

September 8th, 2022

Lindsi Swartz, MBA, MCM, Director  
Accident and Health Rate and Policy Form Review  
Pennsylvania Insurance Department  
Email [linswartz@pa.gov](mailto:linswartz@pa.gov)  
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's requested changes as of August 26, 2022:

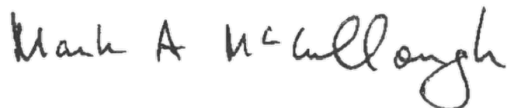
1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 15.5%
6. Range of rate change requested: 6.9% to 20.9%
7. Total additional annual revenue generated from the proposed rate change: \$21,693,492
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2022: 17,666 covered lives and 13,109 policyholders
12. Number of plans offered in 2023: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans); Number of plans offered in 2022: 56 gold plans, 43 silver plans, 29 bronze plans, and 13 catastrophic plans (for a total of 141 plans).
13. Contract form #: M-152-176-F Rev. 1/23, M-152-178-F Rev. 1/23, M-152-192-F Rev. 1/23, M-152-362-F Rev. 1/23; SERFF #: GSHP-133251205; Binder ID #: GSHP-PA23-125113178
14. HIOS issuer ID: 22444; HIOS submission tracking#: NA
15. Summary of changes made in response to questions dated July 6, 2022:
  - a. Revisions were made to the Actuarial Memorandum Exhibits
    - i. In response to #7, Table 2B cells C9, D9, F9, and G9; Table 4B columns D, I, and K rows 58 to 81; Table 5 cell D16
    - ii. In response to #9, Table 5 cell D21
  - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
    - i. In response to #7, page 4
    - ii. In response to #9, page 4
    - iii. In response to #18, page 3
    - iv. As a result of these changes, these changes were also necessary:
      1. The reasons for rate increase on page 2
      2. The components of rate change on page 9
      3. The reliances on page 11
16. Summary of changes made in response to requested changes dated August 23, 2022:
  - a. Revisions were made to the Actuarial Memorandum Exhibits
    - i. In response to the updated reinsurance parameter, Sheet II.a. Reins Table – Exp cell E5

- ii. As a result of this change, these changes were also necessary:
      - 1. Table 5 cell C32
      - 2. Table 6 cell C50
  - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
    - i. In response to the updated reinsurance parameter, page 7
    - ii. As a result of this change, these changes were also necessary:
      - 1. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
      - 2. The Exchange User Fee calculation on page 6
      - 3. The Market-Adjusted Projected Allowed Claims PMPM on page 7
      - 4. The administration expense percentage of premium on page 7
      - 5. The projected loss ratio on page 8
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17. Summary of changes made in response to requested changes dated August 26, 2022:
- a. Revisions were made to the Actuarial Memorandum Exhibits
    - i. In response to #1 and #2, Table 10 columns K and L
    - ii. As a result of this change, these changes were also necessary:
      - 1. Table 5 cell C32
      - 2. Table 6 cells C50, C54, and C55
      - 3. Table 7 cell K52
      - 4. Table 10 columns R and S
  - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
    - i. In response to #1 and #2, The Projected Paid to Allowed Average Ratio on page 6, the reliances on page 11, and the actuarial certification on page 12
    - ii. As a result of these change, these changes were also necessary:
      - 1. The overall rate increase, range of increases, and reasons for the rate increase on pages 1 and 2
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For a detailed explanation of our rate development, please refer to the “actuarial memorandum and attestation” uploaded in SERFF under the “supporting documentation” tab.

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

Sincerely,



Mark McCullough  
Chief Financial and Operating Officer Insurance Operations  
Geisinger Health Plan

cc. Sarah MacDermont, FSA, MAAA, Senior Director Actuarial Services  
Devon Nole, ASA, Associate Actuary  
Kevin Moss, Actuarial Analyst Senior

# Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

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If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

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Civil Rights Grievance Coordinator  
Geisinger Health Plan Appeals Department  
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Phone: 866-577-7733, TTY: 711  
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ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

August 25th, 2022

Lindsi Swartz, MBA, MCM, Director  
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Email [linswartz@pa.gov](mailto:linswartz@pa.gov)  
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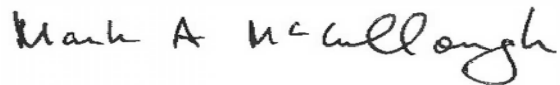
1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 24.3%
6. Range of rate change requested: 16.4% to 30.2%
7. Total additional annual revenue generated from the proposed rate change: \$33,938,952
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2022: 17,666 covered lives and 13,109 policyholders
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July 13th, 2022

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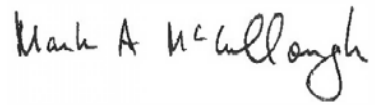
The following is in response to the Department's questions as of July 6, 2022:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 25.9%
6. Range of rate change requested: 18.0% to 31.9%
7. Total additional annual revenue generated from the proposed rate change: \$36,294,412
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2022: 17,666 covered lives and 13,109 policyholders
12. Number of plans offered in 2023: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans); Number of plans offered in 2022: 56 gold plans, 43 silver plans, 29 bronze plans, and 13 catastrophic plans (for a total of 141 plans).
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Thank you for your consideration. Please contact me if you have any additional questions.

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ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

Geisinger Health Plan  
100 N. Academy Ave.  
Danville, PA 17822-3220  
GeisingerHealthPlan.com



May 24th, 2022

Lindsi Swartz, MBA, MCM, Director  
Accident and Health Rate and Policy Form Review  
Pennsylvania Insurance Department  
Email [linswartz@pa.gov](mailto:linswartz@pa.gov)  
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's guidance as of May 13, 2022:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 25.9%
6. Range of rate change requested: 18.0% to 31.9%
7. Total additional annual revenue generated from the proposed rate change: \$36,295,203
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2022: 17,666 covered lives and 13,109 policyholders
12. Number of plans offered in 2023: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans); Number of plans offered in 2022: 56 gold plans, 43 silver plans, 29 bronze plans, and 13 catastrophic plans (for a total of 141 plans).
13. Contract form #: M-152-176-F Rev. 1/23, M-152-178-F Rev. 1/23, M-152-192-F Rev. 1/23, M-152-362-F Rev. 1/23; SERFF #: GSHP-133251205; Binder ID #: GSHP-PA23-125113178
14. HIOS issuer ID: 22444; HIOS submission tracking#: NA

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

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

Sincerely,

A handwritten signature in black ink that reads "Mark A. McCullough".

Mark McCullough  
Chief Financial and Operating Officer Insurance Operations  
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services  
Devon Nole, ASA, Associate Actuary  
Kevin Moss, Actuarial Analyst Senior

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

# Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator  
Geisinger Health Plan Appeals Department  
100 North Academy Avenue  
Danville, PA 17822-3220  
Phone: 866-577-7733, TTY: 711  
Fax: 570-271-7225  
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F  
HHH Building, Washington, DC 20201  
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000（TTY：711）。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

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# **Attachment I**

# Rate Change Summary

## Geisinger Health Plan – Individual Plans

Rate request filing ID # GSHP-133251205 - 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

<https://www.insurance.pa.gov/Companies/ProductAndRateRequire/Pages/default.aspx>

### Overview

|                                        |                                  |
|----------------------------------------|----------------------------------|
| Initial requested average rate change: | 25.9% <sup>1</sup>               |
| Revised requested average rate change: | 15.5% <sup>1</sup>               |
| Range of requested rate change:        | 6.9% to 20.9%                    |
| Effective date:                        | 1/1/2023                         |
| Mapped Members:                        | 17,666                           |
| Available in:                          | Rating Areas 2, 3, 5, 6, 7 and 9 |

### Key information

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

|                            |               |
|----------------------------|---------------|
| Premiums                   | \$148,028,038 |
| Claims                     | \$138,691,294 |
| Administrative expenses    | \$11,857,274  |
| Taxes & fees               | \$8,171,837   |
| Company made (after taxes) | -\$10,692,367 |

#### How it plans to spend your premium

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

|                 |     |
|-----------------|-----|
| Claims:         | 86% |
| Administrative: | 9%  |
| Taxes & fees:   | 3%  |
| Profit:         | 2%  |

The company expects its annual medical costs to increase **8.93%**.

### Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate increase of 15.5% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2023 through December 1, 2023. The actual range of proposed rate changes vary from 6.9% to 20.9%. The key drivers of this increase are changes in the normalized risk pool experience, risk adjustment, trend, URRT morbidity, and pricing AVs. The total projected 2023 administrative costs are slightly higher than those used for the current 2022 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2023 to maintain the desired metallic level.

<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.

# **Actuarial Memorandum – Individual GHP**

## **1. Basic Information and Data**

### **General Information**

#### **Company Identifying Information (as included in Table 0)**

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Individual

Effective Date: 1/1/2023

#### **Company Contact Information**

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: [smmacderment@thehealthplan.com](mailto:smmacderment@thehealthplan.com)

### **Filing Information**

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-176-F Rev. 1/23, M-152-178-F Rev. 1/23, M-152-192-F Rev. 1/23, M-152-362-F Rev 1/23

SERFF Number: GSHP-133251205

Binder ID Number: GSHP-PA23-125113178

## **Rate History and Proposed Variations in Rate Changes**

### **Rate History**

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

| <u>Year</u> | <u>SERFF ID</u> | <u>Average Increase</u> | <u>Minimum Increase</u> | <u>Maximum Increase</u> |
|-------------|-----------------|-------------------------|-------------------------|-------------------------|
| 2019        | GSHP-131501956  | -0.4%                   | -13.9%                  | 7.1%                    |
| 2020        | GSHP-131915673  | 6.5%                    | -0.5%                   | 13.9%                   |
| 2021        | GSHP-132364648  | -11.3%                  | -26.9%                  | 0.9%                    |
| 2022        | GSHP-132824247  | 0.5%                    | -6.9%                   | 7.8%                    |

For every year 2019-2022, the increases were not uniform but varied by plan.

### **Proposed Rate Increase**

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 20 gold plans, 11 silver plans, 11 bronze plans, as well as 4 catastrophic plans, for a total of 46 plans offered in 2023. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2022, 17,666 covered lives and 13,109 policyholders will be impacted by this filing. The proposed overall rate increase is 15.5% but is not uniform by plan. The increases range from 6.9% to 20.9%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

### **Average Rate Change**

The average rate change from Table 10, cell AC15 is 15.5% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 13.9%.

### **Membership Count**

Table 1 shows the average age and the member months in the experience period of calendar year 2021, as well as the average age and the current members as of February 1, 2022 by age range. The projected member months for the rating period are also included.

### **Benefit Changes**

Several plan’s cost sharing elements were adjusted to maintain the current metal tier. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The ‘Benefit Changes’ tab in the file “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx” summarizes the significant changes made by HIOS ID.

### **Reason for Rate Increase**

The primary components of this rate increase are:

- Normalized Risk Pool experience: 17.9%, row 77 on Table 8
- Trend: 3.8%, row 78 on Table 8
- URRT Morbidity: -5.1%, row 79 on Table 8
- Risk Adjustment: 5.3%, row 81 on Table 8
- Pricing AV: -9.0%, row 87 on Table 8
- Benefit Richness: 3.3%, row 88 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

### **Experience Period Claims and Premium**

#### **Paid Through Date**

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2021 and paid through February 2022. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

#### **Premiums (net of MLR Rebate) in Experience Period**

Premiums include earned premiums for calendar year 2021 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2021 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

#### **Allowed and Incurred Claims Incurred During the Experience Period**

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates

and Capitation. Estimated Reinsurance Recoveries are included in the Incurred Claims in Section 1 of Worksheet 1 of the URRT. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

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

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2022 and 2023.

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

The estimated reinsurance recoveries on Table 2 for the experience period is the estimate calculated by the Pennsylvania Insurance Department which we received on April 18, 2022.

The risk adjustment for the experience period is the final CMS risk adjustment amount released on June 30th.

The calendar year 2021 loss ratio, as displayed on Table 2 is 93.69%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

### **Benefit Categories**

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

### **Credibility of Data**

The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

### **Adjustments Made to the Data**

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

### **Morbidity Adjustments**

Our COVID adjustment has been applied as an adjustment to morbidity, as instructed by the PID. The COVID adjustment is explained further below.

### **Changes in Benefits**

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

### **Changes in Demographics**

We are applying a 0.3% adjustment factor to account for the unfavorable demographic shift between CY2021 and February 2022. This adjustment factor is developed on the 'Manual\_Age\_Factor' tab of file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". The Change in Demographics factor on Table 5 is 1.003 and is 1.932/1.927.

### **Change in Other**

The only item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx".

### **CSR Defunding Adjustment**

In 2021, we did not observe a change in the distribution of enrolled members after ARPA was implemented. Therefore, we do not anticipate the expanded subsidies created by ARPA to impact the distribution of enrollment in 2023. Whether the expanded subsidies continue or not, we estimate a CSR Defunding Factor of 1.204, as supported by the exhibit titled "ACA CSR – IA Estimates 20220224" provided to the PID on February 25<sup>th</sup>, 2022. To adhere to the PID's recommended range of CSR defunding factors, we will use 1.22 as our factor. This factor is displayed in column P on Table 10.

### **Trend Identification**

Experience data was trended using an annual trend of 8.9%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our total ACA experience (individual and small group, GHP and GQO experience) to develop the trend to apply to both Individual ACA pools. Given the instability of the individual ACA market, we believe looking at the total ACA market produces less volatile trends. This data is provided on the 'Trend' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". Looking at the prior 3 years annual allowed trend, we weighted each year equally.

The Allowed PMPMs shown on the "Trend" exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year's membership and experience data. This is provided in the 'Risk Adjustment Metrics' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx".

Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. We attempted to remove this complexity by passing the membership and experience data through the Do-It-Yourself (DIY) tool provided by CMS for each year. However, this DIY tool was not producing actuarially sound results. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year's filings. The data used to develop trend has been adjusted to remove the effects of COVID on 2020 and 2021 claims experience. The COVID adjustment is explained further below.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 8.9% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.19 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is  $967.09 / 815.03 = 1.19$  and matches the Composite Trend in Table 3 of the Department's rate exhibits.

### **Adjustment for COVID**

Our 2020 COVID adjustment factors are consistent with the prior year's filing. The 'COVID' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file shows the monthly adjustment factors applied to the manual data to remove the effects of COVID in 2020. We calculated and applied separate factors for inpatient, outpatient, and professional claims.

As the effects of COVID on future claim costs remain uncertain, Geisinger as an organization took a more simplified approach for analyzing the impact of COVID starting in 2021. Based on this change in internal processes, we simplified our methods of accounting for the impact of COVID in our 2021 experience. Rather than applying separate monthly factors for different cost categories as was done in 2020, we assessed COVID related costs as a percentage of total costs to determine an adjustment factor for 2021 claims experience. In 2021, COVID related costs accounted for 5.6% of total claims costs. Based on discussions with other actuaries, we anticipate a significant reduction in COVID related costs in 2023. We predict that COVID costs will make up 1% of claims in 2023. We applied a COVID factor of .954 to claims in 2021 to account for the projected difference between COVID claims costs in 2021 and 2023. We confirmed the reasonableness of this approach with a 3<sup>rd</sup> party consultant. The COVID Adjustments for 2021 are shown on the 'COVID' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file. Table 2 and Table 4 show our actual experience prior to any COVID adjustments.

### **Historical Experience**

Table 4 includes the most recent 48 months of data with run out through February 2022. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined Individual ACA data.

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

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

#### **Single Risk Pool**

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as

was discussed previously in the Experience Period Premium and Claims section.

### **Index Rate**

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

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

### **Market Adjusted Index Rate**

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

### **Paid to Allowed Ratio**

The Projected Paid to Allowed Average Ratio is 0.789 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

### **Projected Risk Adjustments PMPM**

Our Individual Exchange population has a less healthy risk profile than the state average in 2021 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2023 need to incorporate the expected payment from the Risk Adjustment program. We have used the PID's estimated actual 2021 Risk Adjustment as explained above, as the starting point for 2023. We combine our GHP and GQO experience together for this estimate, using the same estimate for both entities.

The risk adjustment model applied to the 2023 contract year will be an updated version of what was used for 2021. Specifically, the coefficients will be changing. We have used a 3<sup>rd</sup> party consultant's estimate of the impact on our population. The result is an expected decrease in transfer payment and is applied to the starting point for 2023 as described above. We also used the 3<sup>rd</sup> party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2023 is shown on the 'Risk Adjustment' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". The expected payment transfer for 2023 is shown on Table 5 as \$43.87.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is  $.030 * 757.83 * .90 = \$20.46$ . As of February 2022, GHP and GQO combined had 22,283 members. 20,101 of these members were sold On-Exchange, so approx. 90% of members we sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2021 while tab II.b. has the projected continuance table for 2023. The reinsurance program for 2023 will have a \$60,000 attachment point, 53% coinsurance and a reinsurance cap of \$100,000. The maximum recovery, per claimant is \$21,200. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3<sup>rd</sup> party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2021 to 2023. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (risk adjustment of \$43.87, Exchange User Fees of \$20.46 and Reinsurance Recoveries of \$39.72) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$855.38 as shown on Table 5 in cell C42.

## **Retention Items**

### **Administration Expense**

Administration expenses are based on activity-based allocation by product for calendar year 2023. This methodology applies for all variable costs and all fixed costs. We are combining the GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative\_Expense' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2023 is 8.83% and is shown in both Tables 6 and 10.

### **Agent/Broker Fees and Commissions**

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions CY 2022.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx".

### **Quality Improvement Initiatives**

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 2.05% and is calculated on the 'Quality\_Improvement' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx".

### **Profit & Risk Margin**

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

### **Taxes, Fees, and Subsidies**

The Risk Adjustment User Fee for plan year 2023 was finalized as \$0.22 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.26 PMPM for plan years that will end 12/31/2023.

Geisinger Health Plan does not pay PA Premium tax.

Federal Income tax is paid for POS products by GHP. Only a small portion of GHP plans are POS products and have this tax applied to them. The estimated amount is 0.002% and is calculated on the "Taxes" tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". Note that the 0.002% is caused by the very small percentage of members – 59 out of 17,666 – that are projected to be enrolled through a POS product.

The federal government will no longer collect the Health Insurance Provider Fee.

### **Projected Loss Ratio**

The anticipated loss ratio is 91.0% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =  
 $738.37 - 39.72 + 15.52 - 43.87 = 670.30$

MLR Denominator = Projected Premiums – Taxes and Fees =  $757.83 - 0.49 - 20.46 = 736.88$   
Federal MLR =  $670.30 / 736.88 = 91.0\%$

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

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2022 and 2023 are displayed on Table 7.

### **Projected Membership**

For the overall Individual ACA market, membership is expected to remain approximately at the current level. February 2022 membership is expected to best represent calendar year 2023 in total for the Individual ACA market. Projected membership is used to calculate the normalization factors discussed below.

### **Normalization Factors**

#### **Age Factor**

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2022 and 2023 are shown on Table 7 and are developed on the 'Age\_Calibration' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx".

#### **Geographic Factor**

The geographic rating area factors used to determine premium rates are shown on Table 13. In last year's filing, to avoid a large rate change, we only moved the area factors halfway towards the targeted factor. For this filing, we propose to set the area factors to the targeted factors developed during last year's rating filing, as shown on the 'Geographic Factors' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file. This is the same exhibit that was filed last year. The Normalized Allowed PMPMs shown in this exhibit are based on 2020 experience for our individual and small group ACA compliant business. These allowed PMPMs were normalized based on HHS risk scores to remove the impacts of morbidity. To ensure credibility of the factors, we weighted all

rating areas having less than 12,000 member months with the total Normalized Allowed PMPM. The Targeted Area Factors were selected based on the relativity of the rating area specific PMPM to the total PMPM as shown in column F. We didn't use the relativities from column F directly because we believe that would be too broad of a span of factors. Therefore, we created the targeted factors to reduce the variation in factors for regions 7 and 9.

The normalization factor is determined using these factors weighted using projected membership by area and is shown on the 'Area\_Calibration' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx".

### **Tobacco Factor**

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2022 ACA compliant population to determine the percentage of members that admit to the use of tobacco and pay the increased premium for their entire contract in 2022. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco\_calibration' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

### **Benefit Richness (Induced Demand)**

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ . The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced\_Util\_Exhibit' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

### **Network Factors**

Geisinger has two networks, as reflected in Table 14. 24.41% of the projected membership is in the Geisinger Marketplace Premier HMO network with an adjustment factor of 0.94. The other 75.59% of the membership is in the Geisinger Marketplace All-Access HMO network with a factor of 1.00. Weighting these factors as  $0.94 * 24.41\% + 1.0 * 75.59\%$  gives the normalization factor of 0.985 shown in cell K53 of table 7. The network factors shown on table 14 are the current network factors normalized.

### **Connectivity Factors**

The products in this filing do not have any connectivity features that impact rates.

### **Components of Rate Change**

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the normalized risk pool experience, risk adjustment, trend, URRT morbidity, and Pricing AV benefit richness. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2022 column for B, C, D, and E match those entered in the 2022 column in the plan year 2022 rate filing. The amounts shown in the 2022 column for A, F and H do not match those entered in the 2022 rate filing due to the shift in enrollment between what was projected in the 2022 rate filing and the actual Feb 2022 enrollment.

### 3. Plan Rate Development

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

Column P of Table 10 has the CSR Defunding Adjustment of 1.22 applied to the on-Exchange silver plans, as instructed by the PID and explained above. Because we have not observed any change in the distribution of enrollment after ARPA was passed, we only have one CSR Defunding factor – regardless of whether the expanded ARPA subsidies continue or not.

Each renewing plan is identified as existing or modified, new plans are identified as new and discontinued plans are identified as discontinued and mapped. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV\_Screenshots\_GHP\_Indiv\_051922.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV\_UniquePlanDesignJust\_GHP\_Indiv\_052322.pdf" for further details. Columns L and N were normalized using projected (CY2023) membership.

For the GHP Individual market there are 3 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *"either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)"* as stated at 45 CFR 156.140(c).

1. The plan named "Geisinger Marketplace All-Access HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace Premier HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
3. The plan named "Geisinger Marketplace All-Access HMO Pharmacy First 8500" covers generic and brand name prescription drugs before the deductible.

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

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

### 5. Plan Factors

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

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

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

### Network Factors

Geisinger has two networks in this market. As explained above, the network factors shown on table 14 are the current network factors normalized.

### Service Area Composition

GHP will maintain the same counties of operation from 2022. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies.

All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the 'Service Areas' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx".

### **Composite Rating**

Composite rating is not used.

### **Plan Type**

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

### **Terminated Plans and Products**

No products are being terminated in this market. We have consolidated several service areas and have discontinued some HIOS ID's. These discontinued HIOS ID's are mapped to existing ID's and are noted on Table 10 as DM.

### **Changes to URRT**

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

### **Reliance**

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3<sup>rd</sup> party's risk adjustment estimates for the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We used a different 3<sup>rd</sup> party's Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We peer-reviewed our COVID-adjustments approach with multiple 3<sup>rd</sup> parties. We have relied on the PID's reinsurance estimates for 2021. We have also relied on a 3<sup>rd</sup> party vendor's data mart. As instructed by the PID in the Round 5 Objections in SERFF, we are relying on the PID's methodology to normalize the pricing AV's, even though this conflicts with our actuarial professional judgement. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

### **Additional Exhibits**

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

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

As instructed, we have added a 'MLR' tab to our file

"PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx". This exhibit summarizes the most recent three years of complete MLR information. The "Actual" information is from the data in the MLR filing, not the rate filing, for the respective year. The "Pricing" information was projected in the final annual rate filing for the given plan year. As you can see, the Pricing and Actual membership varies drastically each year. In 2018, 2019, and 2020 our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership leads to significantly different results than projected.



PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

|                                 |                       |
|---------------------------------|-----------------------|
| Carrier Name:                   | Geisinger Health Plan |
| Product(s):                     | HMO, POS              |
| Market Segment:                 | Individual            |
| Rate Effective Date:            | 1/1/2023              |
| Base Period Start Date:         | 1/1/2021              |
| Date of Most Recent Membership: | 2/1/2022              |

to 12/31/2023  
to 12/31/2021

Table 1. Number of Members

|             | Member-months<br>Experience Period | Members<br>Current Period<br>(as of 02-01-2022) | Member-months<br>Projected Rating Period |
|-------------|------------------------------------|-------------------------------------------------|------------------------------------------|
|             |                                    |                                                 |                                          |
| Average Age | 47.0                               | 47.0                                            | 47.0                                     |
| Total       | 206,339                            | 17,666                                          | 211,992                                  |
| <18         | 11,104                             | 956                                             | 11,472                                   |
| 18-24       | 9,844                              | 857                                             | 10,264                                   |
| 25-29       | 12,624                             | 1,067                                           | 12,804                                   |
| 30-34       | 15,176                             | 1,302                                           | 15,624                                   |
| 35-39       | 15,037                             | 1,235                                           | 14,820                                   |
| 40-44       | 15,417                             | 1,348                                           | 16,176                                   |
| 45-49       | 17,119                             | 1,452                                           | 17,424                                   |
| 50-54       | 23,841                             | 2,027                                           | 24,324                                   |
| 55-59       | 32,073                             | 2,714                                           | 32,616                                   |
| 60-64       | 38,429                             | 3,294                                           | 39,528                                   |
| 64+         | 15,374                             | 1,410                                           | 16,920                                   |

Table 2. Experience Period Claims and Premiums

| Earned Premium                                                                                      | Paid Claims       | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing<br>(Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed<br>Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|-----------------------------------------------------------------------------------------------------|-------------------|--------------------------|---------------|------------------------------------------|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 138,008,212.63                                                                                   | \$ 147,221,330.38 | \$ 150,774,737.10        | 206,339       | \$ 21,728,849.25                         | \$ 172,503,586.35              | \$ 14,339,046.78                     | \$ 8,784.93                      | \$ 10,019,825.00     | \$ 7,753,181.45          | \$ 815.49                 | \$ 39,699                        |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) |                   |                          |               |                                          |                                |                                      |                                  |                      |                          |                           |                                  |
| Loss Ratio                                                                                          |                   |                          |               |                                          |                                |                                      |                                  |                      |                          |                           |                                  |

\*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%  | 8.10%        | 0.00%           | 7.95%           | 21.66%  |
| Outpatient Hospital                   | 1.20%  | 7.80%        | 0.00%           | 9.09%           | 17.81%  |
| Professional                          | 5.20%  | 8.10%        | 0.00%           | 9.09%           | 21.40%  |
| Other Medical                         | -0.10% | 7.80%        | 0.00%           | 7.69%           | 1.72%   |
| Capitation                            |        |              |                 | -5.60%          | 0.01%   |
| Prescription Drugs                    | 5.70%  | 8.80%        | 0.00%           | 9.72%           | 17.40%  |
| Total Annual Trend                    |        |              |                 | 8.93%           | 100.00% |
| Months of Trend                       |        |              |                 | 24              |         |
| Total Applied Trend Projection Factor |        |              |                 | 1.187           |         |

