \$637.76                  | \$637.76 | \$523.31                  | \$523.31 | \$644.01                  | \$644.01 | \$675.27                  | \$675.27 | \$625.25                  | \$625.25 | \$587.31                  | \$587.31 |
| 56                            | \$535.84                  | \$535.84 | \$667.22                  | \$667.22 | \$547.48                  | \$547.48 | \$673.76                  | \$673.76 | \$706.46                  | \$706.46 | \$654.13                  | \$654.13 | \$614.44                  | \$614.44 |
| 57                            | \$559.73                  | \$559.73 | \$696.96                  | \$696.96 | \$571.89                  | \$571.89 | \$703.79                  | \$703.79 | \$737.96                  | \$737.96 | \$683.29                  | \$683.29 | \$641.83                  | \$641.83 |
| 58                            | \$585.22                  | \$585.22 | \$728.70                  | \$728.70 | \$597.93                  | \$597.93 | \$735.85                  | \$735.85 | \$771.57                  | \$771.57 | \$714.41                  | \$714.41 | \$671.06                  | \$671.06 |
| 59                            | \$597.86                  | \$597.86 | \$744.43                  | \$744.43 | \$610.84                  | \$610.84 | \$751.73                  | \$751.73 | \$788.22                  | \$788.22 | \$729.84                  | \$729.84 | \$685.55                  | \$685.55 |
| 60                            | \$623.35                  | \$623.35 | \$776.18                  | \$776.18 | \$636.89                  | \$636.89 | \$783.79                  | \$783.79 | \$821.83                  | \$821.83 | \$760.96                  | \$760.96 | \$714.78                  | \$714.78 |
| 61                            | \$645.40                  | \$645.40 | \$803.63                  | \$803.63 | \$659.42                  | \$659.42 | \$811.51                  | \$811.51 | \$850.90                  | \$850.90 | \$787.87                  | \$787.87 | \$740.07                  | \$740.07 |
| 62                            | \$659.87                  | \$659.87 | \$821.65                  | \$821.65 | \$674.20                  | \$674.20 | \$829.71                  | \$829.71 | \$869.98                  | \$869.98 | \$805.54                  | \$805.54 | \$756.66                  | \$756.66 |
| 63                            | \$678.01                  | \$678.01 | \$844.24                  | \$844.24 | \$692.74                  | \$692.74 | \$852.52                  | \$852.52 | \$893.90                  | \$893.90 | \$827.69                  | \$827.69 | \$777.46                  | \$777.46 |
| 64+                           | \$688.81                  | \$688.81 | \$857.68                  | \$857.68 | \$703.77                  | \$703.77 | \$866.09                  | \$866.09 | \$908.14                  | \$908.14 | \$840.87                  | \$840.87 | \$789.84                  | \$789.84 |

**AetnaHealthInc  
Small Group  
Plan Design Summary**

| HIOS Plan ID   | Plan Marketing Name          | Product | Metal  | On/Off Exchange | Network | Rating Area                                      | Counties Covered  |
|----------------|------------------------------|---------|--------|-----------------|---------|--|---|
| 64844PA0060126 | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |         | 0 PA03, PA05,                                    | Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |         | 0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 |   |

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

| 08-01-2021 Number of Covered Lives by Rating County |                              |         |        |                 | RATING AREA 1 |          |      |          |          |        |          |        | RATING AREA 2 |         |          |          |          |
|---|------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|----------|--------|---------------|---------|----------|----------|----------|
| HIOS Plan ID  | Plan Marketing Name          | Product | Metal  | On/Off Exchange | 0             | 0        | 0    | 0        | 0        | 0      | 0        | 0      | 0             | 0       |          |          |          |
|   |                              |         |        |                 | Crawford      | Clarion  | Erie | Forest   | Mckean   | Mercer | Venango  | Warren | Elk           | Cameron | Potter   |          |          |
| 64844PA0060126                                      | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |               | \$220.40 |      | \$220.40 | \$220.40 |        | \$220.40 |        | \$220.40      |         | \$231.85 | \$231.85 | \$231.85 |
| 64844PA0070142                                      | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |               | \$218.34 |      | \$218.34 | \$218.34 |        | \$218.34 |        | \$218.34      |         | \$229.68 | \$229.68 | \$229.68 |

RATING AREA 3

| 0        | 0        | 0        | 0          | 0        | 0        | 6        | 1        | 0        | 2           | 0        | 0        | 0        |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| Bradford | Carbon   | Clinton  | Lackawanna | Luzerne  | Lycoming | Monroe   | Pike     | Sullivan | Susquehanna | Tioga    | Wayne    | Wyoming  |
| \$288.69 | \$288.69 | \$288.69 | \$288.69   | \$288.69 | \$288.69 | \$288.69 | \$288.69 | \$288.69 | \$288.69    | \$288.69 | \$288.69 | \$288.69 |
| \$285.99 | \$285.99 | \$285.99 | \$285.99   | \$285.99 | \$285.99 | \$285.99 | \$285.99 | \$285.99 | \$285.99    | \$285.99 | \$285.99 | \$285.99 |

RATING AREA 4

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

**RATING AREA 5**

| 0        | 0        | 0          | 0        | 0          | 0         | 0        |
|----------|----------|------------|----------|------------|-----------|----------|
| Bedford  | Blair    | Clearfield | Cambria  | Huntingdon | Jefferson | Somerset |
| \$236.89 | \$236.89 | \$236.89   | \$236.89 | \$236.89   | \$236.89  | \$236.89 |
| \$234.67 | \$234.67 | \$234.67   | \$234.67 | \$234.67   | \$234.67  | \$234.67 |

**RATING AREA 6**

| 12       | 0        | 5        | 0        | 0        | 8           | 0              | 0          | 0        | 0        |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| Centre   | Columbia | Lehigh   | Mifflin  | Montour  | Northampton | Northumberland | Schuylkill | Snyder   | Union    |
| \$291.52 | \$291.52 | \$291.52 | \$291.52 | \$291.52 | \$291.52    | \$291.52       | \$291.52   | \$291.52 | \$291.52 |
| \$288.79 | \$288.79 | \$288.79 | \$288.79 | \$288.79 | \$288.79    | \$288.79       | \$288.79   | \$288.79 | \$288.79 |

**RATING AREA 7**

| 0        | 0        | 8         | 0        |
|----------|----------|-----------|----------|
| Adams    | Berks    | Lancaster | York     |
| \$305.68 | \$305.68 | \$305.68  | \$305.68 |
| \$302.81 | \$302.81 | \$302.81  | \$302.81 |

**RATING AREA 8**

| 10       | 10       | 0        | 19         | 11           |
|----------|----------|----------|------------|--------------|
| Bucks    | Chester  | Delaware | Montgomery | Philadelphia |
| \$283.03 | \$283.03 | \$283.03 | \$283.03   | \$283.03     |
| \$280.38 | \$280.38 | \$280.38 | \$280.38   | \$280.38     |

**RATING AREA 9**

| 0          | 0        | 0        | 0        | 0        | 0        | 0        |
|------------|----------|----------|----------|----------|----------|----------|
| Cumberland | Dauphin  | Franklin | Fulton   | Juniata  | Lebanon  | Perry    |
| \$265.86   | \$265.86 | \$265.86 | \$265.86 | \$265.86 | \$265.86 | \$265.86 |
| \$263.37   | \$263.37 | \$263.37 | \$263.37 | \$263.37 | \$263.37 | \$263.37 |