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

\*\* Should equal UHRT 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<br>(Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of<br>Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|-----------------|---------------------|--------------------------|---------|------------------------|-------------------------------------------------|-----------------------------|------------------------------------------------------|--------------|
| Jan-18     |                      | \$24,951,481.83 | 1.000%              | \$ 24,951,481.83         | 59,460  | \$ 419.64              |                                                 | (\$464,085.97)              | \$30,053,883.11                                      | \$ 505.44    |
| Feb-18     |                      | \$26,725,761.87 | 1.000%              | \$ 26,725,761.87         | 58,607  | \$ 456.00              |                                                 | (\$453,295.89)              | \$31,320,697.78                                      | \$ 534.41    |
| Mar-18     |                      | \$29,946,844.31 | 1.000%              | \$ 29,946,844.31         | 57,803  | \$ 518.00              |                                                 | (\$455,300.90)              | \$34,308,543.92                                      | \$ 593.55    |
| Apr-18     |                      | \$29,907,455.61 | 1.000%              | \$ 29,907,455.61         | 57,399  | \$ 521.00              |                                                 | (\$485,379.57)              | \$33,837,476.14                                      | \$ 589.55    |
| May-18     |                      | \$29,088,562.80 | 1.000%              | \$ 29,088,562.80         | 56,623  | \$ 513.72              |                                                 | (\$485,378.56)              | \$33,108,772.24                                      | \$ 564.72    |
| Jun-18     |                      | \$27,307,389.78 | 1.000%              | \$ 27,307,389.78         | 56,255  | \$ 485.40              |                                                 | (\$485,378.56)              | \$30,727,236.48                                      | \$ 466.22    |
| Jul-18     |                      | \$29,359,757.94 | 1.000%              | \$ 29,359,757.94         | 55,661  | \$ 527.40              |                                                 | (\$686,840.33)              | \$32,399,848.04                                      | \$ 582.00    |
| Aug-18     |                      | \$28,973,841.70 | 1.000%              | \$ 28,973,841.70         | 55,119  | \$ 525.40              |                                                 | (\$686,840.33)              | \$32,050,534.72                                      | \$ 581.22    |
| Sep-18     |                      | \$26,992,440.03 | 1.000%              | \$ 26,992,440.03         | 54,823  | \$ 492.30              |                                                 | (\$686,840.34)              | \$29,704,497.52                                      | \$ 543.85    |
| Oct-18     |                      | \$33,896,983.97 | 1.000%              | \$ 33,896,983.97         | 54,340  | \$ 624.10              |                                                 | (\$865,561.88)              | \$36,841,862.65                                      | \$ 678.40    |
| Nov-18     |                      | \$31,441,461.70 | 1.000%              | \$ 31,441,461.70         | 53,644  | \$ 586.00              |                                                 | (\$865,561.89)              | \$33,889,915.37                                      | \$ 631.72    |
| Dec-18     | \$529,983,538.59     | \$28,302,152.48 | 1.000%              | \$ 28,302,152.48         | 53,030  | \$ 548.96              | \$48,415,573.04                                 | (\$865,561.89)              | \$31,384,510.93                                      | \$ 591.96    |
| Jan-19     |                      | \$19,084,890.14 | 1.000%              | \$ 19,084,890.14         | 37,399  | \$ 510.30              |                                                 | (\$469,182.28)              | \$23,302,330.49                                      | \$ 623.03    |
| Feb-19     |                      | \$18,421,108.04 | 1.000%              | \$ 18,421,108.04         | 34,751  | \$ 530.50              |                                                 | (\$469,182.28)              | \$21,586,408.86                                      | \$ 621.72    |
| Mar-19     |                      | \$19,291,846.62 | 1.000%              | \$ 19,291,846.62         | 33,031  | \$ 584.00              |                                                 | (\$469,182.28)              | \$22,400,799.44                                      | \$ 678.13    |
| Apr-19     |                      | \$21,589,611.83 | 1.000%              | \$ 21,589,611.83         | 32,440  | \$ 666.30              |                                                 | (\$413,301.20)              | \$24,655,174.34                                      | \$ 760.93    |
| May-19     |                      | \$20,001,275.75 | 1.000%              | \$ 20,001,275.75         | 31,723  | \$ 630.40              |                                                 | (\$415,019.25)              | \$22,824,503.19                                      | \$ 719.44    |
| Jun-19     |                      | \$16,864,651.36 | 1.000%              | \$ 16,864,651.36         | 31,298  | \$ 539.10              |                                                 | (\$458,234.40)              | \$19,081,232.42                                      | \$ 610.00    |
| Jul-19     |                      | \$17,093,520.06 | 1.000%              | \$ 17,093,520.06         | 30,415  | \$ 561.99              |                                                 | (\$475,327.05)              | \$19,288,980.61                                      | \$ 634.93    |
| Aug-19     |                      | \$18,789,115.24 | 1.000%              | \$ 18,789,115.24         | 30,021  | \$ 626.00              |                                                 | (\$455,129.65)              | \$20,777,267.02                                      | \$ 692.22    |
| Sep-19     |                      | \$17,303,560.06 | 1.000%              | \$ 17,303,560.06         | 29,400  | \$ 588.10              |                                                 | (\$492,414.70)              | \$19,248,569.89                                      | \$ 654.50    |
| Oct-19     |                      | \$19,597,859.40 | 1.000%              | \$ 19,597,859.40         | 28,853  | \$ 679.20              |                                                 | (\$596,472.15)              | \$21,598,211.65                                      | \$ 748.26    |
| Nov-19     |                      | \$17,706,667.84 | 1.000%              | \$ 17,706,667.84         | 28,305  | \$ 625.30              |                                                 | (\$471,156.96)              | \$19,488,472.54                                      | \$ 688.83    |
| Dec-19     | \$274,006,529.19     | \$17,996,667.40 | 1.000%              | \$ 17,996,667.40         | 27,815  | \$ 647.04              | \$35,860,824.67                                 | (\$498,220.00)              | \$19,638,831.76                                      | \$ 706.08    |
| Jan-20     |                      | \$12,677,565.69 | 1.000%              | \$ 12,677,565.69         | 26,133  | \$ 623.30              |                                                 | (\$528,217.50)              | \$15,645,534.59                                      | \$ 769.35    |
| Feb-20     |                      | \$12,212,856.53 | 1.000%              | \$ 12,212,856.53         | 19,190  | \$ 688.90              |                                                 | (\$504,624.45)              | \$15,496,826.14                                      | \$ 802.16    |
| Mar-20     |                      | \$12,848,168.96 | 1.000%              | \$ 12,848,168.96         | 18,931  | \$ 678.00              |                                                 | (\$365,998.35)              | \$14,423,903.07                                      | \$ 761.03    |
| Apr-20     |                      | \$9,140,889.79  | 1.000%              | \$ 9,140,889.79          | 18,693  | \$ 488.90              |                                                 | (\$599,830.15)              | \$9,924,740.84                                       | \$ 530.89    |
| May-20     |                      | \$10,099,963.65 | 1.000%              | \$ 10,099,963.65         | 18,460  | \$ 546.90              |                                                 | (\$295,220.05)              | \$11,294,089.99                                      | \$ 600.73    |
| Jun-20     |                      | \$11,329,144.38 | 1.000%              | \$ 11,329,144.38         | 18,211  | \$ 622.10              |                                                 | (\$525,178.10)              | \$12,776,523.68                                      | \$ 701.69    |
| Jul-20     |                      | \$11,881,349.35 | 1.000%              | \$ 11,881,349.35         | 17,990  | \$ 660.40              |                                                 | (\$362,851.40)              | \$13,351,152.85                                      | \$ 742.11    |
| Aug-20     |                      | \$12,530,543.40 | 1.000%              | \$ 12,530,543.40         | 17,691  | \$ 708.30              |                                                 | (\$542,589.20)              | \$13,840,069.89                                      | \$ 782.34    |
| Sep-20     |                      | \$13,720,084.56 | 1.000%              | \$ 13,720,084.56         | 17,346  | \$ 791.20              |                                                 | (\$445,798.80)              | \$14,951,104.36                                      | \$ 861.11    |
| Oct-20     |                      | \$12,373,411.95 | 1.000%              | \$ 12,373,411.95         | 17,123  | \$ 734.00              |                                                 | (\$488,875.80)              | \$13,492,516.78                                      | \$ 787.22    |
| Nov-20     |                      | \$12,385,682.40 | 1.000%              | \$ 12,385,682.40         | 16,817  | \$ 731.00              |                                                 | (\$517,528.05)              | \$13,178,850.75                                      | \$ 792.59    |
| Dec-20     | \$168,998,859.34     | \$12,758,490.94 | 1.000%              | \$ 12,758,490.94         | 16,505  | \$ 773.08              | \$21,237,760.38                                 | (\$347,951.80)              | \$13,671,074.76                                      | \$ 828.38    |
| Jan-21     |                      | \$8,673,358.23  | 0.999%              | \$ 8,675,022.87          | 16,600  | \$ 582.60              |                                                 | (\$521,496.87)              | \$11,564,139.48                                      | \$ 695.77    |
| Feb-21     |                      | \$9,708,718.84  | 0.999%              | \$ 9,714,287.55          | 16,960  | \$ 572.70              |                                                 | (\$298,163.84)              | \$11,282,085.66                                      | \$ 665.11    |
| Mar-21     |                      | \$11,974,179.04 | 0.999%              | \$ 11,980,096.48         | 16,655  | \$ 710.90              |                                                 | (\$517,351.98)              | \$13,518,762.45                                      | \$ 825.89    |
| Apr-21     |                      | \$12,702,714.61 | 0.999%              | \$ 12,730,077.46         | 16,671  | \$ 748.90              |                                                 | (\$481,341.87)              | \$14,178,127.85                                      | \$ 847.20    |
| May-21     |                      | \$11,336,971.03 | 0.998%              | \$ 11,359,581.08         | 17,121  | \$ 663.30              |                                                 | (\$330,999.14)              | \$12,869,034.02                                      | \$ 751.40    |
| Jun-21     |                      | \$12,241,077.33 | 0.995%              | \$ 12,296,622.18         | 17,255  | \$ 732.00              |                                                 | (\$587,482.57)              | \$13,722,881.35                                      | \$ 794.77    |
| Jul-21     |                      | \$13,169,040.21 | 0.954%              | \$ 13,798,789.04         | 17,190  | \$ 808.90              |                                                 | (\$554,681.69)              | \$15,183,191.82                                      | \$ 874.33    |
| Aug-21     |                      | \$13,198,703.70 | 0.959%              | \$ 13,758,843.42         | 17,524  | \$ 785.00              |                                                 | (\$365,442.07)              | \$15,005,534.88                                      | \$ 856.22    |
| Sep-21     |                      | \$13,304,122.20 | 0.987%              | \$ 13,464,903.44         | 17,654  | \$ 764.40              |                                                 | (\$584,764.26)              | \$14,721,508.28                                      | \$ 835.70    |
| Oct-21     |                      | \$13,224,898.79 | 0.976%              | \$ 13,648,870.38         | 17,820  | \$ 782.60              |                                                 | (\$676,769.25)              | \$14,800,551.23                                      | \$ 842.16    |
| Nov-21     |                      | \$14,170,090.78 | 0.960%              | \$ 14,575,172.19         | 17,338  | \$ 848.80              |                                                 | (\$400,344.93)              | \$16,005,608.88                                      | \$ 920.07    |
| Dec-21     | \$138,008,212.63     | \$12,420,517.87 | 0.908%              | \$ 13,668,469.63         | 17,100  | \$ 799.22              | \$21,728,849.25                                 | (\$391,220.28)              | \$14,722,466.55                                      | \$ 860.88    |

\* Express Completion Factor as a percentage

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

Carrier Name: Geisinger Health Plan  
Product(s): HMO, POS  
Market Segment: Individual  
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-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|-----------------------------------------------------------------------------------------------------|-------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 172,276,987.36                                                                                   | \$ 185,593,483.99 | \$ 189,964,088.39        | 259,755       | \$ 26,942,530.83                      | \$ 218,906,619.21              | \$ -                              | \$ (5,360,437.36)                | \$ 11,012.12         | \$ -                     | \$ 12,144,624.00          | \$ 10,120,771.01                 |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) |                   |                          |               |                                       |                                |                                   |                                  |                      |                          |                           | \$ 822.15                        |
| Loss Ratio                                                                                          |                   |                          |               |                                       |                                |                                   |                                  |                      |                          |                           | 94.51%                           |

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

| Service Category                      | Cost*  | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---------------------------------------|--------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital                    | 4.70%  | 3.10%        | 0.00%           | 7.35%           | 21.32%  |
| Outpatient Hospital                   | 1.20%  | 7.80%        | 0.00%           | 9.09%           | 39.16%  |
| Professional                          | 5.20%  | 3.70%        | 0.00%           | 9.09%           | 21.02%  |
| Other Medical                         | -0.10% | 7.80%        | 0.00%           | 7.69%           | 1.78%   |
| Capitation                            |        |              |                 | -5.60%          |         |
| Prescription Drugs                    | 5.70%  | 3.80%        | 0.00%           | 9.72%           | 16.91%  |
| Total Annual Trend                    |        |              |                 | 8.93%           | 100.00% |
| Months of Trend                       |        |              |                 | 24              |         |
| Total Applied Trend Projection Factor |        |              |                 | 1.187           |         |

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

Table 4b. Historical Manual Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|-----------------|---------------------|--------------------------|---------|------------------------|----------------------------------------------|-----------------------------|---------------------------------------------------|--------------|
| Jan-18     | \$531,852,402.07     | \$25,093,718.20 | 1.0000              | \$ 25,093,718.20         | 59,745  | \$ 420.01              | \$49,963,356.58                              | (\$466,105.39)              | \$30,271,920.03                                   | \$ 506.68    |
| Feb-18     |                      | \$26,890,329.35 | 1.0000              | \$ 26,890,329.35         | 58,885  | \$ 456.66              |                                              | (\$457,320.32)              | \$31,551,766.80                                   | \$ 535.82    |
| Mar-18     |                      | \$30,061,307.54 | 1.0000              | \$ 30,061,307.54         | 58,080  | \$ 517.59              |                                              | (\$457,320.32)              | \$34,495,627.89                                   | \$ 593.94    |
| Apr-18     |                      | \$30,046,615.70 | 1.0000              | \$ 30,046,615.70         | 57,668  | \$ 521.03              |                                              | (\$435,040.20)              | \$34,074,043.82                                   | \$ 590.87    |
| May-18     |                      | \$29,188,596.47 | 1.0000              | \$ 29,188,596.47         | 56,895  | \$ 513.03              |                                              | (\$513,769.70)              | \$33,208,803.68                                   | \$ 583.69    |
| Jun-18     |                      | \$27,395,351.42 | 1.0000              | \$ 27,395,351.42         | 56,525  | \$ 484.66              |                                              | (\$513,769.70)              | \$30,816,321.55                                   | \$ 545.18    |
| Jul-18     |                      | \$29,445,911.02 | 1.0000              | \$ 29,445,911.02         | 55,938  | \$ 526.43              |                                              | (\$690,399.51)              | \$32,523,889.92                                   | \$ 581.45    |
| Aug-18     |                      | \$29,074,497.70 | 1.0000              | \$ 29,074,497.70         | 55,408  | \$ 524.74              |                                              | (\$690,399.51)              | \$32,176,328.94                                   | \$ 580.72    |
| Sep-18     |                      | \$27,128,848.20 | 1.0000              | \$ 27,128,848.20         | 55,098  | \$ 492.37              |                                              | (\$690,399.52)              | \$29,867,289.25                                   | \$ 542.07    |
| Oct-18     |                      | \$34,014,955.66 | 1.0000              | \$ 34,014,955.66         | 54,573  | \$ 623.30              |                                              | (\$870,097.36)              | \$36,084,984.34                                   | \$ 677.72    |
| Nov-18     |                      | \$31,589,263.98 | 1.0000              | \$ 31,589,263.98         | 53,915  | \$ 585.91              |                                              | (\$870,097.37)              | \$34,082,118.67                                   | \$ 632.15    |
| Dec-18     |                      | \$30,035,930.71 | 1.0000              | \$ 30,035,930.71         | 53,278  | \$ 563.76              |                                              | (\$870,097.37)              | \$32,350,771.37                                   | \$ 607.62    |
| Jan-19     | \$318,450,215.85     | \$20,814,980.64 | 1.0000              | \$ 20,814,980.64         | 42,721  | \$ 487.23              | \$43,758,087.25                              | (\$507,381.39)              | \$25,840,346.46                                   | \$ 604.86    |
| Feb-19     |                      | \$19,926,560.92 | 1.0000              | \$ 19,926,560.92         | 40,156  | \$ 496.22              |                                              | (\$507,381.39)              | \$23,684,273.58                                   | \$ 589.80    |
| Mar-19     |                      | \$21,704,575.50 | 1.0000              | \$ 21,704,575.50         | 38,408  | \$ 565.11              |                                              | (\$507,381.39)              | \$25,527,173.38                                   | \$ 664.64    |
| Apr-19     |                      | \$23,536,358.04 | 1.0000              | \$ 23,536,358.04         | 37,775  | \$ 613.07              |                                              | (\$452,912.20)              | \$27,292,309.57                                   | \$ 722.50    |
| May-19     |                      | \$22,007,161.60 | 1.0000              | \$ 22,007,161.60         | 37,131  | \$ 592.68              |                                              | (\$455,735.60)              | \$25,488,326.44                                   | \$ 686.43    |
| Jun-19     |                      | \$18,936,785.10 | 1.0000              | \$ 18,936,785.10         | 36,720  | \$ 515.71              |                                              | (\$503,295.65)              | \$21,804,635.15                                   | \$ 593.81    |
| Jul-19     |                      | \$19,743,223.38 | 1.0000              | \$ 19,743,223.38         | 35,797  | \$ 551.53              |                                              | (\$532,075.85)              | \$22,561,614.23                                   | \$ 630.26    |
| Aug-19     |                      | \$21,605,589.69 | 1.0000              | \$ 21,605,589.69         | 35,322  | \$ 611.67              |                                              | (\$510,036.15)              | \$24,152,041.60                                   | \$ 683.76    |
| Sep-19     |                      | \$19,942,439.51 | 1.0000              | \$ 19,942,439.51         | 34,671  | \$ 575.39              |                                              | (\$532,907.40)              | \$22,446,716.08                                   | \$ 647.42    |
| Oct-19     |                      | \$22,384,882.73 | 1.0000              | \$ 22,384,882.73         | 34,057  | \$ 657.28              |                                              | (\$683,494.55)              | \$24,916,258.40                                   | \$ 731.61    |
| Nov-19     |                      | \$20,248,321.67 | 1.0000              | \$ 20,248,321.67         | 33,492  | \$ 604.57              |                                              | (\$543,614.60)              | \$22,504,817.13                                   | \$ 671.95    |
| Dec-19     |                      | \$21,281,348.21 | 1.0000              | \$ 21,281,348.21         | 32,910  | \$ 646.64              |                                              | (\$566,657.75)              | \$23,448,928.30                                   | \$ 709.47    |
| Jan-20     | \$198,732,108.66     | \$15,180,447.79 | 1.0000              | \$ 15,180,447.79         | 23,768  | \$ 638.73              | \$26,241,872.26                              | (\$381,390.75)              | \$18,824,800.06                                   | \$ 792.07    |
| Feb-20     |                      | \$16,045,723.60 | 1.0000              | \$ 16,045,723.60         | 22,480  | \$ 713.78              |                                              | (\$350,327.10)              | \$18,779,069.91                                   | \$ 835.37    |
| Mar-20     |                      | \$14,984,751.46 | 1.0000              | \$ 14,984,751.46         | 22,183  | \$ 675.52              |                                              | (\$423,566.65)              | \$16,945,566.86                                   | \$ 763.91    |
| Apr-20     |                      | \$11,470,155.25 | 1.0000              | \$ 11,470,155.25         | 21,943  | \$ 522.73              |                                              | (\$350,123.25)              | \$12,428,006.54                                   | \$ 566.39    |
| May-20     |                      | \$12,358,282.55 | 1.0000              | \$ 12,358,282.55         | 21,697  | \$ 569.57              |                                              | (\$334,023.95)              | \$13,611,793.46                                   | \$ 627.35    |
| Jun-20     |                      | \$13,411,431.33 | 1.0000              | \$ 13,411,431.33         | 21,441  | \$ 625.52              |                                              | (\$375,749.05)              | \$15,205,887.67                                   | \$ 709.21    |
| Jul-20     |                      | \$14,685,076.33 | 1.0000              | \$ 14,685,120.25         | 21,198  | \$ 692.76              |                                              | (\$422,696.40)              | \$16,550,553.29                                   | \$ 780.76    |
| Aug-20     |                      | \$15,405,105.89 | 1.0000              | \$ 15,405,105.85         | 20,896  | \$ 737.23              |                                              | (\$409,623.20)              | \$17,013,745.69                                   | \$ 814.21    |
| Sep-20     |                      | \$16,153,048.93 | 1.0000              | \$ 16,153,048.74         | 20,538  | \$ 786.48              |                                              | (\$527,775.00)              | \$17,659,063.53                                   | \$ 859.81    |
| Oct-20     |                      | \$15,544,877.42 | 1.0000              | \$ 15,544,876.78         | 20,303  | \$ 785.65              |                                              | (\$583,514.20)              | \$16,986,135.82                                   | \$ 837.13    |
| Nov-20     |                      | \$15,130,175.67 | 1.0000              | \$ 15,130,176.59         | 19,977  | \$ 757.36              |                                              | (\$429,894.60)              | \$16,435,251.94                                   | \$ 822.69    |
| Dec-20     |                      | \$16,366,738.21 | 1.0000              | \$ 16,366,737.85         | 19,549  | \$ 837.23              |                                              | (\$420,656.40)              | \$17,518,720.79                                   | \$ 896.16    |
| Jan-21     | \$172,276,987.36     | \$12,496,879.50 | 0.9995              | \$ 12,498,735.04         | 20,555  | \$ 608.07              | \$28,942,530.83                              | (\$386,259.92)              | \$15,029,764.04                                   | \$ 731.21    |
| Feb-21     |                      | \$12,085,617.92 | 0.9995              | \$ 12,091,335.57         | 21,137  | \$ 572.06              |                                              | (\$377,180.95)              | \$14,183,307.04                                   | \$ 671.03    |
| Mar-21     |                      | \$14,804,771.91 | 0.9995              | \$ 14,812,691.83         | 21,034  | \$ 704.21              |                                              | (\$451,003.35)              | \$17,317,870.67                                   | \$ 823.31    |
| Apr-21     |                      | \$16,148,379.52 | 0.9995              | \$ 16,357,286.43         | 21,261  | \$ 769.36              |                                              | (\$433,836.62)              | \$18,637,348.67                                   | \$ 876.60    |
| May-21     |                      | \$14,083,916.63 | 0.9673              | \$ 14,560,370.86         | 21,528  | \$ 676.34              |                                              | (\$418,718.01)              | \$16,561,644.31                                   | \$ 769.30    |
| Jun-21     |                      | \$15,437,324.57 | 0.9960              | \$ 15,499,490.87         | 21,745  | \$ 712.79              |                                              | (\$468,065.36)              | \$17,523,119.66                                   | \$ 825.85    |
| Jul-21     |                      | \$16,103,710.70 | 0.9656              | \$ 16,677,034.11         | 21,936  | \$ 760.27              |                                              | (\$446,912.17)              | \$18,594,982.92                                   | \$ 847.71    |
| Aug-21     |                      | \$16,372,333.29 | 0.9665              | \$ 16,939,913.25         | 22,168  | \$ 764.16              |                                              | (\$456,041.88)              | \$18,701,892.24                                   | \$ 843.65    |
| Sep-21     |                      | \$17,583,847.52 | 0.9889              | \$ 17,781,070.54         | 22,354  | \$ 795.42              |                                              | (\$478,151.64)              | \$19,538,943.06                                   | \$ 874.06    |
| Oct-21     |                      | \$16,771,682.78 | 0.9790              | \$ 17,131,515.17         | 22,266  | \$ 789.39              |                                              | (\$459,381.04)              | \$18,736,498.10                                   | \$ 841.46    |
| Nov-21     |                      | \$17,933,488.17 | 0.9622              | \$ 18,638,700.29         | 22,031  | \$ 846.01              |                                              | (\$493,247.93)              | \$20,349,989.20                                   | \$ 923.69    |
| Dec-21     |                      | \$15,571,537.47 | 0.9173              | \$ 16,975,944.43         | 21,740  | \$ 780.86              |                                              | (\$491,632.49)              | \$18,370,913.96                                   | \$ 845.03    |

\* 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:        | Geisinger Health Plan  | Attachment Point:            | \$60,000  |
| Product(s):          | HMO, POS               | Reinsurance Cap:             | \$100,000 |
| Market Segment:      | Individual             | Coinsurance Rate:            | 53%       |
| Rate Effective Date: | 1/1/2023               |                              |           |
| Incurred Dates:      | 1/1/2021 to 12/31/2021 | Proj. Incurred Claim Impact: | -4.9%     |

| 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  | 21,137         | 194,886       | \$53,704,129          | \$53,704,129                           |
| \$30,000                                                                      | \$34,999  | 171            | 1,810         | \$5,548,468           | \$5,548,468                            |
| \$35,000                                                                      | \$39,999  | 103            | 1,074         | \$3,842,652           | \$3,842,652                            |
| \$40,000                                                                      | \$44,999  | 95             | 1,048         | \$4,045,021           | \$4,045,021                            |
| \$45,000                                                                      | \$49,999  | 81             | 816           | \$3,839,083           | \$3,839,083                            |
| \$50,000                                                                      | \$54,999  | 60             | 632           | \$3,130,739           | \$3,130,739                            |
| \$55,000                                                                      | \$59,999  | 62             | 671           | \$3,561,516           | \$3,561,516                            |
| \$60,000                                                                      | \$64,999  | 58             | 620           | \$3,638,304           | \$3,554,403                            |
| \$65,000                                                                      | \$69,999  | 41             | 424           | \$2,747,742           | \$2,595,239                            |
| \$70,000                                                                      | \$74,999  | 38             | 416           | \$2,754,881           | \$2,503,194                            |
| \$75,000                                                                      | \$79,999  | 27             | 297           | \$2,089,385           | \$1,840,611                            |
| \$80,000                                                                      | \$84,999  | 29             | 290           | \$2,386,933           | \$2,044,058                            |
| \$85,000                                                                      | \$89,999  | 25             | 280           | \$2,199,966           | \$1,828,984                            |
| \$90,000                                                                      | \$94,999  | 21             | 210           | \$1,939,802           | \$1,579,507                            |
| \$95,000                                                                      | \$99,999  | 13             | 139           | \$1,270,180           | \$1,010,385                            |
| \$100,000                                                                     | \$109,999 | 34             | 370           | \$3,562,519           | \$2,841,719                            |
| \$110,000                                                                     | \$119,999 | 21             | 226           | \$2,426,072           | \$1,980,872                            |
| \$120,000                                                                     | \$129,999 | 28             | 266           | \$3,518,530           | \$2,924,930                            |
| \$130,000                                                                     | \$139,999 | 18             | 189           | \$2,424,889           | \$2,043,289                            |
| \$140,000                                                                     | \$149,999 | 16             | 162           | \$2,326,732           | \$1,987,532                            |
| \$150,000                                                                     | \$159,999 | 11             | 129           | \$1,721,242           | \$1,488,042                            |
| \$160,000                                                                     | \$169,999 | 9              | 101           | \$1,474,416           | \$1,283,616                            |
| \$170,000                                                                     | \$179,999 | 10             | 117           | \$1,749,673           | \$1,537,673                            |
| \$180,000                                                                     | \$189,999 | 9              | 95            | \$1,662,339           | \$1,471,539                            |
| \$190,000                                                                     | \$199,999 | 14             | 158           | \$2,730,693           | \$2,433,893                            |
| \$200,000                                                                     | \$209,999 | 8              | 95            | \$1,655,778           | \$1,486,178                            |
| \$210,000                                                                     | \$219,999 | 2              | 24            | \$422,459             | \$380,059                              |
| \$220,000                                                                     | \$229,999 | 6              | 64            | \$1,348,334           | \$1,221,134                            |
| \$230,000                                                                     | \$239,999 | 6              | 61            | \$1,405,231           | \$1,278,031                            |
| \$240,000                                                                     | \$249,999 | 5              | 60            | \$1,219,731           | \$1,113,731                            |
| \$250,000                                                                     | \$259,999 | 4              | 45            | \$1,017,412           | \$932,612                              |
| \$260,000                                                                     | \$269,999 | 2              | 20            | \$530,443             | \$488,043                              |
| \$270,000                                                                     | \$279,999 | 2              | 24            | \$547,802             | \$505,402                              |
| \$280,000                                                                     | \$289,999 | 3              | 33            | \$856,141             | \$792,541                              |
| \$290,000                                                                     | \$299,999 | 4              | 43            | \$1,177,585           | \$1,092,785                            |
| \$300,000                                                                     | \$324,999 | 5              | 59            | \$1,572,918           | \$1,466,918                            |
| \$325,000                                                                     | \$349,999 | 4              | 46            | \$1,346,284           | \$1,261,484                            |
| \$350,000                                                                     | \$374,999 | 2              | 23            | \$722,881             | \$680,481                              |
| \$375,000                                                                     | \$399,999 | 5              | 50            | \$1,940,117           | \$1,834,117                            |
| \$400,000                                                                     | \$424,999 | 2              | 17            | \$815,444             | \$773,044                              |
| \$425,000                                                                     | \$449,999 | 1              | 4             | \$440,895             | \$419,695                              |
| \$450,000                                                                     | \$474,999 | 2              | 24            | \$935,116             | \$892,716                              |
| \$475,000                                                                     | \$499,999 | 3              | 29            | \$1,472,349           | \$1,408,749                            |
| \$500,000                                                                     | \$599,999 | 7              | 84            | \$3,961,614           | \$3,813,214                            |
| \$600,000                                                                     | \$699,999 | 5              | 60            | \$3,357,222           | \$3,251,222                            |
| \$700,000                                                                     | \$799,999 | 2              | 24            | \$1,468,642           | \$1,426,242                            |
| \$800,000                                                                     | \$899,999 | 0              | 0             | \$0                   | \$0                                    |
| \$900,000                                                                     | \$999,999 | 0              | 0             | \$0                   | \$0                                    |
| \$1,000,000+                                                                  |           | 2              | 24            | \$2,264,435           | \$2,222,035                            |
| Total                                                                         |           | 22,213         | 206,339       | \$150,774,737         | \$143,361,525                          |

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

|                      |                       |                              |           |
|----------------------|-----------------------|------------------------------|-----------|
| Carrier Name:        | Geisinger Health Plan | Attachment Point:            | \$60,000  |
| Product(s):          | HMO, POS              | Reinsurance Cap:             | \$100,000 |
| Market Segment:      | Individual            | Coinsurance Rate:            | 53%       |
| Rate Effective Date: | 1/1/2023              |                              |           |
|                      |                       | Proj. Incurred Claim Impact: | -5.4%     |
|                      |                       | 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  | 26,740         | 242,703       | \$69,216,911          | \$69,216,911                           |
| \$30,000                                                                  | \$34,999  | 228            | 2,395         | \$7,403,911           | \$7,403,911                            |
| \$35,000                                                                  | \$39,999  | 181            | 1,896         | \$6,781,095           | \$6,781,095                            |
| \$40,000                                                                  | \$44,999  | 140            | 1,433         | \$5,903,750           | \$5,903,750                            |
| \$45,000                                                                  | \$49,999  | 97             | 1,042         | \$4,607,761           | \$4,607,761                            |
| \$50,000                                                                  | \$54,999  | 105            | 1,147         | \$5,492,572           | \$5,492,572                            |
| \$55,000                                                                  | \$59,999  | 84             | 874           | \$4,823,468           | \$4,823,468                            |
| \$60,000                                                                  | \$64,999  | 59             | 600           | \$3,674,000           | \$3,602,980                            |
| \$65,000                                                                  | \$69,999  | 53             | 578           | \$3,567,093           | \$3,361,934                            |
| \$70,000                                                                  | \$74,999  | 58             | 614           | \$4,192,451           | \$3,814,852                            |
| \$75,000                                                                  | \$79,999  | 68             | 692           | \$5,259,125           | \$4,634,189                            |
| \$80,000                                                                  | \$84,999  | 38             | 398           | \$3,140,636           | \$2,684,499                            |
| \$85,000                                                                  | \$89,999  | 33             | 372           | \$2,883,704           | \$2,404,741                            |
| \$90,000                                                                  | \$94,999  | 33             | 339           | \$3,039,953           | \$2,478,178                            |
| \$95,000                                                                  | \$99,999  | 31             | 302           | \$3,021,235           | \$2,405,780                            |
| \$100,000                                                                 | \$109,999 | 47             | 514           | \$4,944,445           | \$3,948,045                            |
| \$110,000                                                                 | \$119,999 | 29             | 302           | \$3,341,233           | \$2,726,433                            |
| \$120,000                                                                 | \$129,999 | 40             | 421           | \$4,997,523           | \$4,149,523                            |
| \$130,000                                                                 | \$139,999 | 28             | 293           | \$3,774,176           | \$3,180,576                            |
| \$140,000                                                                 | \$149,999 | 23             | 237           | \$3,345,716           | \$2,858,116                            |
| \$150,000                                                                 | \$159,999 | 24             | 209           | \$3,705,046           | \$3,196,246                            |
| \$160,000                                                                 | \$169,999 | 19             | 202           | \$3,140,254           | \$2,737,454                            |
| \$170,000                                                                 | \$179,999 | 17             | 186           | \$2,954,287           | \$2,593,887                            |
| \$180,000                                                                 | \$189,999 | 16             | 180           | \$2,960,515           | \$2,621,315                            |
| \$190,000                                                                 | \$199,999 | 15             | 156           | \$2,914,950           | \$2,596,950                            |
| \$200,000                                                                 | \$209,999 | 9              | 108           | \$1,837,675           | \$1,646,875                            |
| \$210,000                                                                 | \$219,999 | 11             | 119           | \$2,358,194           | \$2,124,994                            |
| \$220,000                                                                 | \$229,999 | 13             | 151           | \$2,937,822           | \$2,662,222                            |
| \$230,000                                                                 | \$239,999 | 11             | 117           | \$2,592,174           | \$2,358,974                            |
| \$240,000                                                                 | \$249,999 | 10             | 108           | \$2,455,545           | \$2,243,545                            |
| \$250,000                                                                 | \$259,999 | 3              | 36            | \$755,771             | \$692,171                              |
| \$260,000                                                                 | \$269,999 | 8              | 88            | \$2,126,722           | \$1,957,122                            |
| \$270,000                                                                 | \$279,999 | 9              | 88            | \$2,486,173           | \$2,295,373                            |
| \$280,000                                                                 | \$289,999 | 4              | 40            | \$1,140,712           | \$1,055,912                            |
| \$290,000                                                                 | \$299,999 | 5              | 57            | \$1,473,172           | \$1,367,172                            |
| \$300,000                                                                 | \$324,999 | 6              | 61            | \$1,886,659           | \$1,759,459                            |
| \$325,000                                                                 | \$349,999 | 9              | 98            | \$3,055,724           | \$2,864,924                            |
| \$350,000                                                                 | \$374,999 | 6              | 64            | \$2,179,183           | \$2,051,983                            |
| \$375,000                                                                 | \$399,999 | 10             | 105           | \$3,859,012           | \$3,647,012                            |
| \$400,000                                                                 | \$424,999 | 3              | 36            | \$1,211,610           | \$1,148,010                            |
| \$425,000                                                                 | \$449,999 | 3              | 29            | \$1,306,793           | \$1,243,193                            |
| \$450,000                                                                 | \$474,999 | 5              | 50            | \$2,323,930           | \$2,217,930                            |
| \$475,000                                                                 | \$499,999 | 2              | 17            | \$967,585             | \$925,185                              |
| \$500,000                                                                 | \$599,999 | 10             | 96            | \$5,596,764           | \$5,384,764                            |
| \$600,000                                                                 | \$699,999 | 5              | 60            | \$3,241,643           | \$3,135,643                            |
| \$700,000                                                                 | \$799,999 | 4              | 48            | \$2,838,975           | \$2,754,175                            |
| \$800,000                                                                 | \$899,999 | 5              | 60            | \$4,099,650           | \$3,993,650                            |
| \$900,000                                                                 | \$999,999 | 1              | 12            | \$902,327             | \$881,127                              |
| \$1,000,000+                                                              |           | 2              | 24            | \$2,686,921           | \$2,644,521                            |
| Total                                                                     |           | 28,360         | 259,755       | \$225,406,541         | \$213,281,097                          |