Company Name: AetnaHealthInc  
 Market: Small Group  
 Product: HMO and QPOS  
 Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

| HIOS Plan ID (On Exchange)=>  | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
|-------------------------------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|------------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0060126               |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver QPOS 6000 80/50 |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Rating Area =>                | PARA01                       |          | PARA02                       |          | PARA03                       |          | PARA05                       |          | PARA06                       |          | PARA07                       |          | PARA08                       |          | PARA09                       |          | PARA01                    |          |
| Network =>                    | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                            |          | 0                         |          |
| Metal =>                      | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                       |          | Silver                    |          |
| Deductible =>                 | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000             |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                          |          | 20%                       |          |
| Copays =>                     | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                    |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400             |          | \$8,700/\$17,400          |          |
| 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                        | \$173.38                     | \$173.38 | \$182.39                     | \$182.39 | \$227.10                     | \$227.10 | \$186.35                     | \$186.35 | \$229.33                     | \$229.33 | \$240.46                     | \$240.46 | \$222.65                     | \$222.65 | \$209.14                     | \$209.14 | \$171.76                  | \$171.76 |
| 15                            | \$188.79                     | \$188.79 | \$198.60                     | \$198.60 | \$247.29                     | \$247.29 | \$202.91                     | \$202.91 | \$249.71                     | \$249.71 | \$261.83                     | \$261.83 | \$242.44                     | \$242.44 | \$227.73                     | \$227.73 | \$187.03                  | \$187.03 |
| 16                            | \$194.69                     | \$194.69 | \$204.80                     | \$204.80 | \$255.01                     | \$255.01 | \$209.24                     | \$209.24 | \$257.51                     | \$257.51 | \$270.01                     | \$270.01 | \$250.01                     | \$250.01 | \$234.83                     | \$234.83 | \$192.86                  | \$192.86 |
| 17                            | \$200.58                     | \$200.58 | \$210.99                     | \$210.99 | \$262.72                     | \$262.72 | \$215.58                     | \$215.58 | \$265.30                     | \$265.30 | \$278.18                     | \$278.18 | \$257.57                     | \$257.57 | \$241.94                     | \$241.94 | \$198.70                  | \$198.70 |
| 18                            | \$206.92                     | \$206.92 | \$217.67                     | \$217.67 | \$271.04                     | \$271.04 | \$222.40                     | \$222.40 | \$273.69                     | \$273.69 | \$286.98                     | \$286.98 | \$265.72                     | \$265.72 | \$249.60                     | \$249.60 | \$204.99                  | \$204.99 |
| 19                            | \$213.27                     | \$213.27 | \$224.35                     | \$224.35 | \$279.35                     | \$279.35 | \$229.22                     | \$229.22 | \$282.09                     | \$282.09 | \$295.78                     | \$295.78 | \$273.87                     | \$273.87 | \$257.25                     | \$257.25 | \$211.27                  | \$211.27 |
| 20                            | \$219.84                     | \$219.84 | \$231.26                     | \$231.26 | \$287.96                     | \$287.96 | \$236.28                     | \$236.28 | \$290.78                     | \$290.78 | \$304.90                     | \$304.90 | \$282.31                     | \$282.31 | \$265.18                     | \$265.18 | \$217.78                  | \$217.78 |
| 21                            | \$226.64                     | \$226.64 | \$238.41                     | \$238.41 | \$296.86                     | \$296.86 | \$243.59                     | \$243.59 | \$299.77                     | \$299.77 | \$314.33                     | \$314.33 | \$291.04                     | \$291.04 | \$273.38                     | \$273.38 | \$224.52                  | \$224.52 |
| 22                            | \$226.64                     | \$226.64 | \$238.41                     | \$238.41 | \$296.86                     | \$296.86 | \$243.59                     | \$243.59 | \$299.77                     | \$299.77 | \$314.33                     | \$314.33 | \$291.04                     | \$291.04 | \$273.38                     | \$273.38 | \$224.52                  | \$224.52 |
| 23                            | \$226.64                     | \$226.64 | \$238.41                     | \$238.41 | \$296.86                     | \$296.86 | \$243.59                     | \$243.59 | \$299.77                     | \$299.77 | \$314.33                     | \$314.33 | \$291.04                     | \$291.04 | \$273.38                     | \$273.38 | \$224.52                  | \$224.52 |
| 24                            | \$226.64                     | \$226.64 | \$238.41                     | \$238.41 | \$296.86                     | \$296.86 | \$243.59                     | \$243.59 | \$299.77                     | \$299.77 | \$314.33                     | \$314.33 | \$291.04                     | \$291.04 | \$273.38                     | \$273.38 | \$224.52                  | \$224.52 |
| 25                            | \$227.55                     | \$227.55 | \$239.37                     | \$239.37 | \$298.05                     | \$298.05 | \$244.56                     | \$244.56 | \$300.97                     | \$300.97 | \$315.58                     | \$315.58 | \$292.21                     | \$292.21 | \$274.48                     | \$274.48 | \$225.42                  | \$225.42 |
| 26                            | \$232.08                     | \$232.08 | \$244.13                     | \$244.13 | \$303.99                     | \$303.99 | \$249.44                     | \$249.44 | \$306.97                     | \$306.97 | \$321.87                     | \$321.87 | \$298.03                     | \$298.03 | \$279.94                     | \$279.94 | \$229.91                  | \$229.91 |
| 27                            | \$237.52                     | \$237.52 | \$249.86                     | \$249.86 | \$311.11                     | \$311.11 | \$255.28                     | \$255.28 | \$314.16                     | \$314.16 | \$329.41                     | \$329.41 | \$305.01                     | \$305.01 | \$286.50                     | \$286.50 | \$235.30                  | \$235.30 |
| 28                            | \$246.36                     | \$246.36 | \$259.15                     | \$259.15 | \$322.69                     | \$322.69 | \$264.78                     | \$264.78 | \$325.85                     | \$325.85 | \$341.67                     | \$341.67 | \$316.36                     | \$316.36 | \$297.17                     | \$297.17 | \$244.05                  | \$244.05 |
| 29                            | \$253.61                     | \$253.61 | \$266.78                     | \$266.78 | \$332.19                     | \$332.19 | \$272.58                     | \$272.58 | \$335.45                     | \$335.45 | \$351.73                     | \$351.73 | \$325.68                     | \$325.68 | \$305.91                     | \$305.91 | \$251.24                  | \$251.24 |
| 30                            | \$257.24                     | \$257.24 | \$270.60                     | \$270.60 | \$336.94                     | \$336.94 | \$276.48                     | \$276.48 | \$340.24                     | \$340.24 | \$356.76                     | \$356.76 | \$330.33                     | \$330.33 | \$310.29                     | \$310.29 | \$254.83                  | \$254.83 |
| 31                            | \$262.68                     | \$262.68 | \$276.32                     | \$276.32 | \$344.06                     | \$344.06 | \$282.32                     | \$282.32 | \$347.44                     | \$347.44 | \$364.30                     | \$364.30 | \$337.32                     | \$337.32 | \$316.85                     | \$316.85 | \$260.22                  | \$260.22 |
| 32                            | \$268.12                     | \$268.12 | \$282.04                     | \$282.04 | \$351.19                     | \$351.19 | \$288.17                     | \$288.17 | \$354.63                     | \$354.63 | \$371.85                     | \$371.85 | \$344.30                     | \$344.30 | \$323.41                     | \$323.41 | \$265.61                  | \$265.61 |
| 33                            | \$271.52                     | \$271.52 | \$285.62                     | \$285.62 | \$355.64                     | \$355.64 | \$291.82                     | \$291.82 | \$359.13                     | \$359.13 | \$376.56                     | \$376.56 | \$348.67                     | \$348.67 | \$327.51                     | \$327.51 | \$268.98                  | \$268.98 |
| 34                            | \$275.14                     | \$275.14 | \$289.43                     | \$289.43 | \$360.39                     | \$360.39 | \$295.72                     | \$295.72 | \$363.93                     | \$363.93 | \$381.59                     | \$381.59 | \$353.33                     | \$353.33 | \$331.89                     | \$331.89 | \$272.57                  | \$272.57 |
| 35                            | \$276.96                     | \$276.96 | \$291.34                     | \$291.34 | \$362.77                     | \$362.77 | \$297.67                     | \$297.67 | \$366.32                     | \$366.32 | \$384.11                     | \$384.11 | \$355.65                     | \$355.65 | \$334.07                     | \$334.07 | \$274.36                  | \$274.36 |