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

|                      |                       |
|----------------------|-----------------------|
| Carrier Name:        | Geisinger Health Plan |
| Product(s):          | HMO, POS              |
| Market Segment:      | Individual            |
| Rate Effective Date: | 1/1/2023              |

**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 EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$ 815.03              | \$ 822.15                                |
| Two year trend projection factor                                                       | 1.187                  | 1.187                                    |
| Unadjusted Projected Allowed EHB Claims PMPM                                           | \$ 967.08              | \$ 975.57                                |
| Single Risk Pool Adjustment Factors                                                    |                        |                                          |
| Change in Morbidity - Impact of Reinsurance Program                                    | 1.000                  | 1.000                                    |
| Change in Morbidity - All Other                                                        | 1.000                  | 0.954                                    |
| Total Non-Morbidity Changes                                                            | 1.000                  | 1.005                                    |
| Change in Demographics                                                                 | 1.000                  | 1.003                                    |
| Change in Network                                                                      | 1.000                  | 1.000                                    |
| Change in Benefits                                                                     | 1.000                  | 1.000                                    |
| Change in Other                                                                        | 1.000                  | 1.002                                    |
| Total Adjusted Projected Allowed EHB Claims PMPM                                       | \$ 967.08              | \$ 935.35                                |
| Credibility Factors                                                                    | 8%                     | 100%                                     |
| Blended Projected EHB Claims PMPM                                                      | \$                     | \$ 935.35                                |
| Development of the Market-Adjusted Index Rate and Total Allowed Claims                 |                        |                                          |
| Adjusted Projected Allowed EHB Claims PMPM                                             | \$ 935.35              | Index Rate for Projection Period on URRT |
| Projected Paid to Allowed Ratio                                                        | 0.799                  |                                          |
| Projected Incurred EHB Claims PMPM                                                     | \$ 738.17              |                                          |
| Market-wide Adjustments                                                                |                        |                                          |
| Projected Incurred Risk Adjustment PMPM                                                | \$43.87                |                                          |
| Projected Incurred Exchange User Fees PMPM                                             | \$20.46                |                                          |
| Projected Incurred Reinsurance Recoveries PMPM                                         | \$38.72                |                                          |
| Market-Adjusted Projected Incurred EHB Claims PMPM                                     | \$ 675.25              |                                          |
| Market-Adjusted Projected Allowed EHB Claims PMPM                                      | \$ 855.38              | Market-Adjusted Index Rate               |
| Projected Allowed Non-EHB Claims PMPM                                                  | \$50.00                |                                          |
| Market-Adjusted Projected Incurred Total Claims PMPM                                   | \$ 675.25              |                                          |
| Market-Adjusted Projected Allowed Total Claims PMPM                                    | \$ 855.38              |                                          |

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

For Informational Purposes only - No input required.

|                                                            |                   |                                         |
|------------------------------------------------------------|-------------------|-----------------------------------------|
| Blended Base Period Unadjusted Claims before Normalization | \$ 822.15         | Index Rate of Experience Period on URRT |
| Blended Earned Premium                                     | \$ 172,276,987.36 |                                         |
| Blended Loss Ratio                                         | 94.51%            |                                         |

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

| Effective Date                             | 1/1/2023  | 4/1/2023  | 7/1/2023  | 10/1/2023 | Total Single Risk Pool |
|--------------------------------------------|-----------|-----------|-----------|-----------|------------------------|
| # of Member Months Renewing in Quarter     | -         | -         | -         | -         | -                      |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 935.35 | \$ 935.35 | \$ 935.35 | \$ 935.35 | \$ 935.35              |
| Months of Trend                            | -         | -         | -         | -         | -                      |
| Annual Trend                               | 8.93%     | 8.93%     | 8.93%     | 8.93%     | 8.93%                  |
| Single Risk Pool Projected Allowed Claims  | \$ 935.35 | \$ 955.57 | \$ 976.23 | \$ 997.33 | -                      |
| Quarterly Trend Factor                     | 1.000     | 1.022     | 1.044     | 1.066     | 0.000                  |

**Table 6. Retention**

| Retention Items - Express in percentages                        | Percentages | PMPM Amounts |
|-----------------------------------------------------------------|-------------|--------------|
| Administrative Expenses                                         | 6.89%       | \$66.94      |
| General and Claims                                              | 6.59%       | \$49.90      |
| Agent/Broker Fees and Commissions                               | 0.20%       | \$1.52       |
| Quality Improvement Initiatives                                 | 2.00%       | \$15.52      |
| Taxes and Fees                                                  | 0.07%       | \$0.49       |
| Risk Adjustment User Fee                                        | 0.03%       | \$0.22       |
| PCORI Fee                                                       | 0.00%       | \$0.30       |
| PA Premium & Other Taxes (if applicable)                        | 0.00%       | \$0.00       |
| Federal Income Tax                                              | 0.00%       | \$0.00       |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00%       | \$0.00       |
| Profit/Contingency (after tax)                                  | 2.00%       | \$15.16      |
| Total Retention                                                 | 10.90%      | \$82.59      |
| Projected Required Revenue PMPM                                 |             | \$ 757.81    |

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

| Normalization Factors                                          | 2022      | 2023      |
|----------------------------------------------------------------|-----------|-----------|
| Average Age Factor                                             | 1.911     | 1.911     |
| Average Geographic Factor                                      | 1.011     | 1.001     |
| Average Tobacco Factor                                         | 1.000     | 1.000     |
| Average Benefit Richness (induced demand)                      | 1.134     | 1.082     |
| Average Network Factor                                         | 0.985     | 0.985     |
| Market-Adjusted Projected Allowed Total Claims PMPM            | \$721.86  | \$ 855.38 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 327.20 | \$ 405.27 |

**Table 8. Components of Rate Change**

| Rate Components                                                                     | 2022        | 2023        | Difference | Percent Change |
|-------------------------------------------------------------------------------------|-------------|-------------|------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM)                                       | \$ 336.65   | \$ 388.86   | \$ 52.21   | 15.5%          |
| B. Base period allowed claims before normalization                                  | \$734.67    | \$ 822.15   | \$ 87.48   | 26.0%          |
| C. Normalization factor component of change                                         | \$ (401.66) | \$ (428.78) | \$ (27.11) | -8.1%          |
| D. Change in Normalized Allowed Claims Adjustment Components                        |             |             |            |                |
| D1. Base period allowed claims after normalization                                  | \$ 333.01   | \$ 393.27   | \$ 60.36   | 17.9%          |
| D2. URRT Trend                                                                      | \$ 40.55    | \$ 72.45    | \$ 32.86   | 3.8%           |
| D3. URRT Morbidity                                                                  | \$ (4.40)   | \$ (21.47)  | \$ (17.07) | -5.1%          |
| D4. URRT Other                                                                      | \$ (1.97)   | \$ 2.29     | \$ 4.20    | 1.2%           |
| D5. Normalized URRT Risk Adjustment on an allowed basis                             | \$ (64.36)  | \$ (26.50)  | \$ 37.77   | 5.3%           |
| D6. Normalized Exchange User Fee on an allowed basis                                | \$ 10.52    | \$ 12.40    | \$ 1.88    | 0.6%           |
| D7. Normalized Reinsurance Recoveries on an allowed basis                           | \$ (26.34)  | \$ (24.07)  | \$ 2.06    | 0.6%           |
| D8. Subtotal - Sum(D1-D7)                                                           | \$ 327.20   | \$ 409.27   | \$ 82.07   | 24.6%          |
| E. Change in Allowable Plan Adjusted Level Components                               |             |             |            |                |
| E1. Network                                                                         | \$ (4.95)   | \$ (6.00)   | \$ (1.05)  | -0.3%          |
| E2. Pricing AV                                                                      | \$ (54.59)  | \$ (84.91)  | \$ (30.34) | -9.0%          |
| E3. Benefit Richness                                                                | \$ 29.49    | \$ 26.13    | \$ (3.36)  | -1.0%          |
| E4. Catastrophic Eligibility                                                        | \$ (0.19)   | \$ (0.14)   | \$ 0.06    | 0.0%           |
| E5. Subtotal - Sum(E1-E4)                                                           | \$ (30.24)  | \$ (64.91)  | \$ (34.69) | -10.3%         |
| F. Change in Retention Components                                                   |             |             |            |                |
| F1. Administrative Expenses                                                         | \$ 31.17    | \$ 34.35    | \$ 3.18    | 0.9%           |
| F2. Taxes and Fees                                                                  | \$ 0.25     | \$ 0.25     | \$ 0.01    | 0.0%           |
| F3. Profit and/or Contingency                                                       | \$ 6.79     | \$ 7.78     | \$ 1.04    | 0.3%           |
| F4. Subtotal - Sum(F1-F3)                                                           | \$ 38.15    | \$ 42.38    | \$ 4.23    | 1.3%           |
| G. Change in Miscellaneous Items                                                    | \$0.00      | \$0.00      | \$ -       | 0.0%           |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 335.11   | \$ 386.72   | \$ 51.61   | 15.3%          |

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

|                                         | 2022      | 2023      |
|-----------------------------------------|-----------|-----------|
| Paid-to-Allowed                         | 0.861     | 0.795     |
| URRT Trend (Total Applied Trend Factor) | 1.182     | 1.187     |
| URRT Morbidity                          | 0.985     | 0.954     |
| URRT "Other"                            | 0.995     | 1.005     |
| Risk Adjustment                         | (\$84.65) | (\$43.87) |
| Exchange User Fee                       | \$20.07   | \$20.46   |
| Reinsurance Recoveries                  | \$48.87   | \$38.72   |
| Capitation                              | \$0.04    | \$0.04    |
| Network                                 | 0.985     | 0.985     |
| Pricing AV                              | 0.882     | 0.789     |
| Benefit Richness                        | 1.110     | 1.082     |
| Catastrophic Eligibility                | 0.999     | 1.000     |
| Administrative Expenses                 | 6.26%     | 8.83%     |
| Taxes and Fees                          | 0.07%     | 0.07%     |
| Profit and/or Contingency               | 1.00%     | 2.00%     |

For 2022 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

### Table 10. Plan Rates

| Calibration                   |       |
|-------------------------------|-------|
| Age Calibration Factor        | 1.933 |
| Geographic Calibration Factor | 1.005 |
| Tobacco Calibration Factor    | 1.009 |
| Aggregate Calibration Factor  | 1.960 |

|                              | HIOS Plan ID<br>(Standard Component) | Product Type<br>(HMO, POS, PPO, EPO,<br>Indemnity, Other) | 1/1/2022 Plan<br>Marketing Name                | Existing, Modified,<br>New, Discontinued &<br>Mapped,<br>Discontinued & Not<br>Mapped (E.N.M.DM,<br>DNM) for 2023 | 1/1/2023 HIOS Plan ID<br>(If 1/1/2022 Plan<br>Not Mapped) | Metallic Tier | Metallic Tier<br>Actual<br>Value | Standard AV,<br>Approach (1),<br>Approach (2) | On/Off or<br>Disc/Unde or<br>Off | Pricing AV<br>(company-<br>determined<br>AV) | Benefit<br>Richness<br>(Included vs<br>demand) | Benefits in<br>addition to<br>EHB | Provider<br>Network | Catastrophic<br>Eligibility | Non-Funding<br>of CSR<br>Adjustment | Pure Premium | Admin Costs | Taxes & Fees (not<br>including Exchange<br>fees) | Profit or<br>Contingency |      |
|------------------------------|--------------------------------------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|---------------|----------------------------------|-----------------------------------------------|----------------------------------|----------------------------------------------|------------------------------------------------|-----------------------------------|---------------------|-----------------------------|-------------------------------------|--------------|-------------|--------------------------------------------------|--------------------------|------|
| Plan Number                  |                                      |                                                           |                                                |                                                                                                                   |                                                           |               |                                  |                                               |                                  |                                              |                                                |                                   |                     |                             |                                     |              |             |                                                  |                          |      |
| Total - Current Membership   |                                      |                                                           |                                                |                                                                                                                   |                                                           |               | 0.742                            |                                               |                                  | 0.789                                        | 1.000                                          | 1.000                             | 1.000               | 1.000                       | 1.021                               | \$           | 679.16      | 8.8%                                             | 0.1%                     | 2.0% |
| Total - Projected Membership |                                      |                                                           |                                                |                                                                                                                   |                                                           |               | 0.742                            |                                               |                                  | 0.789                                        | 1.000                                          | 1.000                             | 1.000               | 1.000                       | 1.021                               | \$           | 679.16      | 8.8%                                             | 0.1%                     | 2.0% |
| Transitional Plans:          | TRANSITIONAL                         | N/A                                                       | TRANSITIONAL                                   | DNM                                                                                                               | N/A                                                       | TRANSITIONAL  | N/A                              |                                               |                                  |                                              |                                                |                                   |                     |                             |                                     |              |             |                                                  |                          |      |
| Plan 1                       | 2244APAD01003S                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 20/50/3250 | E                                                                                                                 | 2244APAD01003S                                            | Gold          | 0.8177                           | Approach (1)                                  | On/Off                           | N/A                                          | N/A                                            | 1.015                             | 1.000               | 1.015                       | N/A                                 | N/A          | \$730.39    | 8.8%                                             | 0.1%                     | N/A  |
| Plan 2                       | 2244APAD010036                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 20/50/3250 | S                                                                                                                 | 2244APAD010036                                            | Gold          | 0.8177                           | Approach (1)                                  | On/Off                           | 0.829                                        | 1.015                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$730.39    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 3                       | 2244APAD010037                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 20/50/3250 | DM                                                                                                                | 2244APAD010042                                            | Gold          | 0.8177                           | Approach (1)                                  | On/Off                           | 0.829                                        | 1.015                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$730.39    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 4                       | 2244APAD010038                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 30/60/4650 | DM                                                                                                                | 2244APAD010038                                            | Silver        | 0.7                              | Approach (1)                                  | On/Off                           | 0.734                                        | 1.059                                          | 1.000                             | 1.015               | 1.000                       | 1.220                               | \$823.56     | 8.8%        | 0.1%                                             | 2.0%                     |      |
| Plan 5                       | 2244APAD010039                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 30/60/4650 | M                                                                                                                 | 2244APAD010039                                            | Silver        | 0.7                              | Approach (1)                                  | On/Off                           | 0.734                                        | 1.059                                          | 1.000                             | 1.015               | 1.000                       | 1.220                               | \$823.56     | 8.8%        | 0.1%                                             | 2.0%                     |      |
| Plan 6                       | 2244APAD010040                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 30/60/4650 | E                                                                                                                 | 2244APAD010042                                            | Silver        | 0.7                              | Approach (1)                                  | On/Off                           | 0.734                                        | 1.059                                          | 1.000                             | 1.015               | 1.000                       | 1.220                               | \$823.56     | 8.8%        | 0.1%                                             | 2.0%                     |      |
| Plan 7                       | 2244APAD010041                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 30/60/4650 | DM                                                                                                                | 2244APAD010039                                            | Silver        | 0.7                              | Approach (1)                                  | On/Off                           | 0.734                                        | 1.059                                          | 1.000                             | 1.015               | 1.000                       | 1.220                               | \$823.56     | 8.8%        | 0.1%                                             | 2.0%                     |      |
| Plan 8                       | 2244APAD010042                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 20/50/3250 | E                                                                                                                 | 2244APAD010042                                            | Gold          | 0.8177                           | Approach (1)                                  | On/Off                           | 0.829                                        | 1.015                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$730.39    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 9                       | 2244APAD010045                       | HMO                                                       | Geisinger Marketplace Extra HMO 10/50/4500     | M                                                                                                                 | 2244APAD010045                                            | Gold          | 0.8048                           | Approach (1)                                  | On/Off                           | 0.871                                        | 1.042                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$787.93    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 10                      | 2244APAD010047                       | HMO                                                       | Geisinger Marketplace Extra HMO 10/50/4500     | DM                                                                                                                | 2244APAD010038                                            | Silver        | 0.7                              | Approach (1)                                  | On/Off                           | 0.734                                        | 1.059                                          | 1.000                             | 1.015               | 1.000                       | 1.220                               | \$823.56     | 8.8%        | 0.1%                                             | 2.0%                     |      |
| Plan 11                      | 2244APAD010053                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 40/80/8400 | E                                                                                                                 | 2244APAD010053                                            | Bronze        | 0.6494                           | Approach (1)                                  | On/Off                           | 0.673                                        | 0.943                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$550.66    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 12                      | 2244APAD010054                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 40/80/8400 | F                                                                                                                 | 2244APAD010054                                            | Bronze        | 0.6494                           | Approach (1)                                  | On/Off                           | 0.673                                        | 0.943                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$550.66    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 13                      | 2244APAD010055                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 40/80/8400 | E                                                                                                                 | 2244APAD010055                                            | Bronze        | 0.6494                           | Approach (1)                                  | On/Off                           | 0.673                                        | 0.943                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$550.66    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 14                      | 2244APAD010056                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 40/80/8400 | DM                                                                                                                | 2244APAD010054                                            | Bronze        | 0.6494                           | Approach (1)                                  | On/Off                           | 0.673                                        | 0.943                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$550.66    | 8.8%                                             | 0.1%                     | 2.0% |
| Plan 15                      | 2244APAD010063                       | HMO                                                       | Geisinger Marketplace All-Acces HMO 30/60/4650 | M                                                                                                                 | 2244APAD010063                                            | Silver        | 0.717                            | Approach (1)                                  | Off                              | 0.767                                        | 0.981                                          | 1.000                             | 1.015               | 1.000                       | 1.000                               | 1.000        | \$653.03    | 8.8%                                             |                          |      |

[illegible]





PA Rate Template Part IV A - Individual

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

Carrier Name: Geisinger Health Plan  
Product(s): HMO, POS  
Market Segment: Individual  
Rate Effective Date: 1/1/2023

| Plan Number                                               | HOS Plan ID (Standard Component) | 1/1/2022 Plan Marketing Name                    | Discontinued, New, Modified, Existing (N/A/E) for 2023 | 1/1/2023 Plan HOS 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                                                    | 2244AP00100305                   | Geisinger Marketplace All-Access HMO 20/50/3250 | E                                                      | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 2                                                    | 2244AP00100306                   | Geisinger Marketplace All-Access HMO 20/50/3250 | E                                                      | 2244AP00100306                                                     | Gold          | On/Off                 |
| Plan 3                                                    | 2244AP00100307                   | Geisinger Marketplace All-Access HMO 20/50/3250 | E                                                      | 2244AP00100402                                                     | Gold          | On/Off                 |
| Plan 4                                                    | 2244AP00100308                   | Geisinger Marketplace All-Access HMO 30/60/4650 | M                                                      | 2244AP00100308                                                     | Silver        | On/Off                 |
| Plan 5                                                    | 2244AP00100309                   | Geisinger Marketplace All-Access HMO 30/60/4650 | M                                                      | 2244AP00100400                                                     | Silver        | On/Off                 |
| Plan 6                                                    | 2244AP00100400                   | Geisinger Marketplace All-Access HMO 30/60/4650 | M                                                      | 2244AP00100400                                                     | Silver        | On/Off                 |
| Plan 7                                                    | 2244AP00100401                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100309                                                     | Silver        | On/Off                 |
| Plan 8                                                    | 2244AP00100402                   | Geisinger Marketplace All-Access HMO 20/50/3250 | E                                                      | 2244AP00100402                                                     | Gold          | On/Off                 |
| Plan 9                                                    | 2244AP00100405                   | Geisinger Marketplace Extra HMO 10/50/800       | M                                                      | 2244AP00100405                                                     | Gold          | On/Off                 |
| Plan 10                                                   | 2244AP00100407                   | Geisinger Marketplace Extra HMO 10/50/4500      | DM                                                     | 2244AP00100308                                                     | Silver        | On/Off                 |
| Plan 11                                                   | 2244AP00100503                   | Geisinger Marketplace All-Access HMO 40/80/8400 | E                                                      | 2244AP00100503                                                     | Bronze        | On/Off                 |
| Plan 12                                                   | 2244AP00100504                   | Geisinger Marketplace All-Access HMO 40/80/8400 | E                                                      | 2244AP00100504                                                     | Bronze        | On/Off                 |
| Plan 13                                                   | 2244AP00100505                   | Geisinger Marketplace All-Access HMO 40/80/8400 | E                                                      | 2244AP00100505                                                     | Bronze        | On/Off                 |
| Plan 14                                                   | 2244AP00100506                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100504                                                     | Bronze        | On/Off                 |
| Plan 15                                                   | 2244AP00100603                   | Geisinger Marketplace All-Access HMO 30/60/4600 | M                                                      | 2244AP00100603                                                     | Silver        | Off                    |
| Plan 16                                                   | 2244AP00100604                   | Geisinger Marketplace All-Access HMO 30/60/4600 | M                                                      | 2244AP00100604                                                     | Silver        | Off                    |
| Plan 17                                                   | 2244AP00100605                   | Geisinger Marketplace All-Access HMO 30/60/4600 | M                                                      | 2244AP00100605                                                     | Silver        | Off                    |
| Plan 18                                                   | 2244AP00100606                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100604                                                     | Silver        | Off                    |
| Plan 19                                                   | 2244AP00100607                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100402                                                     | Gold          | On/Off                 |
| Plan 20                                                   | 2244AP00100608                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100309                                                     | Silver        | On/Off                 |
| Plan 21                                                   | 2244AP00100609                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100504                                                     | Bronze        | On/Off                 |
| Plan 22                                                   | 2244AP00100610                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100604                                                     | Silver        | Off                    |
| Plan 23                                                   | 2244AP00100802                   | Geisinger Marketplace All-Access HMO 20/50/3250 | E                                                      | 2244AP00100802                                                     | Gold          | On/Off                 |
| Plan 24                                                   | 2244AP00100803                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100802                                                     | Gold          | On/Off                 |
| Plan 25                                                   | 2244AP00100804                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 26                                                   | 2244AP00100805                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 27                                                   | 2244AP00100806                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 28                                                   | 2244AP00100807                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 29                                                   | 2244AP00100808                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 30                                                   | 2244AP00100809                   | Geisinger Marketplace All-Access HMO 20/50/3250 | DM                                                     | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 31                                                   | 2244AP00100900                   | Geisinger Marketplace All-Access HMO 30/60/4600 | M                                                      | 2244AP00100900                                                     | Silver        | Off                    |
| Plan 32                                                   | 2244AP00100901                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100900                                                     | Silver        | Off                    |
| Plan 33                                                   | 2244AP00100902                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100901                                                     | Silver        | Off                    |
| Plan 34                                                   | 2244AP00100903                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100903                                                     | Silver        | Off                    |
| Plan 35                                                   | 2244AP00100904                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100603                                                     | Silver        | Off                    |
| Plan 36                                                   | 2244AP00100905                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100603                                                     | Silver        | Off                    |
| Plan 37                                                   | 2244AP00100906                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100603                                                     | Silver        | Off                    |
| Plan 38                                                   | 2244AP00100907                   | Geisinger Marketplace All-Access HMO 30/60/4600 | DM                                                     | 2244AP00100604                                                     | Silver        | Off                    |
| Plan 39                                                   | 2244AP00100908                   | Geisinger Marketplace All-Access HMO 30/60/4650 | M                                                      | 2244AP00100908                                                     | Silver        | On/Off                 |
| Plan 40                                                   | 2244AP00100909                   | Geisinger Marketplace All-Access HMO 30/60/4650 | M                                                      | 2244AP00100908                                                     | Silver        | On/Off                 |
| Plan 41                                                   | 2244AP00101000                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100908                                                     | Silver        | On/Off                 |
| Plan 42                                                   | 2244AP00101001                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100308                                                     | Silver        | On/Off                 |
| Plan 43                                                   | 2244AP00101002                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100308                                                     | Silver        | On/Off                 |
| Plan 44                                                   | 2244AP00101003                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100308                                                     | Silver        | On/Off                 |
| Plan 45                                                   | 2244AP00101004                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100308                                                     | Silver        | On/Off                 |
| Plan 46                                                   | 2244AP00101005                   | Geisinger Marketplace All-Access HMO 30/60/4650 | DM                                                     | 2244AP00100309                                                     | Silver        | On/Off                 |
| Plan 47                                                   | 2244AP00101006                   | Geisinger Marketplace All-Access HMO 40/80/8400 | E                                                      | 2244AP00101006                                                     | Bronze        | On/Off                 |
| Plan 48                                                   | 2244AP00101007                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00101006                                                     | Bronze        | On/Off                 |
| Plan 49                                                   | 2244AP00101008                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100503                                                     | Bronze        | On/Off                 |
| Plan 50                                                   | 2244AP00101009                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100503                                                     | Bronze        | On/Off                 |
| Plan 51                                                   | 2244AP00101010                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100503                                                     | Bronze        | On/Off                 |
| Plan 52                                                   | 2244AP00101011                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100503                                                     | Bronze        | On/Off                 |
| Plan 53                                                   | 2244AP00101012                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100503                                                     | Bronze        | On/Off                 |
| Plan 54                                                   | 2244AP00101013                   | Geisinger Marketplace All-Access HMO 40/80/8400 | DM                                                     | 2244AP00100504                                                     | Bronze        | On/Off                 |
| Plan 55                                                   | 2244AP00101015                   | Geisinger Marketplace Premier HMO 20/50/3250    | E                                                      | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 56                                                   | 2244AP00101016                   | Geisinger Marketplace Premier HMO 30/60/4650    | E                                                      | 2244AP00100306                                                     | Silver        | On/Off                 |
| Plan 57                                                   | 2244AP00101017                   | Geisinger Marketplace Premier HMO 40/80/8400    | E                                                      | 2244AP00100307                                                     | Bronze        | On/Off                 |
| Plan 58                                                   | 2244AP00101018                   | Geisinger Marketplace Premier HMO 20/50/3250    | E                                                      | 2244AP00100308                                                     | Gold          | On/Off                 |
| Plan 59                                                   | 2244AP00101019                   | Geisinger Marketplace Premier HMO 30/60/4650    | M                                                      | 2244AP00100309                                                     | Silver        | On/Off                 |
| Plan 60                                                   | 2244AP00101040                   | Geisinger Marketplace Premier HMO 40/80/8400    | E                                                      | 2244AP00101040                                                     | Bronze        | On/Off                 |
| Plan 61                                                   | 2244AP00101041                   | Geisinger Marketplace Premier HMO 20/50/3250    | E                                                      | 2244AP00100305                                                     | Gold          | On/Off                 |
| Plan 62                                                   | 2244AP00101042                   | Geisinger Marketplace Premier HMO 30/60/4650    | M                                                      | 2244AP00100306                                                     | Silver        | On/Off                 |
| Plan 63                                                   | 2244AP00101043                   | Geisinger Marketplace Premier HMO 40/80/8400    | E                                                      | 2244AP00100307                                                     | Bronze        | On/Off                 |
| Plan 64                                                   | 2244AP00101044                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101044                                                     | Gold          | On/Off                 |
| Plan 65                                                   | 2244AP00101045                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101044                                                     | Gold          | On/Off                 |
| Plan 66                                                   | 2244AP00101046                   | Geisinger Marketplace All-Access HMO 25/45/0    | M                                                      | 2244AP00101046                                                     | Gold          | On/Off                 |
| Plan 67                                                   | 2244AP00101047                   | Geisinger Marketplace All-Access HMO 25/45/0    | M                                                      | 2244AP00101053                                                     | Gold          | On/Off                 |
| Plan 68                                                   | 2244AP00101048                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101053                                                     | Gold          | On/Off                 |
| Plan 69                                                   | 2244AP00101049                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101046                                                     | Gold          | On/Off                 |
| Plan 70                                                   | 2244AP00101050                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101053                                                     | Gold          | On/Off                 |
| Plan 71                                                   | 2244AP00101051                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101053                                                     | Gold          | On/Off                 |
| Plan 72                                                   | 2244AP00101052                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101053                                                     | Gold          | On/Off                 |
| Plan 73                                                   | 2244AP00101053                   | Geisinger Marketplace All-Access HMO 25/45/0    | M                                                      | 2244AP00101053                                                     | Gold          | On/Off                 |
| Plan 74                                                   | 2244AP00101054                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101046                                                     | Gold          | On/Off                 |
| Plan 75                                                   | 2244AP00101055                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101046                                                     | Gold          | On/Off                 |
| Plan 76                                                   | 2244AP00101056                   | Geisinger Marketplace All-Access HMO 25/45/0    | DM                                                     | 2244AP00101046                                                     | Gold          | On/Off                 |
| Plan 77                                                   | 2244AP00101057                   | Geisinger Marketplace All-Access HMO 25/50/2500 | E                                                      | 2244AP00100517                                                     | Gold          | On/Off                 |
| Plan 78                                                   | 2244AP00101058                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100517                                                     | Gold          | On/Off                 |
| Plan 79                                                   | 2244AP00101059                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 80                                                   | 2244AP00101060                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 81                                                   | 2244AP00101061                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 82                                                   | 2244AP00101063                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 83                                                   | 2244AP00101064                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 84                                                   | 2244AP00101065                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 85                                                   | 2244AP00101066                   | Geisinger Marketplace All-Access HMO 25/50/2500 | E                                                      | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 86                                                   | 2244AP00101067                   | Geisinger Marketplace All-Access HMO 25/50/2500 | E                                                      | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 87                                                   | 2244AP00101068                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 88                                                   | 2244AP00101069                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 89                                                   | 2244AP00101070                   | Geisinger Marketplace All-Access HMO 25/50/2500 | DM                                                     | 2244AP00100519                                                     | Gold          | On/Off                 |
| Plan 90                                                   | 2244AP00101071                   | Geisinger Marketplace All-Access HMO 25/50/2500 | M                                                      | 2244AP00100519                                                     | Gold          | On/Off                 |

| 2022 21-year-old, Non-Tobacco Premium PMPM |   |   |   |   |   |   |   |   |                                                 |
|--------------------------------------------|---|---|---|---|---|---|---|---|-------------------------------------------------|
| 1                                          | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |

|    |   |           |           |      |           |           |           |      |           |           |
|----|---|-----------|-----------|------|-----------|-----------|-----------|------|-----------|-----------|
| \$ | - | \$ 320.00 | \$ 318.65 | \$ - | \$ 325.98 | \$ 371.77 | \$ 385.68 | \$ - | \$ 392.35 | \$ 344.24 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 343.34 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 403.40 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 452.69 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 414.62 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 505.47 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 487.38 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 546.93 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 418.37 |
| \$ | - | \$ 376.93 | \$ 364.51 | \$ - | \$ 373.50 | \$ 428.95 | \$ 481.36 | \$ - | \$ 444.87 | \$ 390.56 |
| \$ | - | \$ 418.94 | \$ 405.13 | \$ - | \$ 412.90 | \$ 476.75 | \$ 535.00 | \$ - | \$ 494.44 | \$ 436.65 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 250.12 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 305.59 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 294.13 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 329.79 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 302.13 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 398.21 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 354.86 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 398.21 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 418.37 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 505.47 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 304.90 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 398.21 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 452.69 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 342.80 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 402.82 |
| \$ | - | \$ 354.48 | \$ 342.80 | \$ - | \$ 349.37 | \$ 403.40 | \$ 452.69 | \$ - | \$ 418.37 | \$ 342.80 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 321.17 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 398.21 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 354.86 |
| \$ | - | \$ 311.83 | \$ 301.55 | \$ - | \$ 307.33 | \$ 354.86 | \$ 398.21 | \$ - | \$ 368.03 | \$ 398.21 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 424.72 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 487.38 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 414.16 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 480.85 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 414.16 |
| \$ | - | \$ 428.28 | \$ 414.16 | \$ - | \$ 422.10 | \$ 487.38 | \$ 546.93 | \$ - | \$ 505.47 | \$ 546.93 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 257.80 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 254.62 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 294.83 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 249.83 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 249.83 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 249.83 |
| \$ | - | \$ 258.34 | \$ 249.83 | \$ - | \$ 254.62 | \$ 294.00 | \$ 329.91 | \$ - | \$ 304.90 | \$ 249.83 |
| \$ | - | \$ 333.21 | \$ 322.23 | \$ - | \$ 328.40 | \$ 371.99 | \$ 425.52 | \$ - | \$ 393.26 | \$ 376.64 |
| \$ | - | \$ 333.21 | \$ 322.23 | \$ - | \$ 328.40 | \$ 371.99 | \$ 425.52 | \$ - | \$ 393.26 | \$ 376.64 |
| \$ | - | \$ 333.21 | \$ 322.23 | \$ - | \$ 328.40 | \$ 371.99 | \$ 425.52 | \$ - | \$ 393.26 | \$ 376.64 |
| \$ | - | \$ 333.21 | \$ 322.23 | \$ - | \$ 328.40 | \$ 371.99 | \$ 425.52 | \$ - | \$ 393.26 | \$ 376.64 |
| \$ | - | \$ 333.21 | \$ 322.23 | \$ - | \$ 328.40 | \$ 371.99 | \$ 425.52 | \$ - | \$ 393.26 | \$ 376.64 |
| \$ | - | \$ 333.21 | \$ 322.23 | \$ - | \$ 328.40 | \$ 371.99 | \$ 425.52 | \$ - | \$ 393.26 | \$ 376.64 |
| \$ | - | \$ 402.58 | \$ 391.11 | \$ - | \$ 396.77 | \$ 458.13 | \$ 514.10 | \$ - | \$ 475.13 | \$ 382.94 |
| \$ | - | \$ 402.58 | \$ 391.11 | \$ - | \$ 396.77 | \$ 458.13 | \$ 514.10 | \$ - | \$ 475.13 | \$ 458.13 |
| \$ | - | \$ 402.58 | \$ 391.11 | \$ - | \$ 396.77 | \$ 458.13 | \$ 514.10 | \$ - | \$ 475.13 | \$ 391.11 |
| \$ | - | \$ 402.58 | \$ 391.11 | \$ - | \$ 396.77 | \$ 458.13 | \$ 514.10 | \$ - | \$ 475.13 | \$ 514.10 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 | \$ 466.13 | \$ 523.08 | \$ - | \$ 483.43 | \$ 416.19 |
| \$ | - | \$ 409.61 | \$ 396.11 | \$ - | \$ 403.70 |           |           |      |           |           |