| 36                            | \$278.77                     | \$278.77 | \$293.25                     | \$293.25 | \$365.14                     | \$365.14 | \$299.62                     | \$299.62 | \$368.72                     | \$368.72 | \$386.62                     | \$386.62 | \$357.98                     | \$357.98 | \$336.26                     | \$336.26 | \$276.16                  | \$276.16 |
| 37                            | \$280.58                     | \$280.58 | \$295.15                     | \$295.15 | \$367.52                     | \$367.52 | \$301.56                     | \$301.56 | \$371.12                     | \$371.12 | \$389.14                     | \$389.14 | \$360.31                     | \$360.31 | \$338.45                     | \$338.45 | \$277.96                  | \$277.96 |
| 38                            | \$282.40                     | \$282.40 | \$297.06                     | \$297.06 | \$369.89                     | \$369.89 | \$303.51                     | \$303.51 | \$373.52                     | \$373.52 | \$391.65                     | \$391.65 | \$362.64                     | \$362.64 | \$340.63                     | \$340.63 | \$279.75                  | \$279.75 |
| 39                            | \$286.02                     | \$286.02 | \$300.88                     | \$300.88 | \$374.64                     | \$374.64 | \$307.41                     | \$307.41 | \$378.31                     | \$378.31 | \$396.68                     | \$396.68 | \$367.30                     | \$367.30 | \$345.01                     | \$345.01 | \$283.34                  | \$283.34 |
| 40                            | \$289.65                     | \$289.65 | \$304.69                     | \$304.69 | \$379.39                     | \$379.39 | \$311.31                     | \$311.31 | \$383.11                     | \$383.11 | \$401.71                     | \$401.71 | \$371.95                     | \$371.95 | \$349.38                     | \$349.38 | \$286.94                  | \$286.94 |
| 41                            | \$295.09                     | \$295.09 | \$310.41                     | \$310.41 | \$386.52                     | \$386.52 | \$317.15                     | \$317.15 | \$390.31                     | \$390.31 | \$409.25                     | \$409.25 | \$378.94                     | \$378.94 | \$355.94                     | \$355.94 | \$292.33                  | \$292.33 |
| 42                            | \$300.30                     | \$300.30 | \$315.90                     | \$315.90 | \$393.34                     | \$393.34 | \$322.76                     | \$322.76 | \$397.20                     | \$397.20 | \$416.48                     | \$416.48 | \$385.63                     | \$385.63 | \$362.23                     | \$362.23 | \$297.49                  | \$297.49 |
| 43                            | \$307.55                     | \$307.55 | \$323.53                     | \$323.53 | \$402.84                     | \$402.84 | \$330.55                     | \$330.55 | \$406.79                     | \$406.79 | \$426.54                     | \$426.54 | \$394.95                     | \$394.95 | \$370.98                     | \$370.98 | \$304.67                  | \$304.67 |
| 44                            | \$316.62                     | \$316.62 | \$333.06                     | \$333.06 | \$414.72                     | \$414.72 | \$340.30                     | \$340.30 | \$418.78                     | \$418.78 | \$439.11                     | \$439.11 | \$406.59                     | \$406.59 | \$381.91                     | \$381.91 | \$313.66                  | \$313.66 |
| 45                            | \$327.27                     | \$327.27 | \$344.27                     | \$344.27 | \$428.67                     | \$428.67 | \$351.74                     | \$351.74 | \$432.87                     | \$432.87 | \$453.89                     | \$453.89 | \$420.27                     | \$420.27 | \$394.76                     | \$394.76 | \$324.21                  | \$324.21 |
| 46                            | \$339.96                     | \$339.96 | \$357.62                     | \$357.62 | \$445.30                     | \$445.30 | \$365.39                     | \$365.39 | \$449.66                     | \$449.66 | \$471.49                     | \$471.49 | \$436.56                     | \$436.56 | \$410.07                     | \$410.07 | \$336.78                  | \$336.78 |
| 47                            | \$354.24                     | \$354.24 | \$372.64                     | \$372.64 | \$464.00                     | \$464.00 | \$380.73                     | \$380.73 | \$468.55                     | \$468.55 | \$491.29                     | \$491.29 | \$454.90                     | \$454.90 | \$427.30                     | \$427.30 | \$350.93                  | \$350.93 |
| 48                            | \$370.56                     | \$370.56 | \$389.80                     | \$389.80 | \$485.37                     | \$485.37 | \$398.27                     | \$398.27 | \$490.13                     | \$490.13 | \$513.92                     | \$513.92 | \$475.86                     | \$475.86 | \$446.98                     | \$446.98 | \$367.09                  | \$367.09 |
| 49                            | \$386.65                     | \$386.65 | \$406.73                     | \$406.73 | \$506.45                     | \$506.45 | \$415.57                     | \$415.57 | \$511.41                     | \$511.41 | \$536.24                     | \$536.24 | \$496.52                     | \$496.52 | \$466.39                     | \$466.39 | \$383.03                  | \$383.03 |
| 50                            | \$404.78                     | \$404.78 | \$425.80                     | \$425.80 | \$530.20                     | \$530.20 | \$435.05                     | \$435.05 | \$535.40                     | \$535.40 | \$561.39                     | \$561.39 | \$519.80                     | \$519.80 | \$488.26                     | \$488.26 | \$400.99                  | \$400.99 |
| 51                            | \$422.69                     | \$422.69 | \$444.64                     | \$444.64 | \$553.65                     | \$553.65 | \$454.30                     | \$454.30 | \$559.08                     | \$559.08 | \$586.22                     | \$586.22 | \$542.79                     | \$542.79 | \$509.86                     | \$509.86 | \$418.73                  | \$418.73 |
| 52                            | \$442.41                     | \$442.41 | \$465.38                     | \$465.38 | \$579.48                     | \$579.48 | \$475.49                     | \$475.49 | \$585.16                     | \$585.16 | \$613.56                     | \$613.56 | \$568.12                     | \$568.12 | \$533.64                     | \$533.64 | \$438.26                  | \$438.26 |
| 53                            | \$462.35                     | \$462.35 | \$486.36                     | \$486.36 | \$605.60                     | \$605.60 | \$496.92                     | \$496.92 | \$611.54                     | \$611.54 | \$641.23                     | \$641.23 | \$593.73                     | \$593.73 | \$557.70                     | \$557.70 | \$458.02                  | \$458.02 |
| 54                            | \$483.88                     | \$483.88 | \$509.01                     | \$509.01 | \$633.80                     | \$633.80 | \$520.07                     | \$520.07 | \$640.02                     | \$640.02 | \$671.09                     | \$671.09 | \$621.38                     | \$621.38 | \$583.67                     | \$583.67 | \$479.35                  | \$479.35 |
| 55                            | \$505.41                     | \$505.41 | \$531.66                     | \$531.66 | \$662.01                     | \$662.01 | \$543.21                     | \$543.21 | \$668.50                     | \$668.50 | \$700.95                     | \$700.95 | \$649.03                     | \$649.03 | \$609.64                     | \$609.64 | \$500.68                  | \$500.68 |
| 56                            | \$528.76                     | \$528.76 | \$556.22                     | \$556.22 | \$692.58                     | \$692.58 | \$568.30                     | \$568.30 | \$699.37                     | \$699.37 | \$733.32                     | \$733.32 | \$679.00                     | \$679.00 | \$637.80                     | \$637.80 | \$523.81                  | \$523.81 |
| 57                            | \$552.33                     | \$552.33 | \$581.01                     | \$581.01 | \$723.46                     | \$723.46 | \$593.63                     | \$593.63 | \$730.55                     | \$730.55 | \$766.01                     | \$766.01 | \$709.27                     | \$709.27 | \$666.23                     | \$666.23 | \$547.16                  | \$547.16 |
| 58                            | \$577.49                     | \$577.49 | \$607.47                     | \$607.47 | \$756.41                     | \$756.41 | \$620.67                     | \$620.67 | \$763.82                     | \$763.82 | \$800.90                     | \$800.90 | \$741.58                     | \$741.58 | \$696.58                     | \$696.58 | \$572.08                  | \$572.08 |
| 59                            | \$589.95                     | \$589.95 | \$620.59                     | \$620.59 | \$772.74                     | \$772.74 | \$634.07                     | \$634.07 | \$780.31                     | \$780.31 | \$818.19                     | \$818.19 | \$757.58                     | \$757.58 | \$711.61                     | \$711.61 | \$584.43                  | \$584.43 |
| 60                            | \$615.11                     | \$615.11 | \$647.05                     | \$647.05 | \$805.69                     | \$805.69 | \$661.10                     | \$661.10 | \$813.59                     | \$813.59 | \$853.08                     | \$853.08 | \$789.89                     | \$789.89 | \$741.96                     | \$741.96 | \$609.35                  | \$609.35 |
| 61                            | \$636.87                     | \$636.87 | \$669.94                     | \$669.94 | \$834.19                     | \$834.19 | \$684.49                     | \$684.49 | \$842.37                     | \$842.37 | \$883.26                     | \$883.26 | \$817.83                     | \$817.83 | \$768.20                     | \$768.20 | \$630.90                  | \$630    |