[illegible]

|  |       |       |  |       |      |       |  |       |       |
|--|-------|-------|--|-------|------|-------|--|-------|-------|
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 24.5% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 22.1% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 20.6% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 9.4%  |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 10.0% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 21.9% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 11.6% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 9.4%  |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 26.5% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 21.4% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 22.3% |
|  | 24.5% | 22.3% |  | 20.0% | 9.4% | 21.9% |  | 26.6% | 22.3% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 12.1% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 14.3% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 13.6% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 14.3% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 18.3% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 13.9% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% |       |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 2.2%  |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 2.2%  |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 14.3% |
|  | 16.3% | 14.3% |  | 12.1% | 2.2% | 13.9% |  | 18.3% | 2.2%  |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 15.3% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 18.5% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 18.5% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 18.2% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 22.7% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 18.1% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 22.7% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 20.6% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 6.0%  |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 6.4%  |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 18.5% |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 6.0%  |
|  | 20.6% | 18.5% |  | 16.3% | 6.0% | 18.1% |  | 22.7% | 18.1% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 19.5% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 23.7% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 6.9%  |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 19.0% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 23.7% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 21.6% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 19.5% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 6.9%  |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 19.5% |
|  | 21.6% | 19.5% |  | 17.2% | 6.9% | 19.0% |  | 23.7% | 19.0% |

## PA Rate Quarterly Template Part V Consumer Factors

Geisinger Health Plan  
HMO, POS  
Individual  
1/1/2023

### Table 12. Age and Tobacco Factors

| Projection Period Age and Tobacco Factors |            |                |  |          |            |                |
|-------------------------------------------|------------|----------------|--|----------|------------|----------------|
| Age Band                                  | Age Factor | Tobacco Factor |  | Age Band | Age Factor | Tobacco Factor |
| 0-14                                      | 0.765      |                |  | 40       | 1.278      | 1.100          |
| 15                                        | 0.833      |                |  | 41       | 1.302      | 1.100          |
| 16                                        | 0.859      |                |  | 42       | 1.325      | 1.100          |
| 17                                        | 0.885      |                |  | 43       | 1.357      | 1.100          |
| 18                                        | 0.913      |                |  | 44       | 1.397      | 1.100          |
| 19                                        | 0.941      |                |  | 45       | 1.444      | 1.100          |
| 20                                        | 0.970      |                |  | 46       | 1.500      | 1.100          |
| 21                                        | 1.000      | 1.100          |  | 47       | 1.563      | 1.100          |
| 22                                        | 1.000      | 1.100          |  | 48       | 1.635      | 1.100          |
| 23                                        | 1.000      | 1.100          |  | 49       | 1.706      | 1.100          |
| 24                                        | 1.000      | 1.100          |  | 50       | 1.786      | 1.100          |
| 25                                        | 1.004      | 1.100          |  | 51       | 1.865      | 1.100          |
| 26                                        | 1.024      | 1.100          |  | 52       | 1.952      | 1.100          |
| 27                                        | 1.048      | 1.100          |  | 53       | 2.040      | 1.100          |
| 28                                        | 1.087      | 1.100          |  | 54       | 2.135      | 1.100          |
| 29                                        | 1.119      | 1.100          |  | 55       | 2.230      | 1.100          |
| 30                                        | 1.135      | 1.100          |  | 56       | 2.333      | 1.100          |
| 31                                        | 1.159      | 1.100          |  | 57       | 2.437      | 1.100          |
| 32                                        | 1.183      | 1.100          |  | 58       | 2.548      | 1.100          |
| 33                                        | 1.198      | 1.100          |  | 59       | 2.603      | 1.100          |
| 34                                        | 1.214      | 1.100          |  | 60       | 2.714      | 1.100          |
| 35                                        | 1.222      | 1.100          |  | 61       | 2.810      | 1.100          |
| 36                                        | 1.230      | 1.100          |  | 62       | 2.873      | 1.100          |
| 37                                        | 1.238      | 1.100          |  | 63       | 2.952      | 1.100          |
| 38                                        | 1.246      | 1.100          |  | 64+      | 3.000      | 1.100          |
| 39                                        | 1.262      | 1.100          |  |          |            |                |

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

| Geographic Area Factors |                                                                                                                      |                |                 |
|-------------------------|----------------------------------------------------------------------------------------------------------------------|----------------|-----------------|
| Area                    | Counties                                                                                                             | Current Factor | Proposed Factor |
| Rating Area 1           |                                                                                                                      | 0.000          | 0.000           |
| Rating Area 2           | Cameron, Elk, Potter                                                                                                 | 0.971          | 1.000           |
| Rating Area 3           | Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne | 0.939          | 0.950           |
| Rating Area 4           |                                                                                                                      | 0.000          | 0.000           |
| Rating Area 5           | Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon                                                          | 0.957          | 0.950           |
| Rating Area 6           | Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton                   | 1.105          | 1.000           |
| Rating Area 7           | Adams, York, Lancaster, Berks                                                                                        | 1.240          | 1.250           |
| Rating Area 8           |                                                                                                                      | 0.000          | 0.000           |
| Rating Area 9           | Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon                                                                 | 1.146          | 1.200           |

### Table 14. Network Factors

[illegible]

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Calibration of Age Factors**

|                                      | (2)    | (1) X (2) | (1) X (2)<br>(2)    |
|--------------------------------------|--------|-----------|---------------------|
| Total members with premium:          | 17,645 | 34,099.27 | Calibration Factor: |
| Members in 0-20 age with no premium: | 21     |           | 1.933               |
| Total:                               | 17,666 |           |                     |

|     |     | (1)                   | (2)     | (1) X (2)        |
|-----|-----|-----------------------|---------|------------------|
| Min | Max | HHS defined age curve | Members | Factor X Members |
| 0   | 14  | 0.765                 | 734     | 561.51           |
| 15  | 16  | 0.833                 | 67      | 55.81            |
| 16  | 17  | 0.859                 | 69      | 59.27            |
| 17  | 18  | 0.885                 | 65      | 57.53            |
| 18  | 19  | 0.913                 | 71      | 64.82            |
| 19  | 20  | 0.941                 | 82      | 77.16            |
| 20  | 21  | 0.970                 | 125     | 121.25           |
| 21  | 22  | 1.000                 | 144     | 144.00           |
| 22  | 23  | 1.000                 | 145     | 145.00           |
| 23  | 24  | 1.000                 | 147     | 147.00           |
| 24  | 25  | 1.000                 | 143     | 143.00           |
| 25  | 26  | 1.004                 | 146     | 146.58           |
| 26  | 27  | 1.024                 | 219     | 224.26           |
| 27  | 28  | 1.048                 | 228     | 238.94           |
| 28  | 29  | 1.087                 | 235     | 255.45           |
| 29  | 30  | 1.119                 | 239     | 267.44           |
| 30  | 31  | 1.135                 | 281     | 318.94           |
| 31  | 32  | 1.159                 | 269     | 311.77           |
| 32  | 33  | 1.183                 | 284     | 335.97           |
| 33  | 34  | 1.198                 | 226     | 270.75           |
| 34  | 35  | 1.214                 | 242     | 293.79           |
| 35  | 36  | 1.222                 | 257     | 314.05           |
| 36  | 37  | 1.230                 | 243     | 298.89           |
| 37  | 38  | 1.238                 | 241     | 298.36           |
| 38  | 39  | 1.246                 | 241     | 300.29           |
| 39  | 40  | 1.262                 | 253     | 319.29           |
| 40  | 41  | 1.278                 | 264     | 337.39           |
| 41  | 42  | 1.302                 | 238     | 309.88           |
| 42  | 43  | 1.325                 | 279     | 369.68           |
| 43  | 44  | 1.357                 | 282     | 382.67           |
| 44  | 45  | 1.397                 | 285     | 398.15           |
| 45  | 46  | 1.444                 | 295     | 425.98           |
| 46  | 47  | 1.500                 | 269     | 403.50           |
| 47  | 48  | 1.563                 | 264     | 412.63           |
| 48  | 49  | 1.635                 | 311     | 508.49           |
| 49  | 50  | 1.706                 | 313     | 533.98           |
| 50  | 51  | 1.786                 | 382     | 682.25           |
| 51  | 52  | 1.865                 | 414     | 772.11           |
| 52  | 53  | 1.952                 | 389     | 759.33           |
| 53  | 54  | 2.040                 | 408     | 832.32           |
| 54  | 55  | 2.135                 | 434     | 926.59           |
| 55  | 56  | 2.230                 | 458     | 1,021.34         |
| 56  | 57  | 2.333                 | 488     | 1,138.50         |
| 57  | 58  | 2.437                 | 556     | 1,354.97         |
| 58  | 59  | 2.548                 | 596     | 1,518.61         |
| 59  | 60  | 2.603                 | 620     | 1,613.86         |
| 60  | 61  | 2.714                 | 658     | 1,785.81         |
| 61  | 62  | 2.810                 | 731     | 2,054.11         |
| 62  | 63  | 2.873                 | 855     | 2,456.42         |
| 63  | 64  | 2.952                 | 1,050   | 3,099.60         |
| 64  | 200 | 3.000                 | 1,410   | 4,230.00         |
| Min | Max | HHS defined age curve | Members | Factor X Members |
|     |     | (1)                   | (2)     | (1) X (2)        |

**Geisinger Health Plan  
Individual Filing for 2023  
Average Age Factor in Manual Rate**

|                |     |                       |              |                       |                    |                             | Factor X Member Months               |                       |                    |                             |           |
|----------------|-----|-----------------------|--------------|-----------------------|--------------------|-----------------------------|--------------------------------------|-----------------------|--------------------|-----------------------------|-----------|
|                |     |                       |              |                       |                    |                             | Member Months                        |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | Experience Period Enrollment Factor: |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | 1.927                                |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | Projected Enrollment Factor:         |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | 1.932                                |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | Table 5 Factor:                      |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | 1.003                                |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             |                                      |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | (2)                                  | (1) X (2)             | (3)                | (1) X (3)                   |           |
|                |     |                       |              |                       |                    |                             | Proj Members                         | Factor X Proj Members | 2021 Member Months | Factor X 2021 Member Months |           |
| Total members: |     |                       |              |                       |                    |                             | 22,283                               | 43,049.95             | 259,755            | 500,633.14                  |           |
|                |     |                       |              |                       |                    |                             | (1)                                  | (2)                   | (1) X (2)          | (3)                         | (1) X (3) |
| Min            | Max | HHS defined age curve | Proj Members | Factor X Proj Members | 2021 Member Months | Factor X 2021 Member Months |                                      |                       |                    |                             |           |
| 0              | 14  | 0.765                 | 968          | 740.52                | 10,906             | 8,343.41                    |                                      |                       |                    |                             |           |
| 15             | 16  | 0.833                 | 80           | 66.64                 | 1,016              | 846.03                      |                                      |                       |                    |                             |           |
| 16             | 17  | 0.859                 | 83           | 71.30                 | 859                | 737.88                      |                                      |                       |                    |                             |           |
| 17             | 18  | 0.885                 | 78           | 69.03                 | 1,291              | 1,142.54                    |                                      |                       |                    |                             |           |
| 18             | 19  | 0.913                 | 103          | 94.04                 | 821                | 750.01                      |                                      |                       |                    |                             |           |
| 19             | 20  | 0.941                 | 116          | 109.16                | 1,426              | 1,341.54                    |                                      |                       |                    |                             |           |
| 20             | 21  | 0.970                 | 155          | 150.35                | 1,772              | 1,718.84                    |                                      |                       |                    |                             |           |
| 21             | 22  | 1.000                 | 188          | 188.00                | 1,840              | 1,840.32                    |                                      |                       |                    |                             |           |
| 22             | 23  | 1.000                 | 182          | 182.00                | 2,301              | 2,300.71                    |                                      |                       |                    |                             |           |
| 23             | 24  | 1.000                 | 188          | 188.00                | 2,277              | 2,276.57                    |                                      |                       |                    |                             |           |
| 24             | 25  | 1.000                 | 176          | 176.00                | 2,138              | 2,137.62                    |                                      |                       |                    |                             |           |
| 25             | 26  | 1.004                 | 186          | 186.74                | 2,130              | 2,138.24                    |                                      |                       |                    |                             |           |
| 26             | 27  | 1.024                 | 277          | 283.65                | 3,443              | 3,525.42                    |                                      |                       |                    |                             |           |
| 27             | 28  | 1.048                 | 287          | 300.78                | 3,511              | 3,679.85                    |                                      |                       |                    |                             |           |
| 28             | 29  | 1.087                 | 310          | 336.97                | 3,612              | 3,926.75                    |                                      |                       |                    |                             |           |
| 29             | 30  | 1.119                 | 297          | 332.34                | 3,693              | 4,132.61                    |                                      |                       |                    |                             |           |
| 30             | 31  | 1.135                 | 337          | 382.50                | 3,932              | 4,462.65                    |                                      |                       |                    |                             |           |
| 31             | 32  | 1.159                 | 341          | 395.22                | 4,130              | 4,786.70                    |                                      |                       |                    |                             |           |
| 32             | 33  | 1.183                 | 353          | 417.60                | 4,015              | 4,749.98                    |                                      |                       |                    |                             |           |
| 33             | 34  | 1.198                 | 305          | 365.39                | 3,427              | 4,105.57                    |                                      |                       |                    |                             |           |
| 34             | 35  | 1.214                 | 299          | 362.99                | 3,700              | 4,491.69                    |                                      |                       |                    |                             |           |
| 35             | 36  | 1.222                 | 319          | 389.82                | 3,719              | 4,544.92                    |                                      |                       |                    |                             |           |
| 36             | 37  | 1.230                 | 300          | 369.00                | 3,596              | 4,423.15                    |                                      |                       |                    |                             |           |
| 37             | 38  | 1.238                 | 306          | 378.83                | 3,321              | 4,111.40                    |                                      |                       |                    |                             |           |
| 38             | 39  | 1.246                 | 300          | 373.80                | 4,040              | 5,034.08                    |                                      |                       |                    |                             |           |
| 39             | 40  | 1.262                 | 331          | 417.72                | 3,804              | 4,800.61                    |                                      |                       |                    |                             |           |
| 40             | 41  | 1.278                 | 319          | 407.68                | 3,439              | 4,395.04                    |                                      |                       |                    |                             |           |
| 41             | 42  | 1.302                 | 318          | 414.04                | 3,984              | 5,187.17                    |                                      |                       |                    |                             |           |
| 42             | 43  | 1.325                 | 352          | 466.40                | 4,044              | 5,358.92                    |                                      |                       |                    |                             |           |
| 43             | 44  | 1.357                 | 363          | 492.59                | 4,064              | 5,515.46                    |                                      |                       |                    |                             |           |
| 44             | 45  | 1.397                 | 353          | 493.14                | 3,735              | 5,217.64                    |                                      |                       |                    |                             |           |
| 45             | 46  | 1.444                 | 362          | 522.73                | 3,784              | 5,463.91                    |                                      |                       |                    |                             |           |
| 46             | 47  | 1.500                 | 339          | 508.50                | 4,091              | 6,136.07                    |                                      |                       |                    |                             |           |
| 47             | 48  | 1.563                 | 341          | 532.98                | 4,074              | 6,367.46                    |                                      |                       |                    |                             |           |
| 48             | 49  | 1.635                 | 363          | 593.51                | 4,240              | 6,932.40                    |                                      |                       |                    |                             |           |
| 49             | 50  | 1.706                 | 396          | 675.58                | 5,029              | 8,579.47                    |                                      |                       |                    |                             |           |
| 50             | 51  | 1.786                 | 469          | 837.63                | 5,605              | 10,011.39                   |                                      |                       |                    |                             |           |
| 51             | 52  | 1.865                 | 512          | 954.88                | 5,740              | 10,705.81                   |                                      |                       |                    |                             |           |
| 52             | 53  | 1.952                 | 484          | 944.77                | 6,301              | 12,299.55                   |                                      |                       |                    |                             |           |
| 53             | 54  | 2.040                 | 519          | 1,058.76              | 5,538              | 11,297.32                   |                                      |                       |                    |                             |           |
| 54             | 55  | 2.135                 | 533          | 1,137.96              | 6,454              | 13,778.24                   |                                      |                       |                    |                             |           |
| 55             | 56  | 2.230                 | 573          | 1,277.79              | 6,959              | 15,517.59                   |                                      |                       |                    |                             |           |
| 56             | 57  | 2.333                 | 617          | 1,439.46              | 7,409              | 17,284.12                   |                                      |                       |                    |                             |           |
| 57             | 58  | 2.437                 | 675          | 1,644.98              | 7,994              | 19,482.30                   |                                      |                       |                    |                             |           |
| 58             | 59  | 2.548                 | 739          | 1,882.97              | 8,947              | 22,797.90                   |                                      |                       |                    |                             |           |
| 59             | 60  | 2.603                 | 802          | 2,087.61              | 9,011              | 23,455.03                   |                                      |                       |                    |                             |           |
| 60             | 61  | 2.714                 | 829          | 2,249.91              | 9,994              | 27,124.91                   |                                      |                       |                    |                             |           |
| 61             | 62  | 2.810                 | 940          | 2,641.40              | 10,503             | 29,514.05                   |                                      |                       |                    |                             |           |
| 62             | 63  | 2.873                 | 1,112        | 3,194.78              | 13,315             | 38,253.77                   |                                      |                       |                    |                             |           |
| 63             | 64  | 2.952                 | 1,301        | 3,840.55              | 15,255             | 45,033.91                   |                                      |                       |                    |                             |           |
| 64             | 200 | 3.000                 | 1,807        | 5,421.00              | 19,525             | 58,574.61                   |                                      |                       |                    |                             |           |
| Min            | Max | HHS defined age curve | Proj Members | Factor X Proj Members | 2021 Member Months | Factor X 2021 Member Months |                                      |                       |                    |                             |           |
|                |     |                       |              |                       |                    |                             | (1)                                  | (2)                   | (1) X (2)          | (2)                         | (1) X (2) |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Calibration of Area Factors**

|        | (1)          | (2)         | (1) X (2)        | (1) X (2)<br>(2)    |
|--------|--------------|-------------|------------------|---------------------|
| Region | Area Factors | Feb Members | Factor X Members | Calibration Factor: |
| 2      | 1.000        | 69          | 69.00            |                     |
| 3      | 0.950        | 9,683       | 9,198.85         |                     |
| 5      | 0.950        | 307         | 291.65           |                     |
| 6      | 1.000        | 4,968       | 4,968.00         |                     |
| 7      | 1.250        | 1,304       | 1,630.00         |                     |
| 9      | 1.200        | 1,335       | 1,602.00         |                     |
|        |              | 17,666      | 17,759.50        | 1.005               |

Geisinger Health Plan  
Individual Filing for 2023  
Calibration of Tobacco Factor

|                    | (1)             | (2)         | (1) X (2)        | (1) X (2)<br>(2)    |
|--------------------|-----------------|-------------|------------------|---------------------|
|                    | Tobacco Factors | Feb Members | Factor X Members | Calibration Factor: |
| Non-Tobacco Users: | 1.000           | 16,146      | 16,146.00        |                     |
| Tobacco Users:     | 1.100           | 1,520       | 1,672.00         |                     |
| Total:             |                 | 17,666      | 17,818.00        | 1.009               |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Trend Exhibit**

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

| Period              | Allowed PMPM | Annual Change | Weight |
|---------------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | \$563.07     |               |        |
| Jan 2019 - Dec 2019 | \$625.77     | 11.1%         | 33%    |
| Jan 2020 - Dec 2020 | \$664.72     | 6.2%          | 33%    |
| Jan 2021 - Dec 2021 | \$725.92     | 9.2%          | 33%    |

Percentage Annual Trend 8.9%

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Projected Reinsurance Calculation**

|                                                   | <b>PMPM</b> |
|---------------------------------------------------|-------------|
| Reinsurance Premium July 2021 - June 2022         | \$1.92      |
| Assumed Reinsurance Premium July 2022 - June 2023 | \$2.30      |
| Assumed Reinsurance Premium July 2023 - June 2024 | \$2.76      |
| Estimated Reinsurance Premium Jan 2023 - Dec 2023 | \$2.53      |

|                                  |        |
|----------------------------------|--------|
| Estimated Reinsurance Recoveries | \$0.31 |
|----------------------------------|--------|

|                             |              |
|-----------------------------|--------------|
| Net Reinsurance             | \$2.22       |
| <b>Other Factor - Other</b> | <b>1.003</b> |

|                                                                                        |          |
|----------------------------------------------------------------------------------------|----------|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$783.55 |
|----------------------------------------------------------------------------------------|----------|

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Administrative Expense Exhibit**

|                 | 2018    | 2019    | 2020    | 2021    |
|-----------------|---------|---------|---------|---------|
| Actual PMPM:    | \$33.53 | \$48.79 | \$65.90 | \$60.34 |
| Projected PMPM: | \$42.20 | \$38.51 | \$38.75 | \$50.81 |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Projected Tax Estimates**

**Federal Income Tax**

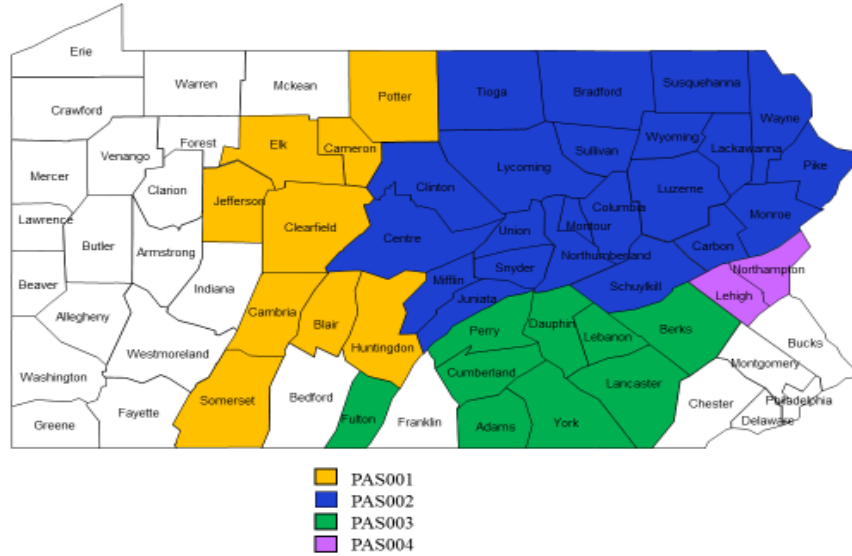
|                                    |       |
|------------------------------------|-------|
| Projected Margin:                  | 2%    |
| Projected Federal Income Tax Rate: | 21%   |
| Estimated Tax Rate for POS:        | 0.53% |
| Estimated POS % of total:          | 0.3%  |

|                                      |               |
|--------------------------------------|---------------|
| <b>Estimated Federal Income Tax:</b> | <b>0.002%</b> |
|--------------------------------------|---------------|

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Induced Utilization Exhibit**

| Plan ID        | Metal Level  | Projected Membership | Pricing AV * CSR Factor | Induced Demand |
|----------------|--------------|----------------------|-------------------------|----------------|
| (1)            | (2)          | (3)                  | (4)                     | (5)            |
| 22444PA0010035 | Gold         | 1,331                | 0.8930                  | 1.14445        |
| 22444PA0010036 | Gold         | 96                   | 0.8930                  | 1.14445        |
| 22444PA0010038 | Silver       | 1,083                | 0.9638                  | 1.20511        |
| 22444PA0010039 | Silver       | 169                  | 0.9638                  | 1.20511        |
| 22444PA0010040 | Silver       | 46                   | 0.9638                  | 1.20511        |
| 22444PA0010042 | Gold         | 556                  | 0.8930                  | 1.14445        |
| 22444PA0010045 | Gold         | 4,297                | 0.9370                  | 1.18097        |
| 22444PA0010053 | Bronze       | 1,747                | 0.7250                  | 1.04063        |
| 22444PA0010054 | Bronze       | 1,008                | 0.7250                  | 1.04063        |
| 22444PA0010055 | Bronze       | 271                  | 0.7250                  | 1.04063        |
| 22444PA0010063 | Silver       | 152                  | 0.8250                  | 1.09563        |
| 22444PA0010064 | Silver       | 18                   | 0.8250                  | 1.09563        |
| 22444PA0010065 | Silver       | 9                    | 0.8250                  | 1.09563        |
| 22444PA0010082 | Gold         | 141                  | 0.8930                  | 1.14445        |
| 22444PA0010090 | Silver       | 3                    | 0.8250                  | 1.09563        |
| 22444PA0010098 | Silver       | 39                   | 0.9638                  | 1.20511        |
| 22444PA0010106 | Bronze       | 99                   | 0.7250                  | 1.04063        |
| 22444PA0010135 | Gold         | 687                  | 0.8930                  | 1.14445        |
| 22444PA0010136 | Silver       | 203                  | 0.9638                  | 1.20511        |
| 22444PA0010137 | Bronze       | 728                  | 0.7250                  | 1.04063        |
| 22444PA0010138 | Gold         | 337                  | 0.8930                  | 1.14445        |
| 22444PA0010139 | Silver       | 60                   | 0.9638                  | 1.20511        |
| 22444PA0010140 | Bronze       | 531                  | 0.7250                  | 1.04063        |
| 22444PA0010141 | Gold         | 728                  | 0.8930                  | 1.14445        |
| 22444PA0010142 | Silver       | 101                  | 0.9638                  | 1.20511        |
| 22444PA0010143 | Bronze       | 938                  | 0.7250                  | 1.04063        |
| 22444PA0010144 | Gold         | 10                   | 0.9700                  | 1.21090        |
| 22444PA0010146 | Gold         | 137                  | 0.9700                  | 1.21090        |
| 22444PA0010152 | Gold         | 12                   | 0.9700                  | 1.21090        |
| 22444PA0010153 | Gold         | 11                   | 0.9700                  | 1.21090        |
| 22444PA0010157 | Gold         | 28                   | 0.8810                  | 1.13516        |
| 22444PA0010159 | Gold         | 504                  | 0.8810                  | 1.13516        |
| 22444PA0010166 | Gold         | 14                   | 0.8810                  | 1.13516        |
| 22444PA0010167 | Gold         | 89                   | 0.8810                  | 1.13516        |
| 22444PA0010171 | Gold         | 34                   | 0.8730                  | 1.12913        |
| 22444PA0010173 | Gold         | 484                  | 0.8730                  | 1.12913        |
| 22444PA0010179 | Gold         | 58                   | 0.8730                  | 1.12913        |
| 22444PA0010180 | Gold         | 174                  | 0.8730                  | 1.12913        |
| 22444PA0010197 | Bronze       | 21                   | 0.6760                  | 1.02098        |
| 22444PA0010200 | Bronze       | 414                  | 0.6760                  | 1.02098        |
| 22444PA0010201 | Bronze       | 164                  | 0.6760                  | 1.02098        |
| 22444PA0010208 | Bronze       | 75                   | 0.6760                  | 1.02098        |
| 22444PA0040080 | Catastrophic | 44                   | 0.7390                  | 1.04712        |
| 22444PA0040081 | Catastrophic | 10                   | 0.7390                  | 1.04712        |
| 22444PA0040082 | Catastrophic | 2                    | 0.7390                  | 1.04712        |
| 22444PA0040085 | Catastrophic | 3                    | 0.7390                  | 1.04712        |
| <b>Total</b>   |              | <b>17,666</b>        | <b>0.8499</b>           | <b>1.1220</b>  |

## 2023 Marketplace Service Areas Individual All-Access HMO & PPO



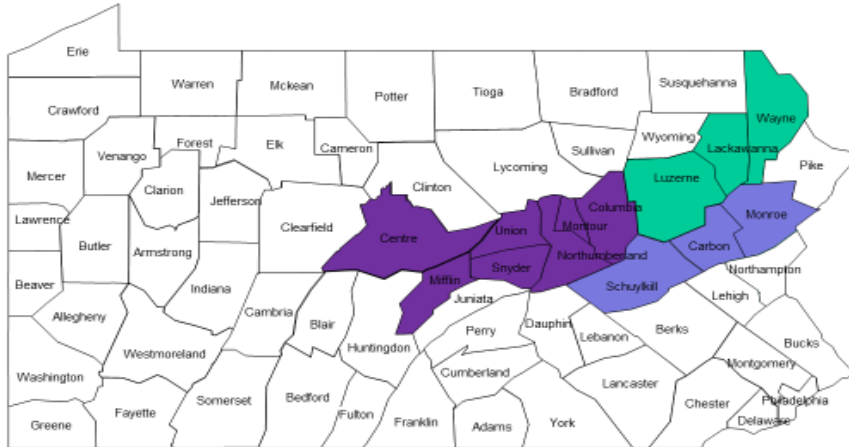
## 2023 Marketplace Service Areas

### Individual Extra HMO



■ PAS005

## 2023 Marketplace Service Areas Individual Premier HMO



■ PAS006  
■ PAS007  
■ PAS008

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2021**  
**SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

**Business Subject to MLR**  
**Comprehensive Health Coverage**  
**Individual**

|          |                                                                                                                    | Geisinger Health Plan | Geisinger Quality Options | Combined    |
|----------|--------------------------------------------------------------------------------------------------------------------|-----------------------|---------------------------|-------------|
| Line 1.1 | Health premiums earned (From Part 2, Line 1.11)                                                                    | 148,231,927           | 43,300,421                | 191,532,348 |
| Line 6.6 | TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5) . . . . . | 3,080,935             | 841,652                   | 3,922,587   |

|                              |       |
|------------------------------|-------|
| <b>Estimated Percentage:</b> | 2.05% |
|------------------------------|-------|

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Benefit Changes**

| HIOS Plan ID   | Plan Name                                            | Benefit Changes                                                            | 2022 Pricing AV | 2023 Pricing AV |
|----------------|------------------------------------------------------|----------------------------------------------------------------------------|-----------------|-----------------|
| 22444PA0010038 | Geisinger Marketplace All-Access HMO 30/60/7000      | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010039 | Geisinger Marketplace All-Access HMO 30/60/7000      | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010040 | Geisinger Marketplace All-Access HMO 30/60/7000      | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010045 | Geisinger Marketplace All-Access Extra HMO 10/50/500 | Ded 800 to 500, Lab and X-rays 0 to 50                                     | 90.9%           | 93.7%           |
| 22444PA0010063 | Geisinger Marketplace All-Access HMO 30/60/5000      | Ded 4600 to 5000, MOOP 7600 to 9000, Coins 20% to 30%                      | 80.4%           | 82.5%           |
| 22444PA0010064 | Geisinger Marketplace All-Access HMO 30/60/5000      | Ded 4600 to 5000, MOOP 7600 to 9000, Coins 20% to 30%                      | 80.4%           | 82.5%           |
| 22444PA0010065 | Geisinger Marketplace All-Access HMO 30/60/5000      | Ded 4600 to 5000, MOOP 7600 to 9000, Coins 20% to 30%                      | 80.4%           | 82.5%           |
| 22444PA0010090 | Geisinger Marketplace All-Access HMO 30/60/5000      | Ded 4600 to 5000, MOOP 7600 to 9000, Coins 20% to 30%                      | 80.4%           | 82.5%           |
| 22444PA0010098 | Geisinger Marketplace All-Access HMO 30/60/7000      | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010136 | Geisinger Marketplace Premier HMO 30/60/7000         | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010139 | Geisinger Marketplace Premier HMO 30/60/7000         | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010142 | Geisinger Marketplace Premier HMO 30/60/7000         | Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300 | 80.3%           | 79.0%           |
| 22444PA0010144 | Geisinger Marketplace All-Access HMO 25/45/0         | MOOP 8700 to 9100, Lab and X-rays 25 to 45                                 | 95.5%           | 97.0%           |
| 22444PA0010146 | Geisinger Marketplace All-Access HMO 25/45/0         | MOOP 8700 to 9100, Lab and X-rays 25 to 45                                 | 95.5%           | 97.0%           |
| 22444PA0010153 | Geisinger Marketplace All-Access HMO 25/45/0         | MOOP 8700 to 9100, Lab and X-rays 25 to 45                                 | 95.5%           | 97.0%           |
| 22444PA0010152 | Geisinger Marketplace All-Access HMO 25/45/0         | MOOP 8700 to 9100, Lab and X-rays 25 to 45                                 | 95.5%           | 97.0%           |
| 22444PA0010171 | Geisinger Marketplace All-Access HMO 25/50/4000      | Removed deductible from Imaging                                            | 82.7%           | 87.3%           |
| 22444PA0010173 | Geisinger Marketplace All-Access HMO 25/50/4000      | Removed deductible from Imaging                                            | 82.7%           | 87.3%           |
| 22444PA0010180 | Geisinger Marketplace All-Access HMO 25/50/4000      | Removed deductible from Imaging                                            | 82.7%           | 87.3%           |
| 22444PA0010179 | Geisinger Marketplace All-Access HMO 25/50/4000      | Removed deductible from Imaging                                            | 82.7%           | 87.3%           |
| 22444PA0040080 | Geisinger Marketplace All-Access Value               | Ded 8700 to 9100, MOOP 8700 to 9100                                        | 71.6%           | 73.9%           |
| 22444PA0040081 | Geisinger Marketplace All-Access Value               | Ded 8700 to 9100, MOOP 8700 to 9100                                        | 71.6%           | 73.9%           |
| 22444PA0040082 | Geisinger Marketplace All-Access Value               | Ded 8700 to 9100, MOOP 8700 to 9100                                        | 71.6%           | 73.9%           |
| 22444PA0040085 | Geisinger Marketplace All-Access Value               | Ded 8700 to 9100, MOOP 8700 to 9100                                        | 71.6%           | 73.9%           |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**MLR Exhibit**

| Calendar<br>Year | MLR    |         | Member Months |         |
|------------------|--------|---------|---------------|---------|
|                  | Actual | Pricing | Actual        | Pricing |
| 2018             | 87.4%  | 93.3%   | 673,344       | 564,264 |
| 2019             | 85.7%  | 93.4%   | 386,028       | 640,920 |
| 2020             | 102.3% | 93.6%   | 220,992       | 448,656 |

**Geisinger Health Plan  
Individual Filing for 2023  
COVID Adjustment**

**2020 COVID Adjustment**

| <b>Month</b>  | <b>Inpatient<br/>Factor</b> | <b>Outpatient<br/>Factor</b> | <b>Professional<br/>Factor</b> |
|---------------|-----------------------------|------------------------------|--------------------------------|
| <b>Mar-20</b> | 0.924                       | 0.947                        | 0.943                          |
| <b>Apr-20</b> | 1.219                       | 1.605                        | 1.304                          |
| <b>May-20</b> | 0.951                       | 1.184                        | 1.037                          |
| <b>Jun-20</b> | 0.909                       | 1.005                        | 0.878                          |
| <b>Jul-20</b> | 0.720                       | 0.918                        | 0.782                          |
| <b>Aug-20</b> | 0.861                       | 0.884                        | 0.803                          |
| <b>Sep-20</b> | 0.883                       | 0.782                        | 0.706                          |
| <b>Oct-20</b> | 0.974                       | 0.854                        | 0.769                          |
| <b>Nov-20</b> | 0.766                       | 0.884                        | 0.779                          |
| <b>Dec-20</b> | 0.724                       | 0.925                        | 0.792                          |

**2021 COVID Adjustment**

**Total Incurred Claims in 2021:** \$287,446,443

**Total COVID Expenses in 2021:** \$16,039,438

**Portion of Claims from COVID in 2021:** 5.6%

**Estimated Portion of Claims from COVID in 2023:** 1.0%

|                                   |               |
|-----------------------------------|---------------|
| <b>COVID Adjustment for 2021:</b> | <b>0.9542</b> |
|-----------------------------------|---------------|

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Geographic Area Factors**

| Rating Areas |               |              | Credibility              |                       |                 | Current Area Factor | Targeted Area Factor | Proposed Area Factor |
|--------------|---------------|--------------|--------------------------|-----------------------|-----------------|---------------------|----------------------|----------------------|
|              | Member Months | Credibility^ | Normalized Allowed PMPM* | Weighted Allowed PMPM | PMPM Relativity |                     |                      |                      |
| 2            | 491           | 4%           | \$426                    | \$814                 | 0.98            | 0.971               | 1.000                | 1.000                |
| 3            | 272,140       | 100%         | \$788                    | \$788                 | 0.95            | 0.939               | 0.950                | 0.950                |
| 5            | 5,146         | 43%          | \$696                    | \$773                 | 0.93            | 0.957               | 0.950                | 0.950                |
| 6            | 155,825       | 100%         | \$799                    | \$799                 | 0.96            | 1.105               | 1.000                | 1.000                |
| 7            | 23,923        | 100%         | \$1,249                  | \$1,249               | 1.50            | 1.240               | 1.250                | 1.250                |
| 9            | 29,701        | 100%         | \$1,079                  | \$1,079               | 1.30            | 1.146               | 1.200                | 1.200                |
| Total        | 487,226       | 100%         | \$831                    | \$831                 | 1.00            |                     |                      |                      |

^12,000 member months is used to determine full credibility

\*Excludes high cost members with total claims over \$200,000

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Risk Adjustment Metrics**

**GHP Individual**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 519,529                       | 1.752               | 0.705             | 1.845              |
| 2018        | 677,053                       | 1.677               | 0.728             | 1.836              |
| 2019        | 377,861                       | 1.795               | 0.701             | 1.864              |
| 2020        | 220,702                       | 1.764               | 0.717             | 1.909              |

**GQO Individual**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 3,354                         | 1.965               | 0.700             | 1.536              |
| 2018        | 3,230                         | 1.740               | 0.700             | 1.699              |
| 2019        | 64,579                        | 1.413               | 0.633             | 1.934              |
| 2020        | 39,257                        | 1.837               | 0.679             | 1.946              |

**GHP Small Group**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 51,117                        | 1.475               | 0.859             | 1.532              |
| 2018        | 16,547                        | 1.372               | 0.829             | 1.534              |
| 2019        | 15,883                        | 1.477               | 0.821             | 1.600              |
| 2020        | 25,142                        | 1.399               | 0.812             | 1.587              |

**GQO Small Group**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 92,920                        | 1.507               | 0.841             | 1.501              |
| 2018        | 160,123                       | 1.451               | 0.826             | 1.537              |
| 2019        | 199,400                       | 1.518               | 0.829             | 1.547              |
| 2020        | 210,403                       | 1.393               | 0.829             | 1.538              |

Company Name: Geisinger Health Plan  
 Market: Individual  
 Product: HMO, POS  
 Effective Date of Rates: January 1, 2023