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

| HIOS Plan ID (On Exchange)=>  | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
|-------------------------------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|---------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          | 64844PA0070142            |          |
| Plan Marketing Name =>        | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          | Aetna Silver HMO 6000 80% |          |
| Form # =>                     |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |                           |          |
| Rating Area =>                | PARA02                    |          | PARA03                    |          | PARA05                    |          | PARA06                    |          | PARA07                    |          | PARA08                    |          | PARA09                    |          |
| Network =>                    | 0                         |          | 0                         |          | 0                         |          | 0                         |          | 0                         |          | 0                         |          | 0                         |          |
| Metal =>                      | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          | Silver                    |          |
| Deductible =>                 | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          | \$7,000/\$14,000          |          |
| Coinsurance =>                | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          | 20%                       |          |
| Copays =>                     | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          | \$40/\$80                 |          |
| OOP Maximum =>                | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          | \$8,700/\$17,400          |          |
| Pediatric Dental (Yes/No) =>  | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          | Yes                       |          |
| Age Band                      | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  | Non-Tobacco               | Tobacco  |
| 0 - 14                        | \$180.68                  | \$180.68 | \$224.97                  | \$224.97 | \$184.60                  | \$184.60 | \$227.18                  | \$227.18 | \$238.21                  | \$238.21 | \$220.56                  | \$220.56 | \$207.18                  | \$207.18 |
| 15                            | \$196.74                  | \$196.74 | \$244.97                  | \$244.97 | \$201.01                  | \$201.01 | \$247.37                  | \$247.37 | \$259.38                  | \$259.38 | \$240.17                  | \$240.17 | \$225.59                  | \$225.59 |
| 16                            | \$202.88                  | \$202.88 | \$252.62                  | \$252.62 | \$207.28                  | \$207.28 | \$255.09                  | \$255.09 | \$267.48                  | \$267.48 | \$247.66                  | \$247.66 | \$232.64                  | \$232.64 |
| 17                            | \$209.02                  | \$209.02 | \$260.26                  | \$260.26 | \$213.56                  | \$213.56 | \$262.82                  | \$262.82 | \$275.57                  | \$275.57 | \$255.16                  | \$255.16 | \$239.68                  | \$239.68 |
| 18                            | \$215.63                  | \$215.63 | \$268.50                  | \$268.50 | \$220.32                  | \$220.32 | \$271.13                  | \$271.13 | \$284.29                  | \$284.29 | \$263.23                  | \$263.23 | \$247.26                  | \$247.26 |
| 19                            | \$222.25                  | \$222.25 | \$276.73                  | \$276.73 | \$227.07                  | \$227.07 | \$279.45                  | \$279.45 | \$293.01                  | \$293.01 | \$271.31                  | \$271.31 | \$254.84                  | \$254.84 |
| 20                            | \$229.09                  | \$229.09 | \$285.26                  | \$285.26 | \$234.07                  | \$234.07 | \$288.06                  | \$288.06 | \$302.04                  | \$302.04 | \$279.67                  | \$279.67 | \$262.70                  | \$262.70 |
| 21                            | \$236.18                  | \$236.18 | \$294.08                  | \$294.08 | \$241.31                  | \$241.31 | \$296.97                  | \$296.97 | \$311.38                  | \$311.38 | \$288.32                  | \$288.32 | \$270.82                  | \$270.82 |
| 22                            | \$236.18                  | \$236.18 | \$294.08                  | \$294.08 | \$241.31                  | \$241.31 | \$296.97                  | \$296.97 | \$311.38                  | \$311.38 | \$288.32                  | \$288.32 | \$270.82                  | \$270.82 |
| 23                            | \$236.18                  | \$236.18 | \$294.08                  | \$294.08 | \$241.31                  | \$241.31 | \$296.97                  | \$296.97 | \$311.38                  | \$311.38 | \$288.32                  | \$288.32 | \$270.82                  | \$270.82 |
| 24                            | \$236.18                  | \$236.18 | \$294.08                  | \$294.08 | \$241.31                  | \$241.31 | \$296.97                  | \$296.97 | \$311.38                  | \$311.38 | \$288.32                  | \$288.32 | \$270.82                  | \$270.82 |
| 25                            | \$237.12                  | \$237.12 | \$295.26                  | \$295.26 | \$242.27                  | \$242.27 | \$298.16                  | \$298.16 | \$312.63                  | \$312.63 | \$289.47                  | \$289.47 | \$271.91                  | \$271.91 |
| 26                            | \$241.85                  | \$241.85 | \$301.14                  | \$301.14 | \$247.10                  | \$247.10 | \$304.09                  | \$304.09 | \$318.86                  | \$318.86 | \$295.24                  | \$295.24 | \$277.32                  | \$277.32 |
| 27                            | \$247.52                  | \$247.52 | \$308.20                  | \$308.20 | \$252.89                  | \$252.89 | \$311.22                  | \$311.22 | \$326.33                  | \$326.33 | \$302.16                  | \$302.16 | \$283.82                  | \$283.82 |
| 28                            | \$256.73                  | \$256.73 | \$319.67                  | \$319.67 | \$262.30                  | \$262.30 | \$322.80                  | \$322.80 | \$338.47                  | \$338.47 | \$313.40                  | \$313.40 | \$294.38                  | \$294.38 |
| 29                            | \$264.29                  | \$264.29 | \$329.08                  | \$329.08 | \$270.03                  | \$270.03 | \$332.31                  | \$332.31 | \$348.44                  | \$348.44 | \$322.63                  | \$322.63 | \$303.05                  | \$303.05 |
| 30                            | \$268.06                  | \$268.06 | \$333.79                  | \$333.79 | \$273.89                  | \$273.89 | \$337.06                  | \$337.06 | \$353.42                  | \$353.42 | \$327.24                  | \$327.24 | \$307.38                  | \$307.38 |
| 31                            | \$273.73                  | \$273.73 | \$340.84                  | \$340.84 | \$279.68                  | \$279.68 | \$344.19                  | \$344.19 | \$360.89                  | \$360.89 | \$334.16                  | \$334.16 | \$313.88                  | \$313.88 |
| 32                            | \$279.40                  | \$279.40 | \$347.90                  | \$347.90 | \$285.47                  | \$285.47 | \$351.31                  | \$351.31 | \$368.37                  | \$368.37 | \$341.08                  | \$341.08 | \$320.38                  | \$320.38 |
| 33                            | \$282.94                  | \$282.94 | \$352.31                  | \$352.31 | \$289.09                  | \$289.09 | \$355.77                  | \$355.77 | \$373.04                  | \$373.04 | \$345.40                  | \$345.40 | \$324.44                  | \$324.44 |
| 34                            | \$286.72                  | \$286.72 | \$357.02                  | \$357.02 | \$292.95                  | \$292.95 | \$360.52                  | \$360.52 | \$378.02                  | \$378.02 | \$350.02                  | \$350.02 | \$328.78                  | \$328.78 |
| 35                            | \$288.61                  | \$288.61 | \$359.37                  | \$359.37 | \$294.88                  | \$294.88 | \$362.89                  | \$362.89 | \$380.51                  | \$380.51 | \$352.32                  | \$352.32 | \$330.94                  | \$330.94 |