Ending date of Rates: December 31, 2023

| HIOS Plan ID (On Exchange)=>  | 22444PA0010035                                  | 22444PA0010035                                  | 22444PA0010035                                  | 22444PA0010036                                  | 22444PA0010036                                  | 22444PA0010038                                  | 22444PA0010038                                  | 22444PA0010038                                  | 22444PA0010038                                  | 22444PA0010039                                  | 22444PA0010039                                  | 22444PA0010040                                  |
|-------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010035                                  | 22444PA0010035                                  | 22444PA0010035                                  | 22444PA0010036                                  | 22444PA0010036                                  | 22444PA0010038                                  | 22444PA0010038                                  | 22444PA0010038                                  | 22444PA0010038                                  | 22444PA0010039                                  | 22444PA0010039                                  | 22444PA0010040                                  |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 |
| Form # =>                     | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           |
| Rating Area =>                | Rating Area 3                                   | Rating Area 6                                   | Rating Area 9                                   | Rating Area 9                                   | Rating Area 3                                   | Rating Area 6                                   | Rating Area 9                                   | Rating Area 6                                   | Rating Area 9                                   | Rating Area 7                                   | Rating Area 9                                   | Rating Area 6                                   |
| Network =>                    | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            |
| Metal =>                      | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          |
| Deductible =>                 | Med: \$3,250 / Rx: \$0                          | Med: \$3,250 / Rx: \$0                          | Med: \$3,250 / Rx: \$0                          | Med: \$3,250 / Rx: \$0                          | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        |
| Coinsurance =>                | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             |
| Copays =>                     | \$20 / \$50                                     | \$20 / \$50                                     | \$20 / \$50                                     | \$20 / \$50                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     |
| OOP Maximum =>                | \$8,700                                         | \$8,700                                         | \$8,700                                         | \$8,700                                         | \$9,100                                         | \$9,100                                         | \$9,100                                         | \$9,100                                         | \$9,100                                         | \$9,100                                         | \$9,100                                         | \$9,100                                         |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             |
| Age Band                      | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         |
| 0 - 14                        | \$303.92                                        | \$303.92                                        | \$319.92                                        | \$319.92                                        | \$383.90                                        | \$383.90                                        | \$319.92                                        | \$319.92                                        | \$342.69                                        | \$342.69                                        | \$360.73                                        | \$360.73                                        |
| 15                            | \$330.94                                        | \$330.94                                        | \$348.35                                        | \$348.35                                        | \$418.03                                        | \$418.03                                        | \$348.35                                        | \$348.35                                        | \$373.15                                        | \$373.15                                        | \$392.79                                        | \$392.79                                        |
| 16                            | \$341.27                                        | \$341.27                                        | \$359.23                                        | \$359.23                                        | \$431.07                                        | \$431.07                                        | \$359.23                                        | \$359.23                                        | \$384.80                                        | \$384.80                                        | \$405.05                                        | \$405.05                                        |
| 17                            | \$351.60                                        | \$351.60                                        | \$370.10                                        | \$370.10                                        | \$444.12                                        | \$444.12                                        | \$370.10                                        | \$370.10                                        | \$396.45                                        | \$396.45                                        | \$417.31                                        | \$417.31                                        |
| 18                            | \$362.72                                        | \$362.72                                        | \$381.81                                        | \$381.81                                        | \$458.17                                        | \$458.17                                        | \$381.81                                        | \$381.81                                        | \$408.99                                        | \$408.99                                        | \$430.52                                        | \$430.52                                        |
| 19                            | \$373.84                                        | \$373.84                                        | \$393.52                                        | \$393.52                                        | \$472.22                                        | \$472.22                                        | \$393.52                                        | \$393.52                                        | \$421.53                                        | \$421.53                                        | \$443.72                                        | \$443.72                                        |
| 20                            | \$385.36                                        | \$385.36                                        | \$405.65                                        | \$405.65                                        | \$486.78                                        | \$486.78                                        | \$405.65                                        | \$405.65                                        | \$434.52                                        | \$434.52                                        | \$457.39                                        | \$457.39                                        |
| 21                            | \$397.29                                        | \$397.29                                        | \$418.20                                        | \$418.20                                        | \$501.84                                        | \$501.84                                        | \$418.20                                        | \$418.20                                        | \$447.97                                        | \$447.97                                        | \$471.54                                        | \$471.54                                        |
| 22                            | \$397.29                                        | \$397.29                                        | \$418.20                                        | \$418.20                                        | \$501.84                                        | \$501.84                                        | \$418.20                                        | \$418.20                                        | \$447.97                                        | \$447.97                                        | \$471.54                                        | \$471.54                                        |
| 23                            | \$397.29                                        | \$397.29                                        | \$418.20                                        | \$418.20                                        | \$501.84                                        | \$501.84                                        | \$418.20                                        | \$418.20                                        | \$447.97                                        | \$447.97                                        | \$471.54                                        | \$471.54                                        |
| 24                            | \$397.29                                        | \$397.29                                        | \$418.20                                        | \$418.20                                        | \$501.84                                        | \$501.84                                        | \$418.20                                        | \$418.20                                        | \$447.97                                        | \$447.97                                        | \$471.54                                        | \$471.54                                        |
| 25                            | \$398.87                                        | \$398.87                                        | \$418.20                                        | \$418.20                                        | \$501.84                                        | \$501.84                                        | \$418.20                                        | \$418.20                                        | \$447.97                                        | \$447.97                                        | \$471.54                                        | \$471.54                                        |
| 26                            | \$406.82                                        | \$406.82                                        | \$428.23                                        | \$428.23                                        | \$513.88                                        | \$513.88                                        | \$428.23                                        | \$428.23                                        | \$458.71                                        | \$458.71                                        | \$482.86                                        | \$482.86                                        |
| 27                            | \$416.35                                        | \$416.35                                        | \$438.27                                        | \$438.27                                        | \$525.92                                        | \$525.92                                        | \$438.27                                        | \$438.27                                        | \$469.47                                        | \$469.47                                        | \$494.17                                        | \$494.17                                        |
| 28                            | \$431.85                                        | \$431.85                                        | \$454.58                                        | \$454.58                                        | \$545.49                                        | \$545.49                                        | \$454.58                                        | \$454.58                                        | \$486.94                                        | \$486.94                                        | \$512.56                                        | \$512.56                                        |
| 29                            | \$444.56                                        | \$444.56                                        | \$467.96                                        | \$467.96                                        | \$561.55                                        | \$561.55                                        | \$467.96                                        | \$467.96                                        | \$501.27                                        | \$501.27                                        | \$527.65                                        | \$527.65                                        |
| 30                            | \$450.92                                        | \$450.92                                        | \$474.65                                        | \$474.65                                        | \$569.58                                        | \$569.58                                        | \$474.65                                        | \$474.65                                        | \$508.44                                        | \$508.44                                        | \$535.20                                        | \$535.20                                        |
| 31                            | \$460.45                                        | \$460.45                                        | \$484.69                                        | \$484.69                                        | \$581.62                                        | \$581.62                                        | \$484.69                                        | \$484.69                                        | \$519.19                                        | \$519.19                                        | \$546.51                                        | \$546.51                                        |
| 32                            | \$469.99                                        | \$469.99                                        | \$494.72                                        | \$494.72                                        | \$593.67                                        | \$593.67                                        | \$494.72                                        | \$494.72                                        | \$529.94                                        | \$529.94                                        | \$557.83                                        | \$557.83                                        |
| 33                            | \$475.95                                        | \$475.95                                        | \$501.00                                        | \$501.00                                        | \$551.18                                        | \$551.18                                        | \$501.00                                        | \$501.00                                        | \$536.66                                        | \$536.66                                        | \$564.90                                        | \$564.90                                        |
| 34                            | \$482.30                                        | \$482.30                                        | \$507.69                                        | \$507.69                                        | \$569.95                                        | \$569.95                                        | \$507.69                                        | \$507.69                                        | \$558.29                                        | \$558.29                                        | \$572.45                                        | \$572.45                                        |
| 35                            | \$485.48                                        | \$485.48                                        | \$511.03                                        | \$511.03                                        | \$562.05                                        | \$562.05                                        | \$511.03                                        | \$511.03                                        | \$547.41                                        | \$547.41                                        | \$562.05                                        | \$562.05                                        |
| 36                            | \$488.66                                        | \$488.66                                        | \$514.38                                        | \$514.38                                        | \$565.82                                        | \$565.82                                        | \$514.38                                        | \$514.38                                        | \$550.99                                        | \$550.99                                        | \$565.82                                        | \$565.82                                        |
| 37                            | \$491.84                                        | \$491.84                                        | \$517.72                                        | \$517.72                                        | \$569.58                                        | \$569.58                                        | \$517.72                                        | \$517.72                                        | \$554.58                                        | \$554.58                                        | \$569.58                                        | \$569.58                                        |
| 38                            | \$495.02                                        | \$495.02                                        | \$521.07                                        | \$521.07                                        | \$573.34                                        | \$573.34                                        | \$521.07                                        | \$521.07                                        | \$558.16                                        | \$558.16                                        | \$564.16                                        | \$564.16                                        |
| 39                            | \$501.37                                        | \$501.37                                        | \$527.76                                        | \$527.76                                        | \$580.45                                        | \$580.45                                        | \$527.76                                        | \$527.76                                        | \$565.33                                        | \$565.33                                        | \$573.02                                        | \$573.02                                        |
| 40                            | \$507.73                                        | \$507.73                                        | \$534.45                                        | \$534.45                                        | \$587.98                                        | \$587.98                                        | \$534.45                                        | \$534.45                                        | \$572.50                                        | \$572.50                                        | \$582.84                                        | \$582.84                                        |
| 41                            | \$517.26                                        | \$517.26                                        | \$544.49                                        | \$544.49                                        | \$598.85                                        | \$598.85                                        | \$544.49                                        | \$544.49                                        | \$583.25                                        | \$583.25                                        | \$593.55                                        | \$593.55                                        |
| 42                            | \$526.40                                        | \$526.40                                        | \$554.11                                        | \$554.11                                        | \$609.73                                        | \$609.73                                        | \$554.11                                        | \$554.11                                        | \$593.55                                        | \$593.55                                        | \$604.79                                        | \$604.79                                        |
| 43                            | \$539.11                                        | \$539.11                                        | \$567.49                                        | \$567.49                                        | \$624.36                                        | \$624.36                                        | \$567.49                                        | \$567.49                                        | \$607.88                                        | \$607.88                                        | \$619.88                                        | \$619.88                                        |
| 44                            | \$555.00                                        | \$555.00                                        | \$584.22                                        | \$584.22                                        | \$642.76                                        | \$642.76                                        | \$584.22                                        | \$584.22                                        | \$625.80                                        | \$625.80                                        | \$638.52                                        | \$638.52                                        |
| 45                            | \$573.68                                        | \$573.68                                        | \$603.87                                        | \$603.87                                        | \$664.09                                        | \$664.09                                        | \$603.87                                        | \$603.87                                        | \$646.86                                        | \$646.86                                        | \$660.90                                        | \$660.90                                        |
| 46                            | \$595.93                                        | \$595.93                                        | \$627.29                                        | \$627.29                                        | \$690.02                                        | \$690.02                                        | \$627.29                                        | \$627.29                                        | \$671.94                                        | \$671.94                                        | \$688.04                                        | \$688.04                                        |
| 47                            | \$620.95                                        | \$620.95                                        | \$653.64                                        | \$653.64                                        | \$718.87                                        | \$718.87                                        | \$653.64                                        | \$653.64                                        | \$700.17                                        | \$700.17                                        | \$717.05                                        | \$717.05                                        |
| 48                            | \$649.56                                        | \$649.56                                        | \$683.75                                        | \$683.75                                        | \$752.33                                        | \$752.33                                        | \$683.75                                        | \$683.75                                        | \$732.42                                        | \$732.42                                        | \$749.58                                        | \$749.58                                        |
| 49                            | \$677.77                                        | \$677.77                                        | \$713.44                                        | \$713.44                                        | \$784.95                                        | \$784.95                                        | \$713.44                                        | \$713.44                                        | \$764.22                                        | \$764.22                                        | \$780.45                                        | \$780.45                                        |
| 50                            | \$709.55                                        | \$709.55                                        | \$746.89                                        | \$746.89                                        | \$821.75                                        | \$821.75                                        | \$746.89                                        | \$746.89                                        | \$800.25                                        | \$800.25                                        | \$817.27                                        | \$817.27                                        |
| 51                            | \$740.93                                        | \$740.93                                        | \$779.93                                        | \$779.93                                        | \$858.13                                        | \$858.13                                        | \$779.93                                        | \$779.93                                        | \$835.45                                        | \$835.45                                        | \$852.42                                        | \$852.42                                        |
| 52                            | \$775.50                                        | \$775.50                                        | \$816.31                                        | \$816.31                                        | \$897.86                                        | \$897.86                                        | \$816.31                                        | \$816.31                                        | \$874.42                                        | \$874.42                                        | \$891.78                                        | \$891.78                                        |
| 53                            | \$810.46                                        | \$810.46                                        | \$853.11                                        | \$853.11                                        | \$938.43                                        | \$938.43                                        | \$853.11                                        | \$853.11                                        | \$913.84                                        | \$913.84                                        | \$929.45                                        | \$929.45                                        |
| 54                            | \$848.20                                        | \$848.20                                        | \$892.84                                        | \$892.84                                        | \$981.92                                        | \$981.92                                        | \$892.84                                        | \$892.84                                        | \$956.40                                        | \$956.40                                        | \$971.88                                        | \$971.88                                        |
| 55                            | \$885.94                                        | \$885.94                                        | \$932.57                                        | \$932.57                                        | \$1,025.83                                      | \$1,025.83                                      | \$932.57                                        | \$932.57                                        | \$998.96                                        | \$998.96                                        | \$1,015.53                                      | \$1,015.53                                      |
| 56                            | \$926.86                                        | \$926.86                                        | \$975.64                                        | \$975.64                                        | \$1,073.08                                      | \$1,073.08                                      | \$975.64                                        | \$975.64                                        | \$1,045.10                                      | \$1,045.10                                      | \$1,061.97                                      | \$1,061.97                                      |
| 57                            | \$968.18                                        | \$968.18                                        | \$1,019.14                                      | \$1,019.14                                      | \$1,121.18                                      | \$1,121.18                                      | \$1,019.14                                      | \$1,019.14                                      | \$1,091.69                                      | \$1,091.69                                      | \$1,108.56                                      | \$1,108.56                                      |
| 58                            | \$1,012.28                                      | \$1,012.28                                      | \$1,065.56                                      | \$1,065.56                                      | \$1,172.19                                      | \$1,172.19                                      | \$1,065.56                                      | \$1,065.56                                      | \$1,141.41                                      | \$1,141.41                                      | \$1,158.27                                      | \$1,158.27                                      |
| 59                            | \$1,034.13                                      | \$1,034.13                                      | \$1,088.56                                      | \$1,088.56                                      | \$1,197.29                                      | \$1,197.29                                      | \$1,088.56                                      | \$1,088.56                                      | \$1,166.05                                      | \$1,166.05                                      | \$1,182.92                                      | \$1,182.92                                      |
| 60                            | \$1,078.23                                      | \$1,078.23                                      | \$1,134.98                                      | \$1,134.98                                      | \$1,248.31                                      | \$1,248.31                                      | \$1,134.98                                      | \$1,134.98                                      | \$1,215.77                                      | \$1,215.77                                      | \$1,232.64                                      | \$1,232.64                                      |
| 61                            | \$1,116.37                                      | \$1,116.37                                      | \$1,175.12                                      | \$1,175.12                                      | \$1,292.63                                      | \$1,292.63                                      | \$1,175.12                                      | \$1,175.12                                      | \$1,248.31                                      | \$1,248.31                                      | \$1,265.18                                      | \$1,265.18                                      |
| 62                            | \$1,141.40                                      | \$1,141.40                                      | \$1,201.47                                      | \$1,201.47                                      | \$1,321.49                                      | \$1,321.49                                      | \$1,201.47                                      | \$1,201.47                                      | \$1,287.00                                      | \$1,287.00                                      | \$1,303.87                                      | \$1,303.87                                      |
| 63                            | \$1,172.78                                      | \$1,172.78                                      | \$1,234.51                                      | \$1,234.51                                      | \$1,357.87                                      | \$1,357.87                                      | \$1,234.51                                      | \$1,234.51                                      | \$1,303.87                                      | \$1,303.87                                      | \$1,320.74                                      | \$1,320.74                                      |
| 64+                           | \$1,191.85                                      | \$1,191.85                                      | \$1,254.58                                      | \$1,254.58                                      | \$1,380.04                                      | \$1,380.04                                      | \$1,254.58                                      | \$1,254.58                                      | \$1,343.89                                      | \$1,343.89                                      | \$1,360.76                                      | \$1,360.76                                      |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010042                                  | 22444PA0010042                                  | 22444PA0010045                                       | 22444PA0010045                                       | 22444PA0010045                                       | 22444PA0010053                                  | 22444PA0010053                                  | 22444PA0010053                                  | 22444PA0010054                                  | 22444PA0010054                                  |
|-------------------------------|-------------------------------------------------|-------------------------------------------------|------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010042                                  | 22444PA0010042                                  | 22444PA0010045                                       | 22444PA0010045                                       | 22444PA0010045                                       | 22444PA0010053                                  | 22444PA0010053                                  | 22444PA0010053                                  | 22444PA0010054                                  | 22444PA0010054                                  |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access Extra HMO 10/50/500 | Geisinger Marketplace All-Access Extra HMO 10/50/500 | Geisinger Marketplace All-Access Extra HMO 10/50/500 | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace All-Access HMO 40/80/8400 |
| Form # =>                     | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-178-F Rev. 1/23                                | M-152-178-F Rev. 1/23                                | M-152-178-F Rev. 1/23                                | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           |
| Rating Area =>                | Rating Area 7                                   | Rating Area 9                                   | Rating Area 3                                        | Rating Area 3                                        | Rating Area 3                                        | Rating Area 3                                   | Rating Area 3                                   | Rating Area 3                                   | Rating Area 9                                   | Rating Area 7                                   |
| Network =>                    | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO                 | Geisinger Marketplace All-Access HMO                 | Geisinger Marketplace All-Access HMO                 | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            |
| Metal =>                      | Gold                                            | Gold                                            | Gold                                                 | Gold                                                 | Gold                                                 | Gold                                            | Bronze                                          | Bronze                                          | Bronze                                          | Bronze                                          |
| Deductible =>                 | Med: \$3,250 / Rx: \$0                          | Med: \$3,250 / Rx: \$0                          | Med: \$500 / Rx: \$500                               | Med: \$500 / Rx: \$500                               | Med: \$500 / Rx: \$500                               | Med: \$500 / Rx: \$500                          | Combined: \$8,400                               | Combined: \$8,400                               | Combined: \$8,400                               | Combined: \$8,400                               |
| Coinsurance =>                | 30%                                             | 30%                                             | 20%                                                  | 20%                                                  | 20%                                                  | 20%                                             | 0%                                              | 0%                                              | 0%                                              | 0%                                              |
| Copays =>                     | \$20 / \$50                                     | \$20 / \$50                                     | \$50 / \$50                                          | \$50 / \$50                                          | \$50 / \$50                                          | \$50 / \$50                                     | \$40 / \$80                                     | \$40 / \$80                                     | \$40 / \$80                                     | \$40 / \$80                                     |
| OOP Maximum =>                | \$8,700                                         | \$8,700                                         | \$8,700                                              | \$8,700                                              | \$8,700                                              | \$8,700                                         | \$8,550                                         | \$8,550                                         | \$8,550                                         | \$8,550                                         |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                             | Yes                                                  | Yes                                                  | Yes                                                  | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             |
| Age Band                      | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                          | Tobacco                                              | Non-Tobacco                                          | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         |
| 0 - 14                        | \$399.90                                        | \$399.90                                        | \$383.90                                             | \$383.90                                             | \$327.87                                             | \$327.87                                        | \$345.12                                        | \$345.12                                        | \$414.15                                        | \$414.15                                        |
| 15                            | \$435.44                                        | \$435.44                                        | \$418.03                                             | \$418.03                                             | \$357.01                                             | \$357.01                                        | \$375.80                                        | \$375.80                                        | \$450.96                                        | \$450.96                                        |
| 16                            | \$449.03                                        | \$449.03                                        | \$431.07                                             | \$431.07                                             | \$368.15                                             | \$368.15                                        | \$387.53                                        | \$387.53                                        | \$465.04                                        | \$465.04                                        |
| 17                            | \$462.63                                        | \$462.63                                        | \$444.12                                             | \$444.12                                             | \$379.30                                             | \$379.30                                        | \$399.26                                        | \$399.26                                        | \$479.11                                        | \$479.11                                        |
| 18                            | \$477.26                                        | \$477.26                                        | \$458.17                                             | \$458.17                                             | \$391.30                                             | \$391.30                                        | \$411.89                                        | \$411.89                                        | \$494.27                                        | \$494.27                                        |
| 19                            | \$491.90                                        | \$491.90                                        | \$472.22                                             | \$472.22                                             | \$403.30                                             | \$403.30                                        | \$424.52                                        | \$424.52                                        | \$509.43                                        | \$509.43                                        |
| 20                            | \$507.06                                        | \$507.06                                        | \$486.78                                             | \$486.78                                             | \$415.73                                             | \$415.73                                        | \$437.61                                        | \$437.61                                        | \$525.13                                        | \$525.13                                        |
| 21                            | \$522.75                                        | \$522.75                                        | \$501.84                                             | \$501.84                                             | \$428.59                                             | \$428.59                                        | \$451.15                                        | \$451.15                                        | \$541.38                                        | \$541.38                                        |
| 22                            | \$522.75                                        | \$522.75                                        | \$501.84                                             | \$501.84                                             | \$428.59                                             | \$428.59                                        | \$451.15                                        | \$451.15                                        | \$541.38                                        | \$541.38                                        |
| 23                            | \$522.75                                        | \$522.75                                        | \$501.84                                             | \$501.84                                             | \$428.59                                             | \$428.59                                        | \$451.15                                        | \$451.15                                        | \$541.38                                        | \$541.38                                        |
| 24                            | \$522.75                                        | \$522.75                                        | \$501.84                                             | \$501.84                                             | \$428.59                                             | \$428.59                                        | \$451.15                                        | \$451.15                                        | \$541.38                                        | \$541.38                                        |
| 25                            | \$524.83                                        | \$524.83                                        | \$503.84                                             | \$503.84                                             | \$430.30                                             | \$430.30                                        | \$452.95                                        | \$452.95                                        | \$543.54                                        | \$543.54                                        |
| 26                            | \$535.29                                        | \$535.29                                        | \$513.88                                             | \$513.88                                             | \$438.87                                             | \$438.87                                        | \$461.97                                        | \$461.97                                        | \$554.36                                        | \$554.36                                        |
| 27                            | \$547.83                                        | \$547.83                                        | \$525.92                                             | \$525.92                                             | \$449.16                                             | \$449.16                                        | \$472.80                                        | \$472.80                                        | \$567.36                                        | \$567.36                                        |
| 28                            | \$568.22                                        | \$568.22                                        | \$545.49                                             | \$545.49                                             | \$460.19                                             | \$460.19                                        | \$490.39                                        | \$490.39                                        | \$588.47                                        | \$588.47                                        |
| 29                            | \$584.95                                        | \$584.95                                        | \$561.55                                             | \$561.55                                             | \$479.59                                             | \$479.59                                        | \$504.83                                        | \$504.83                                        | \$605.79                                        | \$605.79                                        |
| 30                            | \$593.31                                        | \$593.31                                        | \$569.58                                             | \$569.58                                             | \$486.44                                             | \$486.44                                        | \$512.05                                        | \$512.05                                        | \$614.46                                        | \$614.46                                        |
| 31                            | \$605.86                                        | \$605.86                                        | \$581.62                                             | \$581.62                                             | \$496.73                                             | \$496.73                                        | \$522.87                                        | \$522.87                                        | \$627.45                                        | \$627.45                                        |
| 32                            | \$618.40                                        | \$618.40                                        | \$593.67                                             | \$593.67                                             | \$507.02                                             | \$507.02                                        | \$533.70                                        | \$533.70                                        | \$640.44                                        | \$640.44                                        |
| 33                            | \$626.24                                        | \$626.24                                        | \$601.19                                             | \$601.19                                             | \$513.44                                             | \$513.44                                        | \$540.47                                        | \$540.47                                        | \$648.56                                        | \$648.56                                        |
| 34                            | \$634.61                                        | \$634.61                                        | \$609.22                                             | \$609.22                                             | \$520.30                                             | \$520.30                                        | \$552.16                                        | \$552.16                                        | \$657.22                                        | \$657.22                                        |
| 35                            | \$638.79                                        | \$638.79                                        | \$613.24                                             | \$613.24                                             | \$523.73                                             | \$523.73                                        | \$551.30                                        | \$551.30                                        | \$661.55                                        | \$661.55                                        |
| 36                            | \$642.97                                        | \$642.97                                        | \$617.25                                             | \$617.25                                             | \$527.16                                             | \$527.16                                        | \$554.90                                        | \$554.90                                        | \$665.89                                        | \$665.89                                        |
| 37                            | \$647.15                                        | \$647.15                                        | \$621.27                                             | \$621.27                                             | \$530.59                                             | \$530.59                                        | \$558.51                                        | \$558.51                                        | \$670.22                                        | \$670.22                                        |
| 38                            | \$651.34                                        | \$651.34                                        | \$625.28                                             | \$625.28                                             | \$534.02                                             | \$534.02                                        | \$562.12                                        | \$562.12                                        | \$674.55                                        | \$674.55                                        |
| 39                            | \$659.70                                        | \$659.70                                        | \$633.31                                             | \$633.31                                             | \$540.87                                             | \$540.87                                        | \$569.34                                        | \$569.34                                        | \$683.21                                        | \$683.21                                        |
| 40                            | \$668.06                                        | \$668.06                                        | \$641.34                                             | \$641.34                                             | \$547.73                                             | \$547.73                                        | \$576.56                                        | \$576.56                                        | \$691.87                                        | \$691.87                                        |
| 41                            | \$680.61                                        | \$680.61                                        | \$653.38                                             | \$653.38                                             | \$558.02                                             | \$558.02                                        | \$587.39                                        | \$587.39                                        | \$704.86                                        | \$704.86                                        |
| 42                            | \$692.63                                        | \$692.63                                        | \$664.93                                             | \$664.93                                             | \$567.87                                             | \$567.87                                        | \$597.76                                        | \$597.76                                        | \$717.32                                        | \$717.32                                        |
| 43                            | \$709.36                                        | \$709.36                                        | \$680.99                                             | \$680.99                                             | \$574.23                                             | \$574.23                                        | \$612.20                                        | \$612.20                                        | \$734.64                                        | \$734.64                                        |
| 44                            | \$730.27                                        | \$730.27                                        | \$701.06                                             | \$701.06                                             | \$577.32                                             | \$577.32                                        | \$630.25                                        | \$630.25                                        | \$756.29                                        | \$756.29                                        |
| 45                            | \$754.84                                        | \$754.84                                        | \$724.64                                             | \$724.64                                             | \$586.88                                             | \$586.88                                        | \$651.45                                        | \$651.45                                        | \$781.74                                        | \$781.74                                        |
| 46                            | \$784.11                                        | \$784.11                                        | \$752.75                                             | \$752.75                                             | \$582.02                                             | \$582.02                                        | \$676.71                                        | \$676.71                                        | \$812.06                                        | \$812.06                                        |
| 47                            | \$817.04                                        | \$817.04                                        | \$784.36                                             | \$784.36                                             | \$586.65                                             | \$586.65                                        | \$736.74                                        | \$736.74                                        | \$846.16                                        | \$846.16                                        |
| 48                            | \$854.68                                        | \$854.68                                        | \$820.49                                             | \$820.49                                             | \$600.74                                             | \$600.74                                        | \$771.02                                        | \$771.02                                        | \$885.14                                        | \$885.14                                        |
| 49                            | \$891.80                                        | \$891.80                                        | \$856.12                                             | \$856.12                                             | \$613.73                                             | \$613.73                                        | \$805.74                                        | \$805.74                                        | \$923.58                                        | \$923.58                                        |
| 50                            | \$933.62                                        | \$933.62                                        | \$886.27                                             | \$886.27                                             | \$624.17                                             | \$624.17                                        | \$841.38                                        | \$841.38                                        | \$966.89                                        | \$966.89                                        |
| 51                            | \$974.91                                        | \$974.91                                        | \$935.92                                             | \$935.92                                             | \$636.60                                             | \$636.60                                        | \$883.63                                        | \$883.63                                        | \$1,009.66                                      | \$1,009.66                                      |
| 52                            | \$1,020.39                                      | \$1,020.39                                      | \$979.58                                             | \$979.58                                             | \$643.60                                             | \$643.60                                        | \$902.17                                        | \$902.17                                        | \$1,056.76                                      | \$1,056.76                                      |
| 53                            | \$1,066.39                                      | \$1,066.39                                      | \$1,023.74                                           | \$1,023.74                                           | \$658.73                                             | \$658.73                                        | \$920.33                                        | \$920.33                                        | \$1,104.40                                      | \$1,104.40                                      |
| 54                            | \$1,116.05                                      | \$1,116.05                                      | \$1,071.41                                           | \$1,071.41                                           | \$673.91                                             | \$673.91                                        | \$963.19                                        | \$963.19                                        | \$1,155.83                                      | \$1,155.83                                      |
| 55                            | \$1,165.71                                      | \$1,165.71                                      | \$1,119.08                                           | \$1,119.08                                           | \$688.01                                             | \$688.01                                        | \$1,005.32                                      | \$1,005.32                                      | \$1,207.26                                      | \$1,207.26                                      |
| 56                            | \$1,219.56                                      | \$1,219.56                                      | \$1,170.77                                           | \$1,170.77                                           | \$699.89                                             | \$699.89                                        | \$1,052.51                                      | \$1,052.51                                      | \$1,263.02                                      | \$1,263.02                                      |
| 57                            | \$1,273.92                                      | \$1,273.92                                      | \$1,222.96                                           | \$1,222.96                                           | \$718.62                                             | \$718.62                                        | \$1,099.43                                      | \$1,099.43                                      | \$1,319.32                                      | \$1,319.32                                      |
| 58                            | \$1,331.94                                      | \$1,331.94                                      | \$1,278.67                                           | \$1,278.67                                           | \$731.67                                             | \$731.67                                        | \$1,149.51                                      | \$1,149.51                                      | \$1,379.41                                      | \$1,379.41                                      |
| 59                            | \$1,360.70                                      | \$1,360.70                                      | \$1,306.27                                           | \$1,306.27                                           | \$749.23                                             | \$749.23                                        | \$1,199.51                                      | \$1,199.51                                      | \$1,431.94                                      | \$1,431.94                                      |
| 60                            | \$1,418.72                                      | \$1,418.72                                      | \$1,361.97                                           | \$1,361.97                                           | \$769.88                                             | \$769.88                                        | \$1,254.40                                      | \$1,254.40                                      | \$1,489.84                                      | \$1,489.84                                      |
| 61                            | \$1,468.90                                      | \$1,468.90                                      | \$1,410.15                                           | \$1,410.15                                           | \$784.11                                             | \$784.11                                        | \$1,311.61                                      | \$1,311.61                                      | \$1,549.94                                      | \$1,549.94                                      |
| 62                            | \$1,501.84                                      | \$1,501.84                                      | \$1,441.76                                           | \$1,441.76                                           | \$800.74                                             | \$800.74                                        | \$1,366.60                                      | \$1,366.60                                      | \$1,609.28                                      | \$1,609.28                                      |
| 63                            | \$1,543.13                                      | \$1,543.13                                      | \$1,481.41                                           | \$1,481.41                                           | \$820.49                                             | \$820.49                                        | \$1,421.05                                      | \$1,421.05                                      | \$1,673.38                                      | \$1,673.38                                      |
| 64+                           | \$1,568.22                                      | \$1,568.22                                      | \$1,505.49                                           | \$1,505.49                                           | \$836.60                                             | \$836.60                                        | \$1,476.71                                      | \$1,476.71                                      | \$1,737.83                                      | \$1,737.83                                      |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010055                                  | 22444PA0010063                                  | 22444PA0010063                                  | 22444PA0010063                                  | 22444PA0010064                                  | 22444PA0010064                                  | 22444PA0010065                                  | 22444PA0010082                                  | 22444PA0010082                                  | 22444PA0010090                                  |
|-------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010055                                  | 22444PA0010063                                  | 22444PA0010063                                  | 22444PA0010063                                  | 22444PA0010064                                  | 22444PA0010064                                  | 22444PA0010065                                  | 22444PA0010082                                  | 22444PA0010082                                  | 22444PA0010090                                  |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace All-Access HMO 30/60/5000 | Geisinger Marketplace All-Access HMO 30/60/5000 | Geisinger Marketplace All-Access HMO 30/60/5000 | Geisinger Marketplace All-Access HMO 30/60/5000 | Geisinger Marketplace All-Access HMO 30/60/5000 | Geisinger Marketplace All-Access HMO 30/60/3250 | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 20/50/3250 | Geisinger Marketplace All-Access HMO 30/60/5000 |
| Form # =>                     | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           |
| Rating Area =>                | Rating Area 6                                   | Rating Area 3                                   | Rating Area 6                                   | Rating Area 9                                   | Rating Area 7                                   | Rating Area 9                                   | Rating Area 6                                   | Rating Area 2                                   | Rating Area 5                                   | Rating Area 2                                   |
| Network =>                    | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            |
| Metal =>                      | Bronze                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Silver                                          | Gold                                            | Gold                                            | Silver                                          |
| Deductible =>                 | Combined: \$8,400                               | Med: \$5,000 / Rx: \$500                        | Med: \$5,000 / Rx: \$500                        | Med: \$5,000 / Rx: \$500                        | Med: \$5,000 / Rx: \$500                        | Med: \$5,000 / Rx: \$500                        | Med: \$5,000 / Rx: \$500                        | Med: \$3,250 / Rx: \$0                          | Med: \$3,250 / Rx: \$0                          | Med: \$5,000 / Rx: \$500                        |
| Coinsurance =>                | 0%                                              | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             | 30%                                             |
| Copays =>                     | \$40 / \$80                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$20 / \$50                                     | \$20 / \$50                                     | \$30 / \$60                                     |
| OOP Maximum =>                | \$8,550                                         | \$9,000                                         | \$9,000                                         | \$9,000                                         | \$9,000                                         | \$9,000                                         | \$9,000                                         | \$8,700                                         | \$8,700                                         | \$9,000                                         |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             |
| Age Band                      | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         |
| 0 - 14                        | \$241.20                                        | \$241.20                                        | \$271.73                                        | \$271.73                                        | \$286.03                                        | \$286.03                                        | \$343.24                                        | \$343.24                                        | \$357.54                                        | \$357.54                                        |
| 15                            | \$262.64                                        | \$262.64                                        | \$295.88                                        | \$295.88                                        | \$311.46                                        | \$311.46                                        | \$373.75                                        | \$373.75                                        | \$389.32                                        | \$389.32                                        |
| 16                            | \$270.83                                        | \$270.83                                        | \$305.12                                        | \$305.12                                        | \$321.18                                        | \$321.18                                        | \$385.41                                        | \$385.41                                        | \$401.47                                        | \$401.47                                        |
| 17                            | \$279.03                                        | \$279.03                                        | \$314.35                                        | \$314.35                                        | \$330.90                                        | \$330.90                                        | \$397.08                                        | \$397.08                                        | \$413.62                                        | \$413.62                                        |
| 18                            | \$287.86                                        | \$287.86                                        | \$324.30                                        | \$324.30                                        | \$341.37                                        | \$341.37                                        | \$409.64                                        | \$409.64                                        | \$426.71                                        | \$426.71                                        |
| 19                            | \$296.69                                        | \$296.69                                        | \$334.25                                        | \$334.25                                        | \$351.84                                        | \$351.84                                        | \$422.21                                        | \$422.21                                        | \$439.80                                        | \$439.80                                        |
| 20                            | \$305.83                                        | \$305.83                                        | \$344.55                                        | \$344.55                                        | \$362.68                                        | \$362.68                                        | \$435.22                                        | \$435.22                                        | \$453.35                                        | \$453.35                                        |
| 21                            | \$315.29                                        | \$315.29                                        | \$355.21                                        | \$355.21                                        | \$373.90                                        | \$373.90                                        | \$448.68                                        | \$448.68                                        | \$467.38                                        | \$467.38                                        |
| 22                            | \$315.29                                        | \$315.29                                        | \$355.21                                        | \$355.21                                        | \$373.90                                        | \$373.90                                        | \$448.68                                        | \$448.68                                        | \$467.38                                        | \$467.38                                        |
| 23                            | \$315.29                                        | \$315.29                                        | \$355.21                                        | \$355.21                                        | \$373.90                                        | \$373.90                                        | \$448.68                                        | \$448.68                                        | \$467.38                                        | \$467.38                                        |
| 24                            | \$315.29                                        | \$315.29                                        | \$355.21                                        | \$355.21                                        | \$373.90                                        | \$373.90                                        | \$448.68                                        | \$448.68                                        | \$467.38                                        | \$467.38                                        |
| 25                            | \$316.55                                        | \$316.55                                        | \$356.62                                        | \$356.62                                        | \$375.39                                        | \$375.39                                        | \$450.47                                        | \$450.47                                        | \$469.34                                        | \$469.34                                        |
| 26                            | \$322.86                                        | \$322.86                                        | \$363.73                                        | \$363.73                                        | \$382.87                                        | \$382.87                                        | \$459.45                                        | \$459.45                                        | \$478.59                                        | \$478.59                                        |
| 27                            | \$330.42                                        | \$330.42                                        | \$372.25                                        | \$372.25                                        | \$391.85                                        | \$391.85                                        | \$470.21                                        | \$470.21                                        | \$489.81                                        | \$489.81                                        |
| 28                            | \$342.72                                        | \$342.72                                        | \$386.11                                        | \$386.11                                        | \$406.43                                        | \$406.43                                        | \$487.71                                        | \$487.71                                        | \$508.03                                        | \$508.03                                        |
| 29                            | \$352.81                                        | \$352.81                                        | \$397.47                                        | \$397.47                                        | \$418.39                                        | \$418.39                                        | \$502.07                                        | \$502.07                                        | \$522.99                                        | \$522.99                                        |
| 30                            | \$357.85                                        | \$357.85                                        | \$403.16                                        | \$403.16                                        | \$443.65                                        | \$443.65                                        | \$509.25                                        | \$509.25                                        | \$530.47                                        | \$530.47                                        |
| 31                            | \$365.42                                        | \$365.42                                        | \$411.68                                        | \$411.68                                        | \$452.88                                        | \$452.88                                        | \$520.02                                        | \$520.02                                        | \$541.68                                        | \$541.68                                        |
| 32                            | \$372.99                                        | \$372.99                                        | \$420.21                                        | \$420.21                                        | \$462.12                                        | \$462.12                                        | \$530.79                                        | \$530.79                                        | \$552.90                                        | \$552.90                                        |
| 33                            | \$377.72                                        | \$377.72                                        | \$425.53                                        | \$425.53                                        | \$468.16                                        | \$468.16                                        | \$537.52                                        | \$537.52                                        | \$559.36                                        | \$559.36                                        |
| 34                            | \$382.76                                        | \$382.76                                        | \$431.22                                        | \$431.22                                        | \$474.20                                        | \$474.20                                        | \$544.69                                        | \$544.69                                        | \$567.39                                        | \$567.39                                        |
| 35                            | \$385.28                                        | \$385.28                                        | \$434.06                                        | \$434.06                                        | \$477.39                                        | \$477.39                                        | \$550.52                                        | \$550.52                                        | \$571.13                                        | \$571.13                                        |
| 36                            | \$387.81                                        | \$387.81                                        | \$436.90                                        | \$436.90                                        | \$480.59                                        | \$480.59                                        | \$558.85                                        | \$558.85                                        | \$579.06                                        | \$579.06                                        |
| 37                            | \$390.33                                        | \$390.33                                        | \$439.74                                        | \$439.74                                        | \$483.79                                        | \$483.79                                        | \$567.06                                        | \$567.06                                        | \$587.82                                        | \$587.82                                        |
| 38                            | \$392.85                                        | \$392.85                                        | \$442.58                                        | \$442.58                                        | \$486.98                                        | \$486.98                                        | \$575.82                                        | \$575.82                                        | \$596.58                                        | \$596.58                                        |
| 39                            | \$397.89                                        | \$397.89                                        | \$448.27                                        | \$448.27                                        | \$493.02                                        | \$493.02                                        | \$584.71                                        | \$584.71                                        | \$603.47                                        | \$603.47                                        |
| 40                            | \$402.94                                        | \$402.94                                        | \$453.95                                        | \$453.95                                        | \$499.42                                        | \$499.42                                        | \$593.24                                        | \$593.24                                        | \$612.31                                        | \$612.31                                        |
| 41                            | \$410.51                                        | \$410.51                                        | \$459.49                                        | \$459.49                                        | \$506.65                                        | \$506.65                                        | \$621.13                                        | \$621.13                                        | \$639.99                                        | \$639.99                                        |
| 42                            | \$417.76                                        | \$417.76                                        | \$464.73                                        | \$464.73                                        | \$513.89                                        | \$513.89                                        | \$629.00                                        | \$629.00                                        | \$647.82                                        | \$647.82                                        |
| 43                            | \$427.85                                        | \$427.85                                        | \$470.73                                        | \$470.73                                        | \$520.32                                        | \$520.32                                        | \$636.88                                        | \$636.88                                        | \$655.73                                        | \$655.73                                        |
| 44                            | \$440.46                                        | \$440.46                                        | \$484.60                                        | \$484.60                                        | \$528.95                                        | \$528.95                                        | \$645.73                                        | \$645.73                                        | \$664.68                                        | \$664.68                                        |
| 45                            | \$455.28                                        | \$455.28                                        | \$500.68                                        | \$500.68                                        | \$544.06                                        | \$544.06                                        | \$664.68                                        | \$664.68                                        | \$683.63                                        | \$683.63                                        |
| 46                            | \$472.93                                        | \$472.93                                        | \$520.23                                        | \$520.23                                        | \$568.09                                        | \$568.09                                        | \$683.63                                        | \$683.63                                        | \$702.58                                        | \$702.58                                        |
| 47                            | \$492.80                                        | \$492.80                                        | \$541.98                                        | \$541.98                                        | \$586.10                                        | \$586.10                                        | \$702.58                                        | \$702.58                                        | \$721.53                                        | \$721.53                                        |
| 48                            | \$515.50                                        | \$515.50                                        | \$567.20                                        | \$567.20                                        | \$611.32                                        | \$611.32                                        | \$721.53                                        | \$721.53                                        | \$740.48                                        | \$740.48                                        |
| 49                            | \$537.88                                        | \$537.88                                        | \$591.80                                        | \$591.80                                        | \$636.72                                        | \$636.72                                        | \$740.48                                        | \$740.48                                        | \$759.43                                        | \$759.43                                        |
| 50                            | \$563.11                                        | \$563.11                                        | \$619.54                                        | \$619.54                                        | \$663.78                                        | \$663.78                                        | \$759.43                                        | \$759.43                                        | \$778.38                                        | \$778.38                                        |
| 51                            | \$588.01                                        | \$588.01                                        | \$646.97                                        | \$646.97                                        | \$692.88                                        | \$692.88                                        | \$778.38                                        | \$778.38                                        | \$797.33                                        | \$797.33                                        |
| 52                            | \$615.44                                        | \$615.44                                        | \$676.93                                        | \$676.93                                        | \$722.85                                        | \$722.85                                        | \$797.33                                        | \$797.33                                        | \$816.28                                        | \$816.28                                        |
| 53                            | \$643.19                                        | \$643.19                                        | \$707.51                                        | \$707.51                                        | \$752.61                                        | \$752.61                                        | \$816.28                                        | \$816.28                                        | \$835.23                                        | \$835.23                                        |
| 54                            | \$673.14                                        | \$673.14                                        | \$740.30                                        | \$740.30                                        | \$782.42                                        | \$782.42                                        | \$835.23                                        | \$835.23                                        | \$854.18                                        | \$854.18                                        |
| 55                            | \$703.09                                        | \$703.09                                        | \$773.40                                        | \$773.40                                        | \$811.31                                        | \$811.31                                        | \$854.18                                        | \$854.18                                        | \$873.13                                        | \$873.13                                        |
| 56                            | \$735.57                                        | \$735.57                                        | \$809.03                                        | \$809.03                                        | \$848.69                                        | \$848.69                                        | \$873.13                                        | \$873.13                                        | \$892.08                                        | \$892.08                                        |
| 57                            | \$768.36                                        | \$768.36                                        | \$845.29                                        | \$845.29                                        | \$886.63                                        | \$886.63                                        | \$892.08                                        | \$892.08                                        | \$911.02                                        | \$911.02                                        |
| 58                            | \$803.36                                        | \$803.36                                        | \$883.76                                        | \$883.76                                        | \$925.06                                        | \$925.06                                        | \$911.02                                        | \$911.02                                        | \$930.97                                        | \$930.97                                        |
| 59                            | \$820.70                                        | \$820.70                                        | \$902.67                                        | \$902.67                                        | \$944.59                                        | \$944.59                                        | \$930.97                                        | \$930.97                                        | \$950.88                                        | \$950.88                                        |
| 60                            | \$855.69                                        | \$855.69                                        | \$941.14                                        | \$941.14                                        | \$983.12                                        | \$983.12                                        | \$950.88                                        | \$950.88                                        | \$966.37                                        | \$966.37                                        |
| 61                            | \$885.96                                        | \$885.96                                        | \$974.56                                        | \$974.56                                        | \$1,001.93                                      | \$1,001.93                                      | \$966.37                                        | \$966.37                                        | \$983.62                                        | \$983.62                                        |
| 62                            | \$905.83                                        | \$905.83                                        | \$996.31                                        | \$996.31                                        | \$1,020.50                                      | \$1,020.50                                      | \$983.62                                        | \$983.62                                        | \$1,000.87                                      | \$1,000.87                                      |
| 63                            | \$930.73                                        | \$930.73                                        | \$1,023.74                                      | \$1,023.74                                      | \$1,048.56                                      | \$1,048.56                                      | \$1,000.87                                      | \$1,000.87                                      | \$1,019.72                                      | \$1,019.72                                      |
| 64+                           | \$945.87                                        | \$945.87                                        | \$1,040.45                                      | \$1,040.45                                      | \$1,065.61                                      | \$1,065.61                                      | \$1,019.72                                      | \$1,019.72                                      | \$1,038.63                                      | \$1,038.63                                      |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010098                                  | 22444PA0010098                                  | 22444PA0010098                                  | 22444PA0010106                                  | 22444PA0010106                                  | 22444PA0010135                               | 22444PA0010136                               | 22444PA0010137                               | 22444PA0010138                               | 22444PA0010138                               |
|-------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010090                                  | 22444PA0010098                                  | 22444PA0010098                                  | 22444PA0010106                                  | 22444PA0010106                                  | 22444PA0010135                               | 22444PA0010136                               | 22444PA0010137                               | 22444PA0010138                               | 22444PA0010138                               |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 30/60/5000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 30/60/7000 | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace All-Access HMO 40/80/8400 | Geisinger Marketplace Premier HMO 20/50/3250 | Geisinger Marketplace Premier HMO 30/60/7000 | Geisinger Marketplace Premier HMO 40/80/8400 | Geisinger Marketplace Premier HMO 20/50/3250 | Geisinger Marketplace Premier HMO 20/50/3250 |
| Form # =>                     | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-362-F Rev. 1/23                        | M-152-362-F Rev. 1/23                        | M-152-362-F Rev. 1/23                        | M-152-362-F Rev. 1/23                        | M-152-362-F Rev. 1/23                        |
| Rating Area =>                | Rating Area 5                                   | Rating Area 2                                   | Rating Area 5                                   | Rating Area 2                                   | Rating Area 5                                   | Rating Area 6                                | Rating Area 6                                | Rating Area 6                                | Rating Area 3                                | Rating Area 6                                |
| Network =>                    | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace Premier HMO            | Geisinger Marketplace Premier HMO            | Geisinger Marketplace Premier HMO            | Geisinger Marketplace Premier HMO            | Geisinger Marketplace Premier HMO            |
| Metal =>                      | Silver                                          | Silver                                          | Silver                                          | Bronze                                          | Bronze                                          | Gold                                         | Silver                                       | Bronze                                       | Gold                                         | Gold                                         |
| Deductible =>                 | Med: \$5,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Combined: \$8,400                               | Combined: \$8,400                               | Med: \$3,250 / Rx: \$0                       | Med: \$7,000 / Rx: \$500                     | Combined: \$8,400                            | Med: \$3,250 / Rx: \$0                       | Med: \$3,250 / Rx: \$0                       |
| Coinurance =>                 | 30%                                             | 30%                                             | 30%                                             | 0%                                              | 0%                                              | 30%                                          | 30%                                          | 0%                                           | 30%                                          | 30%                                          |
| Copays =>                     | \$30 / \$60                                     | \$30 / \$60                                     | \$30 / \$60                                     | \$40 / \$80                                     | \$40 / \$80                                     | \$20 / \$50                                  | \$30 / \$60                                  | \$40 / \$80                                  | \$20 / \$50                                  | \$20 / \$50                                  |
| OOP Maximum =>                | \$9,000                                         | \$9,100                                         | \$9,100                                         | \$8,550                                         | \$8,550                                         | \$8,700                                      | \$9,100                                      | \$8,550                                      | \$8,700                                      | \$8,700                                      |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                          | Yes                                          | Yes                                          | Yes                                          | Yes                                          |
| Age Band                      | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                      | Non-Tobacco                                  | Tobacco                                      | Non-Tobacco                                  | Tobacco                                      |
| 0 - 14                        | \$271.73                                        | \$271.73                                        | \$360.73                                        | \$360.73                                        | \$342.69                                        | \$342.69                                     | \$241.20                                     | \$241.20                                     | \$229.14                                     | \$229.14                                     |
| 15                            | \$295.88                                        | \$295.88                                        | \$392.79                                        | \$392.79                                        | \$373.15                                        | \$373.15                                     | \$262.64                                     | \$262.64                                     | \$249.50                                     | \$249.50                                     |
| 16                            | \$305.12                                        | \$305.12                                        | \$405.05                                        | \$405.05                                        | \$384.80                                        | \$384.80                                     | \$270.83                                     | \$270.83                                     | \$257.29                                     | \$257.29                                     |
| 17                            | \$314.35                                        | \$314.35                                        | \$417.31                                        | \$417.31                                        | \$396.45                                        | \$396.45                                     | \$279.03                                     | \$279.03                                     | \$265.08                                     | \$265.08                                     |
| 18                            | \$324.30                                        | \$324.30                                        | \$430.52                                        | \$430.52                                        | \$408.99                                        | \$408.99                                     | \$287.86                                     | \$287.86                                     | \$273.47                                     | \$273.47                                     |
| 19                            | \$334.25                                        | \$334.25                                        | \$443.72                                        | \$443.72                                        | \$421.53                                        | \$421.53                                     | \$296.69                                     | \$296.69                                     | \$281.85                                     | \$281.85                                     |
| 20                            | \$344.55                                        | \$344.55                                        | \$457.39                                        | \$457.39                                        | \$434.52                                        | \$434.52                                     | \$305.83                                     | \$305.83                                     | \$290.54                                     | \$290.54                                     |
| 21                            | \$355.21                                        | \$355.21                                        | \$471.54                                        | \$471.54                                        | \$447.97                                        | \$447.97                                     | \$315.29                                     | \$315.29                                     | \$299.53                                     | \$299.53                                     |
| 22                            | \$355.21                                        | \$355.21                                        | \$471.54                                        | \$471.54                                        | \$447.97                                        | \$447.97                                     | \$315.29                                     | \$315.29                                     | \$299.53                                     | \$299.53                                     |
| 23                            | \$355.21                                        | \$355.21                                        | \$471.54                                        | \$471.54                                        | \$447.97                                        | \$447.97                                     | \$315.29                                     | \$315.29                                     | \$299.53                                     | \$299.53                                     |
| 24                            | \$355.21                                        | \$355.21                                        | \$471.54                                        | \$471.54                                        | \$447.97                                        | \$447.97                                     | \$315.29                                     | \$315.29                                     | \$299.53                                     | \$299.53                                     |
| 25                            | \$356.62                                        | \$356.62                                        | \$473.43                                        | \$473.43                                        | \$449.75                                        | \$449.75                                     | \$316.55                                     | \$316.55                                     | \$300.72                                     | \$300.72                                     |
| 26                            | \$363.73                                        | \$363.73                                        | \$482.86                                        | \$482.86                                        | \$458.71                                        | \$458.71                                     | \$322.86                                     | \$322.86                                     | \$306.71                                     | \$306.71                                     |
| 27                            | \$372.25                                        | \$372.25                                        | \$494.17                                        | \$494.17                                        | \$453.69                                        | \$453.69                                     | \$332.42                                     | \$332.42                                     | \$313.90                                     | \$313.90                                     |
| 28                            | \$386.11                                        | \$386.11                                        | \$512.56                                        | \$512.56                                        | \$486.94                                        | \$486.94                                     | \$355.02                                     | \$355.02                                     | \$335.58                                     | \$335.58                                     |
| 29                            | \$397.47                                        | \$397.47                                        | \$527.65                                        | \$527.65                                        | \$501.27                                        | \$501.27                                     | \$358.12                                     | \$358.12                                     | \$338.12                                     | \$338.12                                     |
| 30                            | \$403.16                                        | \$403.16                                        | \$535.20                                        | \$535.20                                        | \$508.44                                        | \$508.44                                     | \$359.85                                     | \$359.85                                     | \$339.96                                     | \$339.96                                     |
| 31                            | \$411.68                                        | \$411.68                                        | \$546.51                                        | \$546.51                                        | \$519.19                                        | \$519.19                                     | \$365.42                                     | \$365.42                                     | \$347.15                                     | \$347.15                                     |
| 32                            | \$420.21                                        | \$420.21                                        | \$557.83                                        | \$557.83                                        | \$529.94                                        | \$529.94                                     | \$372.99                                     | \$372.99                                     | \$354.34                                     | \$354.34                                     |
| 33                            | \$425.53                                        | \$425.53                                        | \$564.90                                        | \$564.90                                        | \$536.66                                        | \$536.66                                     | \$377.72                                     | \$377.72                                     | \$358.83                                     | \$358.83                                     |
| 34                            | \$431.22                                        | \$431.22                                        | \$572.45                                        | \$572.45                                        | \$543.83                                        | \$543.83                                     | \$382.76                                     | \$382.76                                     | \$363.62                                     | \$363.62                                     |
| 35                            | \$434.06                                        | \$434.06                                        | \$576.22                                        | \$576.22                                        | \$547.41                                        | \$547.41                                     | \$385.28                                     | \$385.28                                     | \$366.02                                     | \$366.02                                     |
| 36                            | \$436.90                                        | \$436.90                                        | \$579.99                                        | \$579.99                                        | \$550.99                                        | \$550.99                                     | \$387.81                                     | \$387.81                                     | \$368.42                                     | \$368.42                                     |
| 37                            | \$439.74                                        | \$439.74                                        | \$583.77                                        | \$583.77                                        | \$554.58                                        | \$554.58                                     | \$390.33                                     | \$390.33                                     | \$370.81                                     | \$370.81                                     |
| 38                            | \$442.58                                        | \$442.58                                        | \$587.54                                        | \$587.54                                        | \$558.16                                        | \$558.16                                     | \$392.85                                     | \$392.85                                     | \$373.21                                     | \$373.21                                     |
| 39                            | \$448.27                                        | \$448.27                                        | \$595.08                                        | \$595.08                                        | \$565.33                                        | \$565.33                                     | \$397.89                                     | \$397.89                                     | \$378.00                                     | \$378.00                                     |
| 40                            | \$453.95                                        | \$453.95                                        | \$602.63                                        | \$602.63                                        | \$572.50                                        | \$572.50                                     | \$402.94                                     | \$402.94                                     | \$382.79                                     | \$382.79                                     |
| 41                            | \$462.47                                        | \$462.47                                        | \$613.95                                        | \$613.95                                        | \$583.25                                        | \$583.25                                     | \$410.51                                     | \$410.51                                     | \$389.98                                     | \$389.98                                     |
| 42                            | \$470.64                                        | \$470.64                                        | \$624.79                                        | \$624.79                                        | \$593.55                                        | \$593.55                                     | \$417.76                                     | \$417.76                                     | \$396.87                                     | \$396.87                                     |
| 43                            | \$482.01                                        | \$482.01                                        | \$639.88                                        | \$639.88                                        | \$607.89                                        | \$607.89                                     | \$427.85                                     | \$427.85                                     | \$406.45                                     | \$406.45                                     |
| 44                            | \$496.22                                        | \$496.22                                        | \$658.74                                        | \$658.74                                        | \$625.80                                        | \$625.80                                     | \$440.46                                     | \$440.46                                     | \$418.44                                     | \$418.44                                     |
| 45                            | \$512.91                                        | \$512.91                                        | \$680.90                                        | \$680.90                                        | \$646.86                                        | \$646.86                                     | \$455.28                                     | \$455.28                                     | \$432.51                                     | \$432.51                                     |
| 46                            | \$532.80                                        | \$532.80                                        | \$707.31                                        | \$707.31                                        | \$671.94                                        | \$671.94                                     | \$472.93                                     | \$472.93                                     | \$449.29                                     | \$449.29                                     |
| 47                            | \$555.18                                        | \$555.18                                        | \$737.02                                        | \$737.02                                        | \$700.17                                        | \$700.17                                     | \$492.80                                     | \$492.80                                     | \$468.16                                     | \$468.16                                     |
| 48                            | \$580.76                                        | \$580.76                                        | \$770.97                                        | \$770.97                                        | \$732.42                                        | \$732.42                                     | \$515.50                                     | \$515.50                                     | \$489.72                                     | \$489.72                                     |
| 49                            | \$605.98                                        | \$605.98                                        | \$804.45                                        | \$804.45                                        | \$764.22                                        | \$764.22                                     | \$537.88                                     | \$537.88                                     | \$510.99                                     | \$510.99                                     |
| 50                            | \$634.39                                        | \$634.39                                        | \$842.17                                        | \$842.17                                        | \$800.06                                        | \$800.06                                     | \$563.11                                     | \$563.11                                     | \$534.95                                     | \$534.95                                     |
| 51                            | \$662.45                                        | \$662.45                                        | \$879.42                                        | \$879.42                                        | \$835.45                                        | \$835.45                                     | \$589.12                                     | \$589.12                                     | \$558.61                                     | \$558.61                                     |
| 52                            | \$693.36                                        | \$693.36                                        | \$920.45                                        | \$920.45                                        | \$874.42                                        | \$874.42                                     | \$615.44                                     | \$615.44                                     | \$584.67                                     | \$584.67                                     |
| 53                            | \$724.61                                        | \$724.61                                        | \$961.94                                        | \$961.94                                        | \$913.84                                        | \$913.84                                     | \$643.19                                     | \$643.19                                     | \$611.03                                     | \$611.03                                     |
| 54                            | \$758.36                                        | \$758.36                                        | \$1,006.74                                      | \$1,006.74                                      | \$956.40                                        | \$956.40                                     | \$673.14                                     | \$673.14                                     | \$639.48                                     | \$639.48                                     |
| 55                            | \$792.10                                        | \$792.10                                        | \$1,051.53                                      | \$1,051.53                                      | \$998.96                                        | \$998.96                                     | \$703.09                                     | \$703.09                                     | \$667.94                                     | \$667.94                                     |
| 56                            | \$828.69                                        | \$828.69                                        | \$1,100.10                                      | \$1,100.10                                      | \$1,045.10                                      | \$1,045.10                                   | \$735.57                                     | \$735.57                                     | \$698.79                                     | \$698.79                                     |
| 57                            | \$865.63                                        | \$865.63                                        | \$1,149.14                                      | \$1,149.14                                      | \$1,091.69                                      | \$1,091.69                                   | \$768.36                                     | \$768.36                                     | \$729.94                                     | \$729.94                                     |
| 58                            | \$905.06                                        | \$905.06                                        | \$1,201.48                                      | \$1,201.48                                      | \$1,141.41                                      | \$1,141.41                                   | \$803.36                                     | \$803.36                                     | \$763.19                                     | \$763.19                                     |
| 59                            | \$924.59                                        | \$924.59                                        | \$1,227.42                                      | \$1,227.42                                      | \$1,166.05                                      | \$1,166.05                                   | \$827.54                                     | \$827.54                                     | \$779.66                                     | \$779.66                                     |
| 60                            | \$964.02                                        | \$964.02                                        | \$1,279.76                                      | \$1,279.76                                      | \$1,215.77                                      | \$1,215.77                                   | \$855.69                                     | \$855.69                                     | \$812.91                                     | \$812.91                                     |
| 61                            | \$998.12                                        | \$998.12                                        | \$1,325.03                                      | \$1,325.03                                      | \$1,258.78                                      | \$1,258.78                                   | \$885.96                                     | \$885.96                                     | \$841.66                                     | \$841.66                                     |
| 62                            | \$1,020.50                                      | \$1,020.50                                      | \$1,354.73                                      | \$1,354.73                                      | \$1,287.00                                      | \$1,287.00                                   | \$905.83                                     | \$905.83                                     | \$860.53                                     | \$860.53                                     |
| 63                            | \$1,048.56                                      | \$1,048.56                                      | \$1,391.99                                      | \$1,391.99                                      | \$1,322.39                                      | \$1,322.39                                   | \$930.73                                     | \$930.73                                     | \$884.20                                     | \$884.20                                     |
| 64+                           | \$1,065.61                                      | \$1,065.61                                      | \$1,414.62                                      | \$1,414.62                                      | \$1,343.89                                      | \$1,343.89                                   | \$945.87                                     | \$945.87                                     | \$898.57                                     | \$898.57                                     |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010139                                  | 22444PA0010139                                  | 22444PA0010140                                  | 22444PA0010140                                  | 22444PA0010141                                  | 22444PA0010142                                  | 22444PA0010143                                  | 22444PA0010144                                   | 22444PA0010144                                   | 22444PA0010146                                   |
|-------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010139                                  | 22444PA0010139                                  | 22444PA0010140                                  | 22444PA0010140                                  | 22444PA0010141                                  | 22444PA0010142                                  | 22444PA0010143                                  | 22444PA0010144                                   | 22444PA0010144                                   | 22444PA0010146                                   |
| Plan Marketing Name =>        | Geisinger Marketplace<br>Premier HMO 30/60/7000 | Geisinger Marketplace<br>Premier HMO 30/60/7000 | Geisinger Marketplace<br>Premier HMO 40/80/8400 | Geisinger Marketplace<br>Premier HMO 40/80/8400 | Geisinger Marketplace<br>Premier HMO 20/50/3250 | Geisinger Marketplace<br>Premier HMO 30/60/7000 | Geisinger Marketplace<br>Premier HMO 40/80/8400 | Geisinger Marketplace All-<br>Access HMO 25/45/0 | Geisinger Marketplace All-<br>Access HMO 25/45/0 | Geisinger Marketplace All-<br>Access HMO 25/45/0 |
| Form # =>                     | M-152-362-F Rev. 1/23                           | M-152-362-F Rev. 1/23                           | M-152-362-F Rev. 1/23                           | M-152-362-F Rev. 1/23                           | M-152-362-F Rev. 1/23                           | M-152-362-F Rev. 1/23                           | M-152-362-F Rev. 1/23                           | M-152-176-F Rev. 1/23                            | M-152-176-F Rev. 1/23                            | M-152-176-F Rev. 1/23                            |
| Rating Area =>                | Rating Area 3                                   | Rating Area 6                                   | Rating Area 3                                   | Rating Area 3                                   | Rating Area 3                                   | Rating Area 3                                   | Rating Area 3                                   | Rating Area 2                                    | Rating Area 5                                    | Rating Area 3                                    |
| Network =>                    | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace<br>Premier HMO            | Geisinger Marketplace All-<br>Access HMO         | Geisinger Marketplace All-<br>Access HMO         | Geisinger Marketplace All-<br>Access HMO         |
| Metal =>                      | Silver                                          | Silver                                          | Bronze                                          | Bronze                                          | Bronze                                          | Gold                                            | Silver                                          | Bronze                                           | Gold                                             | Gold                                             |
| Deductible =>                 | Med: \$7,000 / Rx: \$500                        | Med: \$7,000 / Rx: \$500                        | Combined: \$8,400                               | Combined: \$8,400                               | Med: \$3,250 / Rx: \$0                          | Med: \$7,000 / Rx: \$500                        | Combined: \$8,400                               | Med: \$0 / Rx: \$500                             | Med: \$0 / Rx: \$500                             | Med: \$0 / Rx: \$500                             |
| Coinsurance =>                | 30%                                             | 30%                                             | 0%                                              | 0%                                              | 30%                                             | 30%                                             | 0%                                              | 20%                                              | 20%                                              | 20%                                              |
| Copays =>                     | \$30 / \$60                                     | \$30 / \$60                                     | \$40 / \$80                                     | \$40 / \$80                                     | \$20 / \$50                                     | \$30 / \$60                                     | \$40 / \$80                                     | \$25 / \$45                                      | \$25 / \$45                                      | \$25 / \$45                                      |
| OOP Maximum =>                | \$9,100                                         | \$9,100                                         | \$8,550                                         | \$8,550                                         | \$8,700                                         | \$9,100                                         | \$8,550                                         | \$9,100                                          | \$9,100                                          | \$9,100                                          |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                              | Yes                                              | Yes                                              |
| Age Band                      | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                          | Non-Tobacco                                      | Tobacco                                          |
| 0 - 14                        | \$322.13                                        | \$322.13                                        | \$339.08                                        | \$339.08                                        | \$215.39                                        | \$215.39                                        | \$226.72                                        | \$226.72                                         | \$285.69                                         | \$285.69                                         |
| 15                            | \$350.76                                        | \$350.76                                        | \$369.22                                        | \$369.22                                        | \$234.53                                        | \$234.53                                        | \$246.88                                        | \$246.88                                         | \$311.08                                         | \$311.08                                         |
| 16                            | \$361.71                                        | \$361.71                                        | \$380.75                                        | \$380.75                                        | \$241.85                                        | \$241.85                                        | \$254.58                                        | \$254.58                                         | \$320.79                                         | \$320.79                                         |
| 17                            | \$372.66                                        | \$372.66                                        | \$392.27                                        | \$392.27                                        | \$249.17                                        | \$249.17                                        | \$262.29                                        | \$262.29                                         | \$330.50                                         | \$330.50                                         |
| 18                            | \$384.45                                        | \$384.45                                        | \$404.68                                        | \$404.68                                        | \$257.06                                        | \$257.06                                        | \$270.59                                        | \$270.59                                         | \$340.96                                         | \$340.96                                         |
| 19                            | \$396.24                                        | \$396.24                                        | \$417.10                                        | \$417.10                                        | \$264.94                                        | \$264.94                                        | \$278.89                                        | \$278.89                                         | \$351.41                                         | \$351.41                                         |
| 20                            | \$408.45                                        | \$408.45                                        | \$429.95                                        | \$429.95                                        | \$273.11                                        | \$273.11                                        | \$287.48                                        | \$287.48                                         | \$362.24                                         | \$362.24                                         |
| 21                            | \$421.09                                        | \$463.20                                        | \$443.25                                        | \$487.58                                        | \$281.56                                        | \$309.71                                        | \$296.38                                        | \$326.01                                         | \$373.45                                         | \$410.80                                         |
| 22                            | \$421.09                                        | \$463.20                                        | \$443.25                                        | \$487.58                                        | \$281.56                                        | \$309.71                                        | \$296.38                                        | \$326.01                                         | \$373.45                                         | \$410.80                                         |
| 23                            | \$421.09                                        | \$463.20                                        | \$443.25                                        | \$487.58                                        | \$281.56                                        | \$309.71                                        | \$296.38                                        | \$326.01                                         | \$373.45                                         | \$410.80                                         |
| 24                            | \$421.09                                        | \$463.20                                        | \$443.25                                        | \$487.58                                        | \$281.56                                        | \$309.71                                        | \$296.38                                        | \$326.01                                         | \$373.45                                         | \$410.80                                         |
| 25                            | \$422.77                                        | \$464.88                                        | \$445.02                                        | \$489.34                                        | \$282.68                                        | \$310.83                                        | \$297.56                                        | \$327.19                                         | \$374.94                                         | \$412.28                                         |
| 26                            | \$431.19                                        | \$474.14                                        | \$453.88                                        | \$499.10                                        | \$288.31                                        | \$317.03                                        | \$303.48                                        | \$333.71                                         | \$382.41                                         | \$420.50                                         |
| 27                            | \$441.30                                        | \$485.51                                        | \$464.52                                        | \$511.06                                        | \$295.07                                        | \$324.63                                        | \$310.60                                        | \$341.72                                         | \$391.37                                         | \$430.58                                         |
| 28                            | \$457.72                                        | \$503.62                                        | \$481.81                                        | \$530.12                                        | \$306.05                                        | \$336.74                                        | \$322.16                                        | \$354.46                                         | \$405.94                                         | \$446.64                                         |
| 29                            | \$471.19                                        | \$518.36                                        | \$495.99                                        | \$545.64                                        | \$315.06                                        | \$346.59                                        | \$331.64                                        | \$364.83                                         | \$417.89                                         | \$459.71                                         |
| 30                            | \$477.93                                        | \$525.93                                        | \$503.09                                        | \$553.62                                        | \$319.56                                        | \$351.66                                        | \$336.38                                        | \$370.17                                         | \$423.86                                         | \$466.43                                         |
| 31                            | \$488.04                                        | \$536.88                                        | \$513.72                                        | \$565.14                                        | \$326.32                                        | \$358.98                                        | \$343.50                                        | \$377.87                                         | \$432.82                                         | \$476.14                                         |
| 32                            | \$498.14                                        | \$547.83                                        | \$524.36                                        | \$576.66                                        | \$333.08                                        | \$366.30                                        | \$350.61                                        | \$385.58                                         | \$441.79                                         | \$485.85                                         |
| 33                            | \$504.46                                        | \$554.99                                        | \$531.01                                        | \$584.20                                        | \$337.30                                        | \$371.09                                        | \$355.05                                        | \$390.62                                         | \$447.39                                         | \$492.20                                         |
| 34                            | \$511.20                                        | \$562.15                                        | \$538.10                                        | \$591.73                                        | \$341.81                                        | \$375.87                                        | \$359.80                                        | \$395.66                                         | \$453.36                                         | \$498.55                                         |
| 35                            | \$514.57                                        | \$565.94                                        | \$541.65                                        | \$595.72                                        | \$344.06                                        | \$378.41                                        | \$362.17                                        | \$398.32                                         | \$456.35                                         | \$501.91                                         |
| 36                            | \$517.93                                        | \$569.73                                        | \$545.19                                        | \$599.71                                        | \$346.31                                        | \$380.94                                        | \$364.54                                        | \$400.99                                         | \$459.34                                         | \$505.27                                         |
| 37                            | \$521.30                                        | \$573.52                                        | \$548.74                                        | \$603.70                                        | \$348.56                                        | \$383.48                                        | \$366.91                                        | \$403.66                                         | \$462.33                                         | \$508.63                                         |
| 38                            | \$524.67                                        | \$577.31                                        | \$552.29                                        | \$607.69                                        | \$350.82                                        | \$386.01                                        | \$369.28                                        | \$406.33                                         | \$465.31                                         | \$511.99                                         |
| 39                            | \$531.41                                        | \$584.47                                        | \$559.38                                        | \$615.23                                        | \$355.32                                        | \$390.80                                        | \$374.02                                        | \$411.36                                         | \$471.29                                         | \$518.34                                         |
| 40                            | \$538.15                                        | \$592.05                                        | \$566.47                                        | \$623.21                                        | \$359.83                                        | \$395.86                                        | \$378.76                                        | \$416.70                                         | \$477.26                                         | \$525.07                                         |
| 41                            | \$548.25                                        | \$602.99                                        | \$577.11                                        | \$634.73                                        | \$366.58                                        | \$403.18                                        | \$385.88                                        | \$424.40                                         | \$486.23                                         | \$534.77                                         |
| 42                            | \$557.94                                        | \$613.94                                        | \$587.30                                        | \$646.25                                        | \$373.06                                        | \$410.50                                        | \$392.69                                        | \$432.11                                         | \$494.82                                         | \$544.48                                         |
| 43                            | \$571.41                                        | \$628.68                                        | \$601.49                                        | \$661.77                                        | \$382.07                                        | \$420.36                                        | \$402.18                                        | \$442.48                                         | \$506.77                                         | \$557.55                                         |
| 44                            | \$588.26                                        | \$647.21                                        | \$619.22                                        | \$681.27                                        | \$393.33                                        | \$432.75                                        | \$414.03                                        | \$455.52                                         | \$521.70                                         | \$573.99                                         |
| 45                            | \$608.05                                        | \$668.68                                        | \$640.05                                        | \$703.88                                        | \$406.56                                        | \$447.11                                        | \$427.96                                        | \$470.64                                         | \$539.26                                         | \$593.03                                         |
| 46                            | \$631.63                                        | \$694.79                                        | \$664.87                                        | \$731.36                                        | \$422.33                                        | \$464.56                                        | \$444.56                                        | \$489.01                                         | \$560.17                                         | \$616.19                                         |
| 47                            | \$658.16                                        | \$723.84                                        | \$692.80                                        | \$761.94                                        | \$440.07                                        | \$483.99                                        | \$463.23                                        | \$509.46                                         | \$583.70                                         | \$641.95                                         |
| 48                            | \$688.47                                        | \$757.53                                        | \$724.71                                        | \$797.40                                        | \$460.34                                        | \$506.51                                        | \$484.57                                        | \$533.17                                         | \$610.58                                         | \$671.83                                         |
| 49                            | \$718.37                                        | \$790.38                                        | \$756.18                                        | \$831.97                                        | \$480.33                                        | \$528.48                                        | \$505.61                                        | \$556.29                                         | \$637.10                                         | \$700.96                                         |
| 50                            | \$752.06                                        | \$827.43                                        | \$791.64                                        | \$870.98                                        | \$502.85                                        | \$553.25                                        | \$529.82                                        | \$582.37                                         | \$666.97                                         | \$733.82                                         |
| 51                            | \$785.32                                        | \$864.07                                        | \$826.66                                        | \$909.54                                        | \$525.10                                        | \$577.75                                        | \$552.73                                        | \$608.16                                         | \$696.48                                         | \$766.31                                         |
| 52                            | \$821.96                                        | \$904.07                                        | \$865.22                                        | \$951.65                                        | \$549.59                                        | \$604.50                                        | \$578.52                                        | \$636.31                                         | \$728.97                                         | \$801.79                                         |
| 53                            | \$859.01                                        | \$944.91                                        | \$904.22                                        | \$994.65                                        | \$574.37                                        | \$631.81                                        | \$604.60                                        | \$665.06                                         | \$761.83                                         | \$838.01                                         |
| 54                            | \$899.02                                        | \$988.71                                        | \$946.33                                        | \$1,040.74                                      | \$601.12                                        | \$661.09                                        | \$632.75                                        | \$695.88                                         | \$797.31                                         | \$876.85                                         |
| 55                            | \$939.02                                        | \$1,032.92                                      | \$988.44                                        | \$1,087.28                                      | \$627.86                                        | \$690.65                                        | \$660.91                                        | \$727.00                                         | \$832.78                                         | \$916.06                                         |
| 56                            | \$982.39                                        | \$1,080.50                                      | \$1,034.10                                      | \$1,137.37                                      | \$656.86                                        | \$722.47                                        | \$691.44                                        | \$760.49                                         | \$871.25                                         | \$958.26                                         |
| 57                            | \$1,026.18                                      | \$1,128.93                                      | \$1,080.19                                      | \$1,188.35                                      | \$686.15                                        | \$754.84                                        | \$722.26                                        | \$794.57                                         | \$910.09                                         | \$1,001.21                                       |
| 58                            | \$1,072.92                                      | \$1,180.30                                      | \$1,129.39                                      | \$1,242.42                                      | \$717.40                                        | \$789.19                                        | \$755.16                                        | \$830.73                                         | \$951.54                                         | \$1,046.77                                       |
| 59                            | \$1,096.08                                      | \$1,205.57                                      | \$1,153.77                                      | \$1,269.02                                      | \$732.88                                        | \$806.09                                        | \$771.46                                        | \$848.51                                         | \$972.08                                         | \$1,069.18                                       |
| 60                            | \$1,142.82                                      | \$1,256.94                                      | \$1,202.97                                      | \$1,323.09                                      | \$764.14                                        | \$840.44                                        | \$804.35                                        | \$884.67                                         | \$1,013.53                                       | \$1,114.74                                       |
| 61                            | \$1,183.25                                      | \$1,301.57                                      | \$1,245.52                                      | \$1,370.08                                      | \$791.17                                        | \$870.28                                        | \$832.81                                        | \$916.09                                         | \$1,049.38                                       | \$1,154.32                                       |
| 62                            | \$1,209.78                                      | \$1,330.63                                      | \$1,273.45                                      | \$1,400.66                                      | \$808.90                                        | \$889.71                                        | \$851.48                                        | \$936.54                                         | \$1,072.91                                       | \$1,180.09                                       |
| 63                            | \$1,243.04                                      | \$1,367.26                                      | \$1,308.47                                      | \$1,439.22                                      | \$831.15                                        | \$914.20                                        | \$874.89                                        | \$962.32                                         | \$1,102.41                                       | \$1,212.58                                       |
| 64+                           | \$1,263.25                                      | \$1,389.58                                      | \$1,329.74                                      | \$1,462.72                                      | \$844.66                                        | \$929.13                                        | \$889.12                                        | \$978.03                                         | \$1,120.34                                       | \$1,232.37                                       |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010146                               | 22444PA0010146                               | 22444PA0010152                               | 22444PA0010153                               | 22444PA0010153                               | 22444PA0010157                                  | 22444PA0010157                                  | 22444PA0010159                                  | 22444PA0010159                                  | 22444PA0010159                                  |
|-------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010146                               | 22444PA0010146                               | 22444PA0010152                               | 22444PA0010153                               | 22444PA0010153                               | 22444PA0010157                                  | 22444PA0010157                                  | 22444PA0010159                                  | 22444PA0010159                                  | 22444PA0010159                                  |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 25/45/0 | Geisinger Marketplace All-Access HMO 25/45/0 | Geisinger Marketplace All-Access HMO 25/45/0 | Geisinger Marketplace All-Access HMO 25/45/0 | Geisinger Marketplace All-Access HMO 25/45/0 | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/2500 |
| Form # =>                     | M-152-176-F Rev. 1/23                        | M-152-176-F Rev. 1/23                        | M-152-176-F Rev. 1/23                        | M-152-176-F Rev. 1/23                        | M-152-176-F Rev. 1/23                        | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           |
| Rating Area =>                | Rating Area 6                                | Rating Area 9                                | Rating Area 6                                | Rating Area 6                                | Rating Area 9                                | Rating Area 2                                   | Rating Area 5                                   | Rating Area 3                                   | Rating Area 6                                   | Rating Area 9                                   |
| Network =>                    | Geisinger Marketplace All-Access HMO         | Geisinger Marketplace All-Access HMO         | Geisinger Marketplace All-Access HMO         | Geisinger Marketplace All-Access HMO         | Geisinger Marketplace All-Access HMO         | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            |