| 36                            | \$290.50                  | \$290.50 | \$361.72                  | \$361.72 | \$296.81                  | \$296.81 | \$365.27                  | \$365.27 | \$383.00                  | \$383.00 | \$354.63                  | \$354.63 | \$333.11                  | \$333.11 |
| 37                            | \$292.39                  | \$292.39 | \$364.08                  | \$364.08 | \$298.74                  | \$298.74 | \$367.65                  | \$367.65 | \$385.49                  | \$385.49 | \$356.94                  | \$356.94 | \$335.28                  | \$335.28 |
| 38                            | \$294.28                  | \$294.28 | \$366.43                  | \$366.43 | \$300.67                  | \$300.67 | \$370.02                  | \$370.02 | \$387.98                  | \$387.98 | \$359.24                  | \$359.24 | \$337.44                  | \$337.44 |
| 39                            | \$298.06                  | \$298.06 | \$371.13                  | \$371.13 | \$304.53                  | \$304.53 | \$374.77                  | \$374.77 | \$392.97                  | \$392.97 | \$363.86                  | \$363.86 | \$341.78                  | \$341.78 |
| 40                            | \$301.84                  | \$301.84 | \$375.84                  | \$375.84 | \$308.39                  | \$308.39 | \$379.52                  | \$379.52 | \$397.95                  | \$397.95 | \$368.47                  | \$368.47 | \$346.11                  | \$346.11 |
| 41                            | \$307.51                  | \$307.51 | \$382.90                  | \$382.90 | \$314.19                  | \$314.19 | \$386.65                  | \$386.65 | \$405.42                  | \$405.42 | \$375.39                  | \$375.39 | \$352.61                  | \$352.61 |
| 42                            | \$312.94                  | \$312.94 | \$389.66                  | \$389.66 | \$319.74                  | \$319.74 | \$393.48                  | \$393.48 | \$412.58                  | \$412.58 | \$382.02                  | \$382.02 | \$358.84                  | \$358.84 |
| 43                            | \$320.50                  | \$320.50 | \$399.07                  | \$399.07 | \$327.46                  | \$327.46 | \$402.98                  | \$402.98 | \$422.55                  | \$422.55 | \$391.25                  | \$391.25 | \$367.51                  | \$367.51 |
| 44                            | \$329.94                  | \$329.94 | \$410.84                  | \$410.84 | \$337.11                  | \$337.11 | \$414.86                  | \$414.86 | \$435.00                  | \$435.00 | \$402.78                  | \$402.78 | \$378.34                  | \$378.34 |
| 45                            | \$341.04                  | \$341.04 | \$424.66                  | \$424.66 | \$348.45                  | \$348.45 | \$428.82                  | \$428.82 | \$449.64                  | \$449.64 | \$416.33                  | \$416.33 | \$391.07                  | \$391.07 |
| 46                            | \$354.27                  | \$354.27 | \$441.13                  | \$441.13 | \$361.96                  | \$361.96 | \$445.45                  | \$445.45 | \$467.07                  | \$467.07 | \$432.48                  | \$432.48 | \$406.23                  | \$406.23 |
| 47                            | \$369.15                  | \$369.15 | \$459.65                  | \$459.65 | \$377.17                  | \$377.17 | \$464.16                  | \$464.16 | \$486.69                  | \$486.69 | \$450.64                  | \$450.64 | \$423.29                  | \$423.29 |
| 48                            | \$386.15                  | \$386.15 | \$480.83                  | \$480.83 | \$394.54                  | \$394.54 | \$485.54                  | \$485.54 | \$509.11                  | \$509.11 | \$471.40                  | \$471.40 | \$442.79                  | \$442.79 |
| 49                            | \$402.92                  | \$402.92 | \$501.71                  | \$501.71 | \$411.67                  | \$411.67 | \$506.63                  | \$506.63 | \$531.22                  | \$531.22 | \$491.87                  | \$491.87 | \$462.02                  | \$462.02 |
| 50                            | \$421.82                  | \$421.82 | \$525.23                  | \$525.23 | \$430.98                  | \$430.98 | \$530.38                  | \$530.38 | \$556.13                  | \$556.13 | \$514.94                  | \$514.94 | \$483.69                  | \$483.69 |
| 51                            | \$440.48                  | \$440.48 | \$548.47                  | \$548.47 | \$450.04                  | \$450.04 | \$553.84                  | \$553.84 | \$580.73                  | \$580.73 | \$537.71                  | \$537.71 | \$505.08                  | \$505.08 |
| 52                            | \$461.02                  | \$461.02 | \$574.05                  | \$574.05 | \$471.04                  | \$471.04 | \$579.68                  | \$579.68 | \$607.82                  | \$607.82 | \$562.80                  | \$562.80 | \$528.64                  | \$528.64 |
| 53                            | \$481.81                  | \$481.81 | \$599.93                  | \$599.93 | \$492.27                  | \$492.27 | \$605.81                  | \$605.81 | \$635.22                  | \$635.22 | \$588.17                  | \$588.17 | \$552.48                  | \$552.48 |
| 54                            | \$504.24                  | \$504.24 | \$627.87                  | \$627.87 | \$515.20                  | \$515.20 | \$634.03                  | \$634.03 | \$664.80                  | \$664.80 | \$615.56                  | \$615.56 | \$578.21                  | \$578.21 |
| 55                            | \$526.68                  | \$526.68 | \$655.81                  | \$655.81 | \$538.12                  | \$538.12 | \$662.24                  | \$662.24 | \$694.38                  | \$694.38 | \$642.95                  | \$642.95 | \$603.93                  | \$603.93 |
| 56                            | \$551.01                  | \$551.01 | \$686.10                  | \$686.10 | \$562.98                  | \$562.98 | \$692.82                  | \$692.82 | \$726.46                  | \$726.46 | \$672.65                  | \$672.65 | \$631.83                  | \$631.83 |
| 57                            | \$575.57                  | \$575.57 | \$716.68                  | \$716.68 | \$588.07                  | \$588.07 | \$723.71                  | \$723.71 | \$758.84                  | \$758.84 | \$702.63                  | \$702.63 | \$659.99                  | \$659.99 |
| 58                            | \$601.79                  | \$601.79 | \$749.33                  | \$749.33 | \$614.86                  | \$614.86 | \$756.67                  | \$756.67 | \$793.40                  | \$793.40 | \$734.63                  | \$734.63 | \$690.05                  | \$690.05 |
| 59                            | \$614.78                  | \$614.78 | \$765.50                  | \$765.50 | \$628.13                  | \$628.13 | \$773.01                  | \$773.01 | \$810.53                  | \$810.53 | \$750.49                  | \$750.49 | \$704.95                  | \$704.95 |
| 60                            | \$640.99                  | \$640.99 | \$798.14                  | \$798.14 | \$654.91                  | \$654.91 | \$805.97                  | \$805.97 | \$845.09                  | \$845.09 | \$782.49                  | \$782.49 | \$735.01                  | \$735.01 |
| 61                            | \$663.67                  | \$663.67 | \$826.38                  | \$826.38 | \$678.08                  | \$678.08 | \$834.48                  | \$834.48 | \$874.99                  | \$874.99 | \$810.17                  | \$810.17 | \$761.01                  | \$761.01 |
| 62                            | \$678.54                  | \$678.54 | \$844.90                  | \$844.90 | \$693.28                  | \$693.28 | \$853.19                  | \$853.19 | \$894.60                  | \$894.60 | \$828.34                  | \$828.34 | \$778.07                  | \$778.07 |
| 63                            | \$697.20                  | \$697.20 | \$868.14                  | \$868.14 | \$712.35                  | \$712.35 | \$876.65                  | \$876.65 | \$919.20                  | \$919.20 | \$851.11                  | \$851.11 | \$799.47                  | \$799.47 |
| 64+                           | \$708.30                  | \$708.30 | \$881.96                  | \$881.96 | \$723.69                  | \$723.69 | \$890.60                  | \$890.60 | \$933.84                  | \$933.84 | \$864.66                  | \$864.66 | \$812.20                  | \$812.20 |

**AetnaHealthInc  
Small Group  
Plan Design Summary**

| HIOS Plan ID   | Plan Marketing Name          | Product | Metal  | On/Off Exchange | Network | Rating Area                                      | Counties Covered  |
|----------------|------------------------------|---------|--------|-----------------|---------|--|---|
| 64844PA0060126 | Aetna Silver QPOS 6000 80/50 | POS     | Silver | Off             |         | 0 PA03, PA05,                                    | Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80%    | HMO     | Silver | Off             |         | 0 PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 |   |



RATING AREA 4

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

RATING AREA 5

|         |          |            |          |            |           |          |
|---------|----------|------------|----------|------------|-----------|----------|
| 0       | 0        | 0          | 0        | 0          | 0         | 0        |
| Bedford | Blair    | Clearfield | Cambria  | Huntingdon | Jefferson | Somerset |
|         | \$243.59 | \$243.59   | \$243.59 | \$243.59   | \$243.59  |          |
|         | \$241.31 | \$241.31   | \$241.31 | \$241.31   | \$241.31  |          |

RATING AREA 6

|          |          |          |          |          |             |                |            |          |          |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| 12       | 0        | 5        | 0        | 0        | 8           | 0              | 0          | 0        | 0        |
| Centre   | Columbia | Lehigh   | Mifflin  | Montour  | Northampton | Northumberland | Schuylkill | Snyder   | Union    |
| \$299.77 | \$299.77 | \$299.77 | \$299.77 | \$299.77 | \$299.77    | \$299.77       | \$299.77   | \$299.77 | \$299.77 |
| \$296.97 | \$296.97 | \$296.97 | \$296.97 | \$296.97 | \$296.97    | \$296.97       | \$296.97   | \$296.97 | \$296.97 |

| RATING AREA 7 |          |           |          | RATING AREA 8 |          |          |            |              | RATING AREA 9 |          |          |          |          |          |        |
|---------------|----------|-----------|----------|---------------|----------|----------|------------|--------------|---------------|----------|----------|----------|----------|----------|--------|
| 0             | 0        | 8         | 0        | 10            | 10       | 0        | 19         | 11           | 0             | 0        | 0        | 0        | 0        | 0        | 0      |
| Adams         | Berks    | Lancaster | York     | Bucks         | Chester  | Delaware | Montgomery | Philadelphia | Cumberland    | Dauphin  | Franklin | Fulton   | Juniata  | Lebanon  | Perry  |
| \$314.33      | \$314.33 | \$314.33  | \$314.33 | \$291.04      | \$291.04 | \$291.04 | \$291.04   | \$291.04     | \$273.38      | \$273.38 | \$273.38 | \$273.38 | \$273.38 | \$273.38 | 273.38 |
| \$311.38      | \$311.38 | \$311.38  | \$311.38 | \$288.32      | \$288.32 | \$288.32 | \$288.32   | \$288.32     | \$270.82      | \$270.82 | \$270.82 | \$270.82 | \$270.82 | \$270.82 | 270.82 |





June 24, 2022

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

Subject: Aetna Health Assurance Pennsylvania, Inc.  
Small Group Rate Filing  
SERFF # 133266777

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on June 15, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

- 1. The following questions are related to the projected risk adjustment transfer amount:**
  - a. Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to \$151.88.**

Please refer to the following attached document for the factors used to project risk transfer amount:

- Q01 – AHI RA Transfer Exhibit.xlsx

- b. Please compare the projected 2023 risk adjustment transfer amount PMPM to the anticipated 2021 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.**

2021 Risk Adjustment Transfer Estimate is \$340.22 PMPM (\$386,489) while the 2023 Risk Adjustment Transfer Estimate is \$153.47. We are assuming that the risk of the population will change relative to the market and the projected risk adjustment transfer amount was calculated in tandem. 2021 appears to be an outlier when compared to historical risk transfer amounts for this block of business.

- 2. The following questions are related to the proposed annual trend rate included in the filing.**
  - a. Please clarify the trend assumption utilized in the development of this filing. The 'I Data' and 'I. b. Manual Data' tabs of the PA Rate Template appear to indicate an 9.7% annual trend rate, but the Rate Change Summary indicates a trend rate of 10.3%.**



The PA Rate Template trend of 9.7% is the Total Med + Rx Allowed trend rate. The Rate Change Summary (Attachment 1) of 10.3% is the Medical Only paid trend rate.

- b. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2019, 2020, 2021, and 2022 (year to date). We realize 2022 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.***

Please refer to the following attached document for the trend by benefit category:

- Q02 – Experience 202003-202202.xlsx

No adjustments for COVID-19 were made.

- c. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.***

Due to the shrinking population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns. As a result, we are using national guidance consistent with pre-Covid trends.

Actual observed claim trends are not normalized for large claims, age, gender or benefit design and are, therefore, not a good indicator of projected claim trends.

- 3. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.***  
Confirmed.
- 4. Per HHS Final Notice of Benefit and Payment Parameters, the federal medical rebate loss ratio is prohibited from including indirect quality improvement activity (QIA) expenses. Please confirm that in the calculation of the rebate MLR that indirect quality improvement activity (QIA) expenses have been excluded.***



The calculation of the rebate MLR is based on direct QIA.

- 5. Please provide the quantitative development for determining the commission PMPM as shown in Table 6 of the PAAM Exhibits.***

Please refer to the following attached document for determining the commission PMPM:

- Q05 – AHI Commissions Exhibit.xlsx

- 6. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – New, Open Enrollment Enrollee – Renewing, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please explain in detail the reason for the difference. Note that federal law prohibits differences in compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.***

There are no differences in compensation to agents and brokers for the situations listed above.

Please refer to the following attached document for determining the commission PMPM:

- Q05 – AHI Commissions Exhibit.xlsx

- 7. Please provide a current copy of the broker contract agreements for plan year 2023.***

This information is not readily available to the actuarial team. We have requested this information from our business partners and will provide it when it is available.

- 8. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments if applicable.***

The rate development was not affected by the Public Health Emergency scheduled to end on July 15<sup>th</sup>. The rates were developed assuming a return to levels observed before the Public Health Emergency.

- 9. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2023?***

The morbidity assumption was not affected by the Public Health Emergency scheduled to end on July 15<sup>th</sup>. When developing the population morbidity projection, historical TPIR PLRS for PA



were considered as well internal risk scores. The projected annual change result puts less weight on more recent years.

***10. What impact, if any, is COVID having on the Plan Year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effect of COVID, including the rationale, magnitude, and implementation of adjustments to base experience, trend, and/or rate development factors.***

The 2023 rates do not include any COVID-19 adjustments.

***11. Please verify that all plans fall within the updated metallic tier AV ranges prescribed by the HHS Final Notice of Benefit and Payment Parameters.***

Confirmed. All AV's for the silver plans are between the prescribed range of 0.68-0.72.

***12. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?***

The experience data (CY 2021 through February 2022) we used for our 1Q23 pricing was net of prescription rebates.

***13. Please explain how a change in member behavior to use service types such as telehealth more frequently than in the past and how a reversion back to more traditional service types is considered in your trend development.***

The assumption is that utilization and cost of physician services will resemble pre-COVID levels.

***14. Please provide an explanation of and support for the General & Claims Administrative Expenses shown in Table 6, as well as the reasons for any changes in the level of these expenses from the 2022 filing.***

The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).

The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.



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

The 0.5% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.

In addition to these components, G&A would also reflect adjustment for inflation.

***15. In the Trend Tie-Out exhibit, please verify that 2023 trend factors are shown, and clarify the statement that Table 5A reflects paid trend such that leveraging is appropriate, when projected allowed claims appear to be trended in this table.***

Confirmed.

In the Trend Tie-Out exhibit, Table 5A intends to show the development of the quarterly effective date factors using the paid trend. The Trend Tie-Out Exhibit crosswalks between total Medical + Rx allowed and Total Medical + Rx paid trend.

***16. Per Table 1 of the PAAME Exhibits, the average age in the projection period is expected to decrease to 37.0. Please clarify how the average age was determined for the projection period in Table 1, and provide a narrative explaining what is driving this indicated change in the projected average age of membership in 2023.***

Thank you for your review. The formula for the average age was not updated – please see the updated PAAM.

***17. Please revise the Federal Income Tax calculation to reflect a 21% rather than a 25% tax rate.***

The rate development already assumes a Federal Income Tax rate of 21%.

***18. What is the reason for the difference in Pricing AVs for the two plans offered?***

The 2023 actuarial values shown in the AV Screenshots are the same – 0.697 for both. However, section 3.3 of the URRT wksh 2 includes an adjustment factor to account for differences in expected claim costs due to networks and plan designs.

***19. Per the URRT, Worksheet 1, the Incurred Claims in Experience Period (cell E16) is equal to \$652,618.10. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-***



***EHB Capitation (cell K36) is equal to \$634,397.27. Please explain the discrepancy or update so that these numbers are consistent.***

The Incurred Claims in Experience Period (cell E16) of Worksheet 1 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

***20. Per the URRT, Worksheet 2, the Incurred Claims in Experience Period (cell D30) is equal to \$652,617.54. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$634,397.27. Please explain the discrepancy or update so that these numbers are consistent.***

The Incurred Claims in Experience Period (cell D30) of Worksheet 2 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

***21. Per the URRT, Worksheet 2, the Member Cost-Sharing (cell D28) is equal to \$232,527.00. However, based on Table 2 of the PAAM Exhibits, Member Cost-Sharing (cell F36) is equal to \$229,980.24. Please update so that these numbers are consistent or explain the discrepancy.***

The Member Cost-Sharing (cell F36) in the PAAM Exhibit has been updated to reflect the correct number.

***22. Per Table 2 of the PAAM Exhibits, Allowed Claims (cell G36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$885,144.55. However, in Table 4 of the PAAM Exhibits, the Allowed Claims (Net of Prescription Drug Rebates) for 2021 (column K) sum to \$915,206.84. Please update so that these numbers are consistent or provide an explanation explaining the difference.***

For Table 4,  
Sum(Allowed Claims in column K) + Sum(Prescription Drug Rebates in column J)  
=\$915,206.84 + -\$30,062.29  
=\$885,144.55

Pennsylvania  
Aetna Health Inc. (a PA corp.)  
1Q23 Small Group Rates  
Response to question 1, from June 15, 2022 objection letter.

Risk Adjustment Transfer

|   | 2021   |        |      |       | Change in Risk Profile '21 to '23 | 2023 Projection | Explanation of change from 2021 to 2023  |
|---|--------|--------|------|-------|-----------------------------------|-----------------|--|
|   | Bronze | Silver | Gold | All   |                                   |                 |  |
| Member Months   | 0      | 1,041  | 0    | 1,041 |                                   | 1,041           |  |
| PLRS  |        |        |      |       |                                   |                 |  |
| Entity Specific:  |        |        |      |       |                                   |                 |  |
| IDF   |        |        |      |       |                                   |                 |  |
| GCF   |        |        |      |       |                                   |                 |  |
| ARF   |        |        |      |       |                                   |                 |  |
| AV  | 0      |        | 0    |       |                                   |                 |  |
| Aetna Factor Including Risk   |        |        |      |       |                                   |                 |  |
| Aetna Factor Excluding Risk   |        |        |      |       |                                   |                 |  |
| Statewide Average:  |        |        |      |       |                                   |                 |  |
| PLRS  |        |        |      |       |                                   |                 |  |
| DF  |        |        |      |       |                                   |                 |  |
| GCF   |        |        |      |       |                                   |                 |  |
| ARF   |        |        |      |       |                                   |                 |  |
| AV  |        |        |      |       |                                   |                 |  |
| State Factor Including Risk   |        |        |      |       |                                   |                 | Assuming same State Wide factors for State Term 1; includes completion factor                        |
| State Factor Excluding Risk   |        |        |      |       |                                   |                 | Assuming same State Wide factors for State Term 2; includes completion factor                        |
| Market Average Premium  |        |        |      |       |                                   |                 | Assuming similar State Wide PMPM as 2021; includes completion factor                                 |
| % premium used in RA transfer formula                               |        |        |      |       |                                   |                 |  |
| Aetna RA Transfer   |        |        |      |       |                                   |                 |  |
| Aetna RA Transfer PMPM  |        |        |      |       |                                   |                 |  |
| Aetna Reimbursement from High-Cost Risk Enrollee Pool               |        |        |      |       |                                   |                 |  |
| Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM          |        |        |      |       |                                   |                 |  |
| Aetna Charge for High-Cost Risk Enrollee Pool                       |        |        |      |       |                                   |                 |  |
| Aetna Charge for High-Cost Risk Enrollee Pool PMPM                  |        |        |      |       |                                   |                 |  |
| On an Incurred Basis  |        |        |      |       |                                   |                 |  |
| RA Transfer PMPM, net of high risk Pool Premium and Recoveries      |        |        |      |       |                                   |                 |  |
| RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM |        |        |      |       |                                   |                 | Slight variance to Worksheet II Item 4.16 due to rounding between this exhibit and our full RA model |

Pennsylvania  
Aetna Health, Inc  
1Q23 Small Group Rates

Response to question 2, from June 15, 2022 objection letter.

|           | AHI -Trend |            |              |         |          |           |            |              |         |          |
|-----------|------------|------------|--------------|---------|----------|-----------|------------|--------------|---------|----------|
|           | Allowed    |            |              |         |          | Paid      |            |              |         |          |
|           | Inpatient  | Outpatient | Professional | Other   | Pharmacy | Inpatient | Outpatient | Professional | Other   | Pharmacy |
| 2/1/2021  | 0.00%      | -15.43%    | -8.88%       | -9.89%  | -2.29%   | 0.00%     | -17.92%    | -11.99%      | 5.22%   | -1.71%   |
| 3/1/2021  | 0.00%      | -10.55%    | -1.45%       | -9.25%  | 2.35%    | 0.00%     | -13.59%    | -3.32%       | -10.88% | 3.04%    |
| 4/1/2021  | -2.61%     | -17.55%    | -5.98%       | -2.07%  | -1.54%   | -0.33%    | -27.08%    | -3.51%       | -3.32%  | -1.12%   |
| 5/1/2021  | 0.00%      | -13.52%    | -3.45%       | -15.54% | -2.49%   | 0.00%     | -15.97%    | -2.13%       | -16.47% | -1.96%   |
| 6/1/2021  | 13.86%     | -26.90%    | 5.85%        | -3.76%  | -0.01%   | 2.82%     | -48.18%    | 2.19%        | -7.17%  | 0.39%    |
| 7/1/2021  | 35.37%     | 3.72%      | 7.94%        | -1.16%  | 2.69%    | 2.53%     | 15.99%     | 10.12%       | -0.69%  | 3.26%    |
| 8/1/2021  | -10.45%    | -2.95%     | 8.61%        | -3.73%  | -2.49%   | -15.65%   | -9.44%     | 4.50%        | -5.66%  | -2.31%   |
| 9/1/2021  | -20.66%    | 2.72%      | -10.12%      | 4.44%   | 0.43%    | -30.58%   | -6.18%     | -15.73%      | 4.13%   | 0.67%    |
| 10/1/2021 | -44.84%    | 5.92%      | -8.73%       | -23.58% | 12.98%   | -80.93%   | 4.42%      | -16.26%      | -29.22% | 13.55%   |
| 11/1/2021 | 40.27%     | 1.70%      | 1.26%        | -1.49%  | 3.83%    | 95.14%    | -1.36%     | -5.90%       | -8.38%  | 4.03%    |
| 12/1/2021 | 11.81%     | -1.32%     | 5.77%        | 0.23%   | -0.42%   | 7.51%     | 17.52%     | 7.60%        | -1.61%  | -0.29%   |
| 1/1/2022  | 0.00%      | 1.60%      | 6.69%        | 13.99%  | -1.48%   | 0.00%     | -3.82%     | -1.15%       | -9.25%  | -1.36%   |

|           | ALIC -Trend |            |              |         |          |           |            |              |         |          |
|-----------|-------------|------------|--------------|---------|----------|-----------|------------|--------------|---------|----------|
|           | Allowed     |            |              |         |          | Paid      |            |              |         |          |
|           | Inpatient   | Outpatient | Professional | Other   | Pharmacy | Inpatient | Outpatient | Professional | Other   | Pharmacy |
| 2/1/2021  | 0.00%       | -14.60%    | -12.97%      | 5.87%   | -7.37%   | 0.00%     | -23.77%    | -13.89%      | -10.21% | -7.35%   |
| 3/1/2021  | -2.75%      | 7.27%      | -6.77%       | 22.27%  | 0.24%    | -1.62%    | 17.01%     | -7.85%       | 25.94%  | 1.06%    |
| 4/1/2021  | 0.00%       | -0.03%     | -4.18%       | -0.55%  | -5.25%   | 0.00%     | 0.08%      | -7.37%       | -0.69%  | -5.33%   |
| 5/1/2021  | -3.00%      | -7.48%     | -10.12%      | -1.27%  | -12.75%  | -2.74%    | -4.54%     | -12.93%      | -1.86%  | -13.27%  |
| 6/1/2021  | -11.13%     | -2.92%     | -8.82%       | -5.20%  | -7.50%   | -12.53%   | 0.29%      | -10.34%      | 2.06%   | -7.85%   |
| 7/1/2021  | -8.38%      | -13.15%    | -4.28%       | -10.45% | -0.91%   | -9.01%    | -20.20%    | -4.87%       | -10.44% | -1.13%   |
| 8/1/2021  | -14.71%     | 6.84%      | -2.29%       | -4.80%  | 11.63%   | -15.29%   | 8.35%      | 0.23%        | -7.46%  | 15.03%   |
| 9/1/2021  | 0.00%       | 3.18%      | 2.90%        | 55.25%  | -9.64%   | 0.00%     | 2.75%      | 4.58%        | 77.39%  | -10.69%  |
| 10/1/2021 | -9.15%      | -19.32%    | -7.07%       | 12.29%  | -3.53%   | 0.00%     | -19.10%    | -5.85%       | 14.59%  | -2.50%   |
| 11/1/2021 | -14.65%     | 3.31%      | -1.05%       | 6.38%   | -12.19%  | -20.30%   | 4.14%      | -1.96%       | 1.42%   | -12.90%  |
| 12/1/2021 | -17.38%     | 0.77%      | -2.57%       | 2.60%   | 9.32%    | -18.72%   | 5.71%      | 0.32%        | 6.46%   | 12.39%   |
| 1/1/2022  | -76.64%     | 15.73%     | 11.70%       | 3.23%   | -15.95%  | -83.21%   | 11.88%     | 1.11%        | 2.19%   | -17.84%  |

**Pennsylvania**  
**Aetna Health, Inc.**  
**1Q23 Small Group Rates**

Response to question 5, from June 15, 2022 objection letter.

|                        |         |
|------------------------|---------|
| Projected On HIX MM %  | 0.00%   |
| Projected Off HIX MM % | 100.00% |
|                        | 100.00% |

Commissions

|                          |          |
|--------------------------|----------|
| New Business PSPM \$     | \$ 24.85 |
| Renewal Business PSPM \$ | \$ 24.85 |

|                       |       |
|-----------------------|-------|
| Average Contract Size | 1.268 |
|-----------------------|-------|

|                  |          |
|------------------|----------|
| Commissions PMPM | \$ 19.60 |
|------------------|----------|



July 14, 2022

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

Subject: Aetna Health Inc. (a PA corp.)  
Small Group Rate Filing  
SERFF # 133266777

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on July 6, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

- 1. Please update the 2021 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.***

The 2021 experience period risk adjustment transfer amount in Table 2 of the PA Actuarial Memorandum Exhibits was updated to show \$386,489.51 from the final CMS report (prior amount was \$386,489.00).

- 2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.***

We do not wish to modify the risk transfer amount that was filed at this time.

- 3. 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 Rate Templates are identical.***

Confirmed.

- 4. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.***

***a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.***

Confirmed.

***b. PA Actuarial Memorandum***

Confirmed.



**c. PA Actuarial Memorandum Exhibits**

Confirmed.

**d. Department’s Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)**

Confirmed.

**e. URRT**

Confirmed.

**f. Federal Rate Template**

Confirmed.

**g. Part III: Actuarial Memorandum**

Confirmed.

**h. Updated Rate Change Request Summary (Attachment I)**

Confirmed.

**i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).**

Confirmed.

- 5. **As requested in Round 1, please provide a current copy of the broker contract agreements for plan year 2023.**

We have provided the agreement via email.

- 6. **Please provide an exhibit showing the development of the Change in Morbidity – All Other factor of 1.114 used to develop the projected index rate in Table 5.**

|                       | <b>Manual</b> |
|-----------------------|---------------|
| Experience            | 1.898         |
| Interim               | 2.081         |
| Projection            | 2.113         |
| Projection/Experience | 1.114         |

Manual experience includes large group data with 100% credibility applied. Part of the morbidity accounts for normalizing large group data to a small group basis. Additionally, we considered the



entity specific population risk based on internal risk scores as well as PLRS information to determine, directionally, the projected change in morbidity.

- 7. *Please considerations that resulted in the assumption that the Covid-19 will have no impact on 2023 claims, relative to the rating period.***

Aetna recognizes that COVID has had an impact on 2021 medical claims, varying by geography. This includes some level of COVID treatment costs, testing, and vaccination costs that increase medical and pharmacy costs, as well as members continuing to choose to defer care and causing a downward impact on claims costs. Aetna expects costs of COVID treatment, testing, and vaccination to decrease in the projection period while the rebound effect of deferred care will offset these reduced costs. As such, a 1.0 factor was applied for the COVID-19 adjustment.

- 8. *Please clarify how the 0.5641% Federal Income Tax figure in Table 7 of the PAAM Exhibits was determined. I anticipate a calculation of  $2\% * 0.21 / (1 - 0.21) = .5316\%$ , with 2% representing the allowable profit and 0.21 representing the federal income tax rate; this is consistent with FIT percentage in the ALIC and AHASPA filings.***

The ALIC Federal Income Tax is calculated by taking the ALIC Federal Income Tax percentage of 21% and multiplying by the BFIT percentage of 2.53%.

$$21\% (\text{ALIC Federal Income Tax}) * 2.53\% (\text{BFIT}) = 0.5316\%$$

The AHI Federal Income Tax is calculated by taking the AHI Federal Income Tax percentage of 21% plus State Income Tax of 1% and multiplying by the BFIT percentage of 2.56%.

$$[21\% (\text{AHI Federal Income Tax}) + 1\% (\text{AHI State Income Tax})] * 2.56\% (\text{BFIT}) = 0.5641\%$$

- 9. *Please attach the PA Actuarial Memorandum under the supporting documents tab; the previous memo was not attached in conjunction with the Round 1 responses.***

The Actuarial Memorandum has been attached in the supporting documents tab.

- 10. *Please explain why the numbers in the Allowed Claims (Net of Prescription Drug Rebates) for 2021 in column K of Table 4 weren't updated to include the value of prescription drug rebates for this filing and they were updated to include the value of prescription drug rebates in the Aetna Life Insurance Company filing (AETN-133266601), or update so that they do include the value of prescription drug rebates.***

Column K of Table 4 of the PA Actuarial Memorandum Exhibits has been updated to show allowed claims, net of prescription drug rebates for 2021. The 2021 total allowed claims in column K equals \$885,145 which is equal to the 2021 allowed claims amount of \$885,145 shown in "Wksh 1 – Market Experience" of the URRT.