| Metal =>                      | Gold                                         | Gold                                         | Gold                                         | Gold                                         | Gold                                         | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            |
| Deductible =>                 | Med: \$0 / Rx: \$500                         | Med: \$0 / Rx: \$500                         | Med: \$0 / Rx: \$500                         | Med: \$0 / Rx: \$500                         | Med: \$0 / Rx: \$500                         | Med: \$0 / Rx: \$500                            | Med: \$2,500 / Rx: \$500                        | Med: \$2,500 / Rx: \$500                        | Med: \$2,500 / Rx: \$500                        | Med: \$2,500 / Rx: \$500                        |
| Coinurance =>                 | 20%                                          | 20%                                          | 20%                                          | 20%                                          | 20%                                          | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             |
| Copays =>                     | \$25 / \$45                                  | \$25 / \$45                                  | \$25 / \$45                                  | \$25 / \$45                                  | \$25 / \$45                                  | \$25 / \$45                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     |
| OOP Maximum =>                | \$9,100                                      | \$9,100                                      | \$9,100                                      | \$9,100                                      | \$9,100                                      | \$9,100                                         | \$6,500                                         | \$6,500                                         | \$6,500                                         | \$6,500                                         |
| Pediatric Dental (Yes/No) =>  | Yes                                          | Yes                                          | Yes                                          | Yes                                          | Yes                                          | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             |
| Age Band                      | Non-Tobacco                                  | Tobacco                                      | Non-Tobacco                                  | Tobacco                                      | Non-Tobacco                                  | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         |
| 0 - 14                        | \$364.34                                     | \$364.34                                     | \$437.21                                     | \$437.21                                     | \$364.34                                     | \$364.34                                        | \$455.43                                        | \$455.43                                        | \$437.21                                        | \$437.21                                        |
| 15                            | \$396.73                                     | \$396.73                                     | \$476.08                                     | \$476.08                                     | \$396.73                                     | \$396.73                                        | \$495.91                                        | \$495.91                                        | \$476.08                                        | \$476.08                                        |
| 16                            | \$409.11                                     | \$409.11                                     | \$490.93                                     | \$490.93                                     | \$409.11                                     | \$409.11                                        | \$511.39                                        | \$511.39                                        | \$490.93                                        | \$490.93                                        |
| 17                            | \$421.50                                     | \$421.50                                     | \$505.79                                     | \$505.79                                     | \$421.50                                     | \$421.50                                        | \$526.87                                        | \$526.87                                        | \$505.79                                        | \$505.79                                        |
| 18                            | \$434.83                                     | \$434.83                                     | \$521.80                                     | \$521.80                                     | \$434.83                                     | \$434.83                                        | \$543.54                                        | \$543.54                                        | \$521.80                                        | \$521.80                                        |
| 19                            | \$448.17                                     | \$448.17                                     | \$537.80                                     | \$537.80                                     | \$448.17                                     | \$448.17                                        | \$560.21                                        | \$560.21                                        | \$537.80                                        | \$537.80                                        |
| 20                            | \$461.98                                     | \$461.98                                     | \$554.37                                     | \$554.37                                     | \$461.98                                     | \$461.98                                        | \$577.47                                        | \$577.47                                        | \$554.37                                        | \$554.37                                        |
| 21                            | \$476.27                                     | \$523.90                                     | \$571.52                                     | \$628.68                                     | \$476.27                                     | \$523.90                                        | \$595.34                                        | \$654.87                                        | \$571.52                                        | \$628.68                                        |
| 22                            | \$476.27                                     | \$523.90                                     | \$571.52                                     | \$628.68                                     | \$476.27                                     | \$523.90                                        | \$595.34                                        | \$654.87                                        | \$571.52                                        | \$628.68                                        |
| 23                            | \$476.27                                     | \$523.90                                     | \$571.52                                     | \$628.68                                     | \$476.27                                     | \$523.90                                        | \$595.34                                        | \$654.87                                        | \$571.52                                        | \$628.68                                        |
| 24                            | \$476.27                                     | \$523.90                                     | \$571.52                                     | \$628.68                                     | \$476.27                                     | \$523.90                                        | \$595.34                                        | \$654.87                                        | \$571.52                                        | \$628.68                                        |
| 25                            | \$478.17                                     | \$525.80                                     | \$573.81                                     | \$630.96                                     | \$478.17                                     | \$525.80                                        | \$597.71                                        | \$657.25                                        | \$573.81                                        | \$630.96                                        |
| 26                            | \$487.70                                     | \$536.28                                     | \$585.24                                     | \$643.53                                     | \$487.70                                     | \$536.28                                        | \$609.62                                        | \$670.34                                        | \$585.24                                        | \$643.53                                        |
| 27                            | \$499.13                                     | \$549.13                                     | \$598.95                                     | \$658.96                                     | \$499.13                                     | \$549.13                                        | \$623.91                                        | \$686.42                                        | \$598.95                                        | \$658.96                                        |
| 28                            | \$517.70                                     | \$569.61                                     | \$621.24                                     | \$683.54                                     | \$517.70                                     | \$569.61                                        | \$647.13                                        | \$712.02                                        | \$621.24                                        | \$683.54                                        |
| 29                            | \$532.94                                     | \$586.28                                     | \$639.53                                     | \$703.54                                     | \$532.94                                     | \$586.28                                        | \$666.18                                        | \$732.85                                        | \$639.53                                        | \$703.54                                        |
| 30                            | \$540.56                                     | \$594.86                                     | \$648.67                                     | \$713.83                                     | \$540.56                                     | \$594.86                                        | \$675.70                                        | \$743.57                                        | \$648.67                                        | \$713.83                                        |
| 31                            | \$551.99                                     | \$607.24                                     | \$662.39                                     | \$728.69                                     | \$551.99                                     | \$607.24                                        | \$689.99                                        | \$759.05                                        | \$662.39                                        | \$728.69                                        |
| 32                            | \$563.42                                     | \$619.62                                     | \$676.11                                     | \$743.55                                     | \$563.42                                     | \$619.62                                        | \$704.28                                        | \$774.55                                        | \$676.11                                        | \$743.55                                        |
| 33                            | \$570.57                                     | \$627.72                                     | \$684.68                                     | \$753.26                                     | \$570.57                                     | \$627.72                                        | \$713.21                                        | \$784.65                                        | \$684.68                                        | \$753.26                                        |
| 34                            | \$578.19                                     | \$635.82                                     | \$693.82                                     | \$762.98                                     | \$578.19                                     | \$635.82                                        | \$722.73                                        | \$794.77                                        | \$693.82                                        | \$762.98                                        |
| 35                            | \$582.00                                     | \$640.10                                     | \$698.40                                     | \$768.12                                     | \$582.00                                     | \$640.10                                        | \$727.50                                        | \$800.13                                        | \$698.40                                        | \$768.12                                        |
| 36                            | \$585.81                                     | \$644.39                                     | \$702.97                                     | \$773.27                                     | \$585.81                                     | \$644.39                                        | \$732.26                                        | \$805.48                                        | \$702.97                                        | \$773.27                                        |
| 37                            | \$589.62                                     | \$648.67                                     | \$707.54                                     | \$778.41                                     | \$589.62                                     | \$648.67                                        | \$737.02                                        | \$810.84                                        | \$707.54                                        | \$778.41                                        |
| 38                            | \$593.43                                     | \$652.96                                     | \$712.11                                     | \$783.55                                     | \$593.43                                     | \$652.96                                        | \$741.78                                        | \$816.20                                        | \$712.11                                        | \$783.55                                        |
| 39                            | \$601.05                                     | \$661.06                                     | \$721.26                                     | \$793.27                                     | \$601.05                                     | \$661.06                                        | \$751.31                                        | \$826.32                                        | \$721.26                                        | \$793.27                                        |
| 40                            | \$608.67                                     | \$669.63                                     | \$730.40                                     | \$803.56                                     | \$608.67                                     | \$669.63                                        | \$760.83                                        | \$837.04                                        | \$730.40                                        | \$803.56                                        |
| 41                            | \$620.10                                     | \$682.01                                     | \$744.12                                     | \$818.42                                     | \$620.10                                     | \$682.01                                        | \$775.12                                        | \$852.52                                        | \$744.12                                        | \$818.42                                        |
| 42                            | \$631.05                                     | \$694.40                                     | \$757.26                                     | \$833.27                                     | \$631.05                                     | \$694.40                                        | \$788.82                                        | \$867.99                                        | \$757.26                                        | \$833.27                                        |
| 43                            | \$646.29                                     | \$711.07                                     | \$775.55                                     | \$853.28                                     | \$646.29                                     | \$711.07                                        | \$807.87                                        | \$888.83                                        | \$775.55                                        | \$853.28                                        |
| 44                            | \$665.34                                     | \$732.02                                     | \$798.41                                     | \$878.43                                     | \$665.34                                     | \$732.02                                        | \$831.68                                        | \$915.03                                        | \$798.41                                        | \$878.43                                        |
| 45                            | \$687.73                                     | \$756.31                                     | \$825.27                                     | \$907.57                                     | \$687.73                                     | \$756.31                                        | \$859.66                                        | \$945.39                                        | \$825.27                                        | \$907.57                                        |
| 46                            | \$714.40                                     | \$785.84                                     | \$857.28                                     | \$943.01                                     | \$714.40                                     | \$785.84                                        | \$893.00                                        | \$982.30                                        | \$857.28                                        | \$943.01                                        |
| 47                            | \$744.40                                     | \$818.70                                     | \$893.28                                     | \$982.44                                     | \$744.40                                     | \$818.70                                        | \$930.50                                        | \$1,023.38                                      | \$893.28                                        | \$982.44                                        |
| 48                            | \$778.69                                     | \$856.80                                     | \$934.43                                     | \$1,028.16                                   | \$778.69                                     | \$856.80                                        | \$973.37                                        | \$1,071.00                                      | \$934.43                                        | \$1,028.16                                      |
| 49                            | \$812.51                                     | \$893.95                                     | \$975.01                                     | \$1,072.74                                   | \$812.51                                     | \$893.95                                        | \$1,015.64                                      | \$1,117.44                                      | \$975.01                                        | \$1,072.74                                      |
| 50                            | \$850.61                                     | \$935.86                                     | \$1,020.73                                   | \$1,123.04                                   | \$850.61                                     | \$935.86                                        | \$1,063.26                                      | \$1,169.83                                      | \$1,020.73                                      | \$1,123.04                                      |
| 51                            | \$888.24                                     | \$977.30                                     | \$1,065.88                                   | \$1,172.76                                   | \$888.24                                     | \$977.30                                        | \$1,110.30                                      | \$1,221.62                                      | \$1,065.88                                      | \$1,172.76                                      |
| 52                            | \$929.67                                     | \$1,022.54                                   | \$1,115.61                                   | \$1,227.05                                   | \$929.67                                     | \$1,022.54                                      | \$1,162.09                                      | \$1,278.18                                      | \$1,115.61                                      | \$1,227.05                                      |
| 53                            | \$971.58                                     | \$1,068.74                                   | \$1,165.90                                   | \$1,282.49                                   | \$971.58                                     | \$1,068.74                                      | \$1,214.48                                      | \$1,335.93                                      | \$1,165.90                                      | \$1,282.49                                      |
| 54                            | \$1,016.83                                   | \$1,118.27                                   | \$1,220.19                                   | \$1,341.93                                   | \$1,016.83                                   | \$1,118.27                                      | \$1,271.03                                      | \$1,397.84                                      | \$1,220.19                                      | \$1,341.93                                      |
| 55                            | \$1,062.07                                   | \$1,168.28                                   | \$1,274.49                                   | \$1,401.94                                   | \$1,062.07                                   | \$1,168.28                                      | \$1,327.59                                      | \$1,460.35                                      | \$1,274.49                                      | \$1,401.94                                      |
| 56                            | \$1,111.13                                   | \$1,222.10                                   | \$1,333.35                                   | \$1,466.52                                   | \$1,111.13                                   | \$1,222.10                                      | \$1,388.91                                      | \$1,527.62                                      | \$1,333.35                                      | \$1,466.52                                      |
| 57                            | \$1,160.66                                   | \$1,276.87                                   | \$1,392.79                                   | \$1,532.24                                   | \$1,160.66                                   | \$1,276.87                                      | \$1,450.83                                      | \$1,596.09                                      | \$1,392.79                                      | \$1,532.24                                      |
| 58                            | \$1,213.53                                   | \$1,334.97                                   | \$1,456.23                                   | \$1,601.97                                   | \$1,213.53                                   | \$1,334.97                                      | \$1,516.91                                      | \$1,668.72                                      | \$1,456.23                                      | \$1,601.97                                      |
| 59                            | \$1,239.72                                   | \$1,363.55                                   | \$1,487.66                                   | \$1,636.26                                   | \$1,239.72                                   | \$1,363.55                                      | \$1,549.65                                      | \$1,704.44                                      | \$1,487.66                                      | \$1,636.26                                      |
| 60                            | \$1,292.59                                   | \$1,421.65                                   | \$1,551.10                                   | \$1,705.98                                   | \$1,292.59                                   | \$1,421.65                                      | \$1,615.73                                      | \$1,777.07                                      | \$1,551.10                                      | \$1,705.98                                      |
| 61                            | \$1,338.31                                   | \$1,472.14                                   | \$1,605.97                                   | \$1,766.57                                   | \$1,338.31                                   | \$1,472.14                                      | \$1,672.88                                      | \$1,840.17                                      | \$1,605.97                                      | \$1,766.57                                      |
| 62                            | \$1,368.31                                   | \$1,505.00                                   | \$1,641.97                                   | \$1,806.00                                   | \$1,368.31                                   | \$1,505.00                                      | \$1,710.39                                      | \$1,881.25                                      | \$1,641.97                                      | \$1,806.00                                      |
| 63                            | \$1,405.94                                   | \$1,546.44                                   | \$1,687.12                                   | \$1,855.72                                   | \$1,405.94                                   | \$1,546.44                                      | \$1,757.42                                      | \$1,933.04                                      | \$1,687.12                                      | \$1,855.72                                      |
| 64+                           | \$1,428.80                                   | \$1,571.68                                   | \$1,714.56                                   | \$1,886.01                                   | \$1,428.80                                   | \$1,571.68                                      | \$1,786.00                                      | \$1,964.60                                      | \$1,714.56                                      | \$1,886.01                                      |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010166                                  | 22444PA0010167                                  | 22444PA0010167                                  | 22444PA0010171                                  | 22444PA0010171                                  | 22444PA0010173                                  | 22444PA0010173                                  | 22444PA0010173                                  | 22444PA0010179                                  | 22444PA0010180                                  |
|-------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010166                                  | 22444PA0010167                                  | 22444PA0010167                                  | 22444PA0010171                                  | 22444PA0010171                                  | 22444PA0010173                                  | 22444PA0010173                                  | 22444PA0010173                                  | 22444PA0010179                                  | 22444PA0010180                                  |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/2500 | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO 25/50/4000 |
| Form # =>                     | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                           |
| Rating Area =>                | Rating Area 6                                   | Rating Area 7                                   | Rating Area 9                                   | Rating Area 2                                   | Rating Area 5                                   | Rating Area 6                                   | Rating Area 6                                   | Rating Area 9                                   | Rating Area 6                                   | Rating Area 7                                   |
| Network =>                    | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO            |
| Metal =>                      | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            | Gold                                            |
| Deductible =>                 | Med: \$2,500 / Rx: \$500                        | Med: \$2,500 / Rx: \$500                        | Med: \$2,500 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        | Med: \$4,000 / Rx: \$500                        |
| Coinsurance =>                | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             | 20%                                             |
| Copays =>                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     | \$25 / \$50                                     |
| OOP Maximum =>                | \$6,500                                         | \$6,500                                         | \$6,500                                         | \$8,500                                         | \$8,500                                         | \$8,500                                         | \$8,500                                         | \$8,500                                         | \$8,500                                         | \$8,500                                         |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             | Yes                                             |
| Age Band                      | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         | Non-Tobacco                                     | Tobacco                                         |
| 0 - 14                        | \$314.19                                        | \$314.19                                        | \$392.74                                        | \$392.74                                        | \$377.03                                        | \$377.03                                        | \$309.69                                        | \$309.69                                        | \$294.20                                        | \$294.20                                        |
| 15                            | \$342.12                                        | \$342.12                                        | \$427.65                                        | \$427.65                                        | \$410.55                                        | \$410.55                                        | \$337.22                                        | \$337.22                                        | \$320.36                                        | \$320.36                                        |
| 16                            | \$352.80                                        | \$352.80                                        | \$441.00                                        | \$441.00                                        | \$423.36                                        | \$423.36                                        | \$347.74                                        | \$347.74                                        | \$330.35                                        | \$330.35                                        |
| 17                            | \$363.48                                        | \$363.48                                        | \$454.35                                        | \$454.35                                        | \$436.18                                        | \$436.18                                        | \$358.27                                        | \$358.27                                        | \$340.35                                        | \$340.35                                        |
| 18                            | \$374.98                                        | \$374.98                                        | \$468.72                                        | \$468.72                                        | \$449.97                                        | \$449.97                                        | \$369.60                                        | \$369.60                                        | \$351.12                                        | \$351.12                                        |
| 19                            | \$386.48                                        | \$386.48                                        | \$483.10                                        | \$483.10                                        | \$463.77                                        | \$463.77                                        | \$380.94                                        | \$380.94                                        | \$361.89                                        | \$361.89                                        |
| 20                            | \$398.39                                        | \$398.39                                        | \$497.99                                        | \$497.99                                        | \$478.07                                        | \$478.07                                        | \$392.68                                        | \$392.68                                        | \$373.04                                        | \$373.04                                        |
| 21                            | \$410.72                                        | \$451.79                                        | \$513.39                                        | \$564.73                                        | \$492.86                                        | \$542.14                                        | \$404.83                                        | \$445.31                                        | \$384.58                                        | \$423.04                                        |
| 22                            | \$410.72                                        | \$451.79                                        | \$513.39                                        | \$564.73                                        | \$492.86                                        | \$542.14                                        | \$404.83                                        | \$445.31                                        | \$384.58                                        | \$423.04                                        |
| 23                            | \$410.72                                        | \$451.79                                        | \$513.39                                        | \$564.73                                        | \$492.86                                        | \$542.14                                        | \$404.83                                        | \$445.31                                        | \$384.58                                        | \$423.04                                        |
| 24                            | \$410.72                                        | \$451.79                                        | \$513.39                                        | \$564.73                                        | \$492.86                                        | \$542.14                                        | \$404.83                                        | \$445.31                                        | \$384.58                                        | \$423.04                                        |
| 25                            | \$412.35                                        | \$453.42                                        | \$515.44                                        | \$566.78                                        | \$494.82                                        | \$544.11                                        | \$406.44                                        | \$446.92                                        | \$386.12                                        | \$424.58                                        |
| 26                            | \$420.57                                        | \$462.46                                        | \$525.71                                        | \$578.08                                        | \$504.68                                        | \$554.95                                        | \$414.54                                        | \$455.83                                        | \$393.81                                        | \$433.04                                        |
| 27                            | \$430.43                                        | \$473.55                                        | \$538.03                                        | \$591.94                                        | \$516.51                                        | \$568.26                                        | \$424.25                                        | \$466.76                                        | \$403.04                                        | \$443.42                                        |
| 28                            | \$446.44                                        | \$491.21                                        | \$558.05                                        | \$614.01                                        | \$535.73                                        | \$589.45                                        | \$440.04                                        | \$484.17                                        | \$418.04                                        | \$459.96                                        |
| 29                            | \$459.59                                        | \$505.59                                        | \$574.48                                        | \$631.98                                        | \$551.50                                        | \$606.70                                        | \$452.99                                        | \$498.33                                        | \$430.34                                        | \$473.42                                        |
| 30                            | \$466.16                                        | \$512.98                                        | \$582.70                                        | \$641.22                                        | \$559.39                                        | \$615.57                                        | \$459.47                                        | \$505.62                                        | \$436.50                                        | \$480.34                                        |
| 31                            | \$476.01                                        | \$523.66                                        | \$595.02                                        | \$654.57                                        | \$571.22                                        | \$628.39                                        | \$469.19                                        | \$516.15                                        | \$445.73                                        | \$490.34                                        |
| 32                            | \$485.87                                        | \$534.34                                        | \$607.34                                        | \$667.92                                        | \$583.05                                        | \$641.20                                        | \$478.90                                        | \$526.67                                        | \$454.96                                        | \$500.34                                        |
| 33                            | \$492.03                                        | \$541.32                                        | \$615.04                                        | \$676.65                                        | \$590.44                                        | \$649.58                                        | \$484.98                                        | \$533.55                                        | \$460.73                                        | \$506.88                                        |
| 34                            | \$498.60                                        | \$548.30                                        | \$623.25                                        | \$685.37                                        | \$598.32                                        | \$657.96                                        | \$491.45                                        | \$540.44                                        | \$466.88                                        | \$513.41                                        |
| 35                            | \$501.89                                        | \$552.00                                        | \$627.36                                        | \$689.99                                        | \$602.27                                        | \$662.39                                        | \$494.69                                        | \$544.08                                        | \$469.96                                        | \$516.88                                        |
| 36                            | \$505.17                                        | \$555.69                                        | \$631.47                                        | \$694.61                                        | \$606.21                                        | \$666.83                                        | \$497.93                                        | \$547.72                                        | \$473.03                                        | \$520.34                                        |
| 37                            | \$508.46                                        | \$559.39                                        | \$635.58                                        | \$699.24                                        | \$610.15                                        | \$671.27                                        | \$501.17                                        | \$551.37                                        | \$476.11                                        | \$523.80                                        |
| 38                            | \$511.75                                        | \$563.08                                        | \$639.68                                        | \$703.86                                        | \$614.10                                        | \$675.70                                        | \$504.41                                        | \$555.01                                        | \$479.19                                        | \$527.26                                        |
| 39                            | \$518.32                                        | \$570.07                                        | \$647.90                                        | \$712.58                                        | \$621.98                                        | \$684.08                                        | \$510.88                                        | \$561.89                                        | \$485.34                                        | \$533.80                                        |
| 40                            | \$524.89                                        | \$577.46                                        | \$656.11                                        | \$721.82                                        | \$629.87                                        | \$692.95                                        | \$517.36                                        | \$569.18                                        | \$491.49                                        | \$540.72                                        |
| 41                            | \$534.75                                        | \$588.14                                        | \$668.43                                        | \$735.17                                        | \$641.69                                        | \$705.77                                        | \$527.08                                        | \$579.70                                        | \$500.72                                        | \$550.72                                        |
| 42                            | \$544.19                                        | \$598.82                                        | \$680.24                                        | \$748.52                                        | \$653.03                                        | \$718.58                                        | \$536.39                                        | \$590.23                                        | \$509.57                                        | \$560.72                                        |
| 43                            | \$557.33                                        | \$613.19                                        | \$696.67                                        | \$766.49                                        | \$668.80                                        | \$735.83                                        | \$549.34                                        | \$604.40                                        | \$521.87                                        | \$574.18                                        |
| 44                            | \$573.76                                        | \$631.26                                        | \$717.20                                        | \$789.08                                        | \$688.52                                        | \$757.52                                        | \$565.53                                        | \$622.21                                        | \$537.26                                        | \$591.10                                        |
| 45                            | \$593.07                                        | \$652.21                                        | \$741.33                                        | \$815.26                                        | \$711.68                                        | \$782.65                                        | \$584.56                                        | \$642.86                                        | \$555.33                                        | \$610.71                                        |
| 46                            | \$616.07                                        | \$677.67                                        | \$770.08                                        | \$847.09                                        | \$739.28                                        | \$813.21                                        | \$607.23                                        | \$667.95                                        | \$576.87                                        | \$634.56                                        |
| 47                            | \$641.94                                        | \$706.01                                        | \$802.43                                        | \$882.52                                        | \$770.33                                        | \$847.21                                        | \$632.74                                        | \$695.89                                        | \$601.10                                        | \$661.09                                        |
| 48                            | \$671.51                                        | \$738.87                                        | \$839.39                                        | \$923.59                                        | \$805.81                                        | \$886.64                                        | \$661.88                                        | \$728.27                                        | \$628.79                                        | \$691.86                                        |
| 49                            | \$700.67                                        | \$770.90                                        | \$875.84                                        | \$963.63                                        | \$840.81                                        | \$925.09                                        | \$690.62                                        | \$759.85                                        | \$656.09                                        | \$721.86                                        |
| 50                            | \$733.53                                        | \$807.05                                        | \$916.91                                        | \$1,008.81                                      | \$880.24                                        | \$968.46                                        | \$723.01                                        | \$795.47                                        | \$686.86                                        | \$755.70                                        |
| 51                            | \$765.98                                        | \$842.78                                        | \$957.47                                        | \$1,053.47                                      | \$919.17                                        | \$1,011.33                                      | \$754.99                                        | \$830.69                                        | \$717.24                                        | \$789.16                                        |
| 52                            | \$801.71                                        | \$881.80                                        | \$1,002.13                                      | \$1,102.25                                      | \$962.05                                        | \$1,058.16                                      | \$790.21                                        | \$869.15                                        | \$750.70                                        | \$825.69                                        |
| 53                            | \$837.85                                        | \$921.64                                        | \$1,047.31                                      | \$1,152.04                                      | \$1,005.42                                      | \$1,105.96                                      | \$825.83                                        | \$908.42                                        | \$784.54                                        | \$863.00                                        |
| 54                            | \$876.87                                        | \$964.35                                        | \$1,096.08                                      | \$1,205.44                                      | \$1,052.24                                      | \$1,157.22                                      | \$864.29                                        | \$950.52                                        | \$821.08                                        | \$902.99                                        |
| 55                            | \$915.89                                        | \$1,007.47                                      | \$1,144.86                                      | \$1,259.34                                      | \$1,099.06                                      | \$1,208.97                                      | \$902.75                                        | \$993.03                                        | \$857.61                                        | \$943.37                                        |
| 56                            | \$958.19                                        | \$1,053.88                                      | \$1,197.74                                      | \$1,317.36                                      | \$1,149.83                                      | \$1,264.66                                      | \$944.45                                        | \$1,038.77                                      | \$897.23                                        | \$986.83                                        |
| 57                            | \$1,000.90                                      | \$1,101.12                                      | \$1,251.13                                      | \$1,376.40                                      | \$1,201.08                                      | \$1,321.34                                      | \$986.55                                        | \$1,085.33                                      | \$937.22                                        | \$1,031.06                                      |
| 58                            | \$1,046.49                                      | \$1,151.22                                      | \$1,308.11                                      | \$1,439.03                                      | \$1,255.79                                      | \$1,381.47                                      | \$1,031.48                                      | \$1,134.71                                      | \$979.91                                        | \$1,077.98                                      |
| 59                            | \$1,069.08                                      | \$1,175.87                                      | \$1,336.35                                      | \$1,469.83                                      | \$1,282.90                                      | \$1,411.04                                      | \$1,053.75                                      | \$1,159.00                                      | \$1,001.06                                      | \$1,101.05                                      |
| 60                            | \$1,114.67                                      | \$1,225.97                                      | \$1,393.34                                      | \$1,532.47                                      | \$1,337.60                                      | \$1,471.17                                      | \$1,098.68                                      | \$1,208.39                                      | \$1,043.75                                      | \$1,147.97                                      |
| 61                            | \$1,154.10                                      | \$1,269.51                                      | \$1,442.62                                      | \$1,586.88                                      | \$1,384.92                                      | \$1,523.41                                      | \$1,137.55                                      | \$1,251.30                                      | \$1,080.67                                      | \$1,188.74                                      |
| 62                            | \$1,179.97                                      | \$1,297.85                                      | \$1,474.97                                      | \$1,622.31                                      | \$1,415.97                                      | \$1,557.42                                      | \$1,163.05                                      | \$1,279.23                                      | \$1,104.90                                      | \$1,215.27                                      |
| 63                            | \$1,212.42                                      | \$1,333.58                                      | \$1,515.52                                      | \$1,666.97                                      | \$1,454.90                                      | \$1,600.29                                      | \$1,195.03                                      | \$1,314.45                                      | \$1,135.28                                      | \$1,248.73                                      |
| 64+                           | \$1,232.13                                      | \$1,355.35                                      | \$1,540.17                                      | \$1,694.18                                      | \$1,478.56                                      | \$1,626.42                                      | \$1,214.46                                      | \$1,335.91                                      | \$1,153.74                                      | \$1,269.11                                      |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0010180                                  | 22444PA0010197                                      | 22444PA0010197                                      | 22444PA0010200                                      | 22444PA0010200                                      | 22444PA0010200                                      | 22444PA0010201                                      | 22444PA0010201                                      | 22444PA0010208                                      | 22444PA0040080                         |
|-------------------------------|-------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|----------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0010180                                  | 22444PA0010197                                      | 22444PA0010197                                      | 22444PA0010200                                      | 22444PA0010200                                      | 22444PA0010200                                      | 22444PA0010201                                      | 22444PA0010201                                      | 22444PA0010208                                      | 22444PA0040080                         |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access HMO 25/50/4000 | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access HMO Pharmacy First | Geisinger Marketplace All-Access Value |
| Form # =>                     | M-152-176-F Rev. 1/23                           | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-176-F Rev. 1/23                               | M-152-192-F Rev. 1/23                  |
| Rating Area =>                | Rating Area 9                                   | Rating Area 2                                       | Rating Area 5                                       | Rating Area 3                                       | Rating Area 6                                       | Rating Area 9                                       | Rating Area 7                                       | Rating Area 9                                       | Rating Area 6                                       | Rating Area 3                          |
| Network =>                    | Geisinger Marketplace All-Access HMO            | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO                | Geisinger Marketplace All-Access HMO   |
| Metal =>                      | Gold                                            | Bronze                                              | Bronze                                              | Bronze                                              | Bronze                                              | Bronze                                              | Bronze                                              | Bronze                                              | Bronze                                              | Catastrophic                           |
| Deductible =>                 | Med: \$4,000 / Rx: \$500                        | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$8,500                                   | Combined: \$9,100                      |
| Coinsurance =>                | 20%                                             | 0%                                                  | 0%                                                  | 0%                                                  | 0%                                                  | 0%                                                  | 0%                                                  | 0%                                                  | 0%                                                  | 0%                                     |
| Copays =>                     | \$25 / \$50                                     | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                                 | 0% After Deductible                    |
| OOP Maximum =>                | \$8,500                                         | \$8,700                                             | \$8,700                                             | \$8,700                                             | \$8,700                                             | \$8,700                                             | \$8,700                                             | \$8,700                                             | \$8,700                                             | \$9,100                                |
| Pediatric Dental (Yes/No) =>  | Yes                                             | Yes                                                 | Yes                                                 | Yes                                                 | Yes                                                 | Yes                                                 | Yes                                                 | Yes                                                 | Yes                                                 | Yes                                    |
| Age Band                      | Non-Tobacco                                     | Tobacco                                             | Non-Tobacco                                         | Tobacco                                             | Non-Tobacco                                         | Tobacco                                             | Non-Tobacco                                         | Tobacco                                             | Non-Tobacco                                         | Tobacco                                |
| 0 - 14                        | \$371.63                                        | \$371.63                                            | \$222.08                                            | \$222.08                                            | \$210.98                                            | \$210.98                                            | \$210.98                                            | \$210.98                                            | \$222.08                                            | \$222.08                               |
| 15                            | \$404.66                                        | \$404.66                                            | \$241.82                                            | \$241.82                                            | \$229.73                                            | \$229.73                                            | \$229.73                                            | \$229.73                                            | \$241.82                                            | \$241.82                               |
| 16                            | \$417.29                                        | \$417.29                                            | \$249.37                                            | \$249.37                                            | \$236.90                                            | \$236.90                                            | \$236.90                                            | \$236.90                                            | \$249.37                                            | \$249.37                               |
| 17                            | \$429.92                                        | \$429.92                                            | \$256.92                                            | \$256.92                                            | \$244.07                                            | \$244.07                                            | \$244.07                                            | \$244.07                                            | \$256.92                                            | \$256.92                               |
| 18                            | \$443.52                                        | \$443.52                                            | \$265.04                                            | \$265.04                                            | \$251.79                                            | \$251.79                                            | \$251.79                                            | \$251.79                                            | \$265.04                                            | \$265.04                               |
| 19                            | \$457.12                                        | \$457.12                                            | \$273.17                                            | \$273.17                                            | \$259.51                                            | \$259.51                                            | \$259.51                                            | \$259.51                                            | \$273.17                                            | \$273.17                               |
| 20                            | \$471.21                                        | \$471.21                                            | \$281.59                                            | \$281.59                                            | \$267.51                                            | \$267.51                                            | \$267.51                                            | \$267.51                                            | \$281.59                                            | \$281.59                               |
| 21                            | \$485.79                                        | \$534.37                                            | \$290.31                                            | \$319.34                                            | \$275.79                                            | \$303.37                                            | \$275.79                                            | \$303.37                                            | \$290.31                                            | \$319.34                               |
| 22                            | \$485.79                                        | \$534.37                                            | \$290.31                                            | \$319.34                                            | \$275.79                                            | \$303.37                                            | \$275.79                                            | \$303.37                                            | \$290.31                                            | \$319.34                               |
| 23                            | \$485.79                                        | \$534.37                                            | \$290.31                                            | \$319.34                                            | \$275.79                                            | \$303.37                                            | \$275.79                                            | \$303.37                                            | \$290.31                                            | \$319.34                               |
| 24                            | \$485.79                                        | \$534.37                                            | \$290.31                                            | \$319.34                                            | \$275.79                                            | \$303.37                                            | \$275.79                                            | \$303.37                                            | \$290.31                                            | \$319.34                               |
| 25                            | \$487.73                                        | \$536.31                                            | \$291.46                                            | \$320.49                                            | \$276.89                                            | \$304.47                                            | \$276.89                                            | \$304.47                                            | \$291.46                                            | \$320.49                               |
| 26                            | \$497.44                                        | \$546.99                                            | \$297.27                                            | \$326.88                                            | \$282.40                                            | \$310.53                                            | \$282.40                                            | \$310.53                                            | \$297.27                                            | \$326.88                               |
| 27                            | \$509.10                                        | \$560.11                                            | \$304.24                                            | \$334.72                                            | \$289.02                                            | \$317.98                                            | \$289.02                                            | \$317.98                                            | \$304.24                                            | \$334.72                               |
| 28                            | \$528.05                                        | \$581.00                                            | \$315.56                                            | \$347.20                                            | \$299.78                                            | \$329.84                                            | \$299.78                                            | \$329.84                                            | \$315.56                                            | \$347.20                               |
| 29                            | \$543.59                                        | \$598.00                                            | \$324.85                                            | \$357.36                                            | \$308.60                                            | \$339.49                                            | \$308.60                                            | \$339.49                                            | \$324.85                                            | \$357.36                               |
| 30                            | \$551.37                                        | \$606.75                                            | \$329.49                                            | \$362.59                                            | \$313.02                                            | \$344.46                                            | \$313.02                                            | \$344.46                                            | \$329.49                                            | \$362.59                               |
| 31                            | \$563.03                                        | \$619.38                                            | \$336.46                                            | \$370.13                                            | \$319.64                                            | \$351.63                                            | \$319.64                                            | \$351.63                                            | \$336.46                                            | \$370.13                               |
| 32                            | \$574.68                                        | \$632.01                                            | \$343.43                                            | \$377.68                                            | \$326.25                                            | \$358.80                                            | \$326.25                                            | \$358.80                                            | \$343.43                                            | \$377.68                               |
| 33                            | \$581.97                                        | \$640.26                                            | \$347.78                                            | \$382.62                                            | \$330.39                                            | \$363.49                                            | \$330.39                                            | \$363.49                                            | \$347.78                                            | \$382.62                               |
| 34                            | \$589.74                                        | \$648.52                                            | \$352.43                                            | \$387.55                                            | \$334.80                                            | \$368.17                                            | \$334.80                                            | \$368.17                                            | \$352.43                                            | \$387.55                               |
| 35                            | \$593.63                                        | \$652.90                                            | \$354.75                                            | \$390.16                                            | \$337.01                                            | \$370.66                                            | \$337.01                                            | \$370.66                                            | \$354.75                                            | \$390.16                               |
| 36                            | \$597.52                                        | \$657.27                                            | \$357.07                                            | \$392.78                                            | \$339.22                                            | \$373.14                                            | \$339.22                                            | \$373.14                                            | \$357.07                                            | \$392.78                               |
| 37                            | \$601.40                                        | \$661.64                                            | \$359.39                                            | \$395.39                                            | \$341.42                                            | \$375.62                                            | \$341.42                                            | \$375.62                                            | \$359.39                                            | \$395.39                               |
| 38                            | \$605.29                                        | \$666.01                                            | \$361.72                                            | \$398.00                                            | \$343.63                                            | \$378.10                                            | \$343.63                                            | \$378.10                                            | \$361.72                                            | \$398.00                               |
| 39                            | \$613.06                                        | \$674.27                                            | \$366.36                                            | \$402.94                                            | \$348.04                                            | \$382.79                                            | \$348.04                                            | \$382.79                                            | \$366.36                                            | \$402.94                               |
| 40                            | \$620.83                                        | \$683.01                                            | \$371.00                                            | \$408.16                                            | \$352.45                                            | \$387.76                                            | \$352.45                                            | \$387.76                                            | \$371.00                                            | \$408.16                               |
| 41                            | \$632.49                                        | \$695.64                                            | \$377.97                                            | \$415.71                                            | \$359.07                                            | \$394.93                                            | \$359.07                                            | \$394.93                                            | \$377.97                                            | \$415.71                               |
| 42                            | \$643.67                                        | \$708.27                                            | \$384.65                                            | \$423.26                                            | \$365.42                                            | \$402.10                                            | \$365.42                                            | \$402.10                                            | \$384.65                                            | \$423.26                               |
| 43                            | \$659.21                                        | \$725.28                                            | \$393.94                                            | \$433.42                                            | \$374.24                                            | \$411.75                                            | \$374.24                                            | \$411.75                                            | \$393.94                                            | \$433.42                               |
| 44                            | \$678.64                                        | \$746.65                                            | \$405.55                                            | \$446.19                                            | \$385.27                                            | \$423.88                                            | \$385.27                                            | \$423.88                                            | \$405.55                                            | \$446.19                               |
| 45                            | \$701.47                                        | \$771.43                                            | \$419.19                                            | \$461.00                                            | \$398.23                                            | \$437.95                                            | \$398.23                                            | \$437.95                                            | \$419.19                                            | \$461.00                               |
| 46                            | \$728.68                                        | \$801.55                                            | \$435.45                                            | \$479.00                                            | \$413.68                                            | \$455.05                                            | \$413.68                                            | \$455.05                                            | \$435.45                                            | \$479.00                               |
| 47                            | \$759.28                                        | \$835.06                                            | \$453.74                                            | \$499.03                                            | \$431.05                                            | \$474.08                                            | \$431.05                                            | \$474.08                                            | \$453.74                                            | \$499.03                               |
| 48                            | \$794.26                                        | \$873.93                                            | \$474.64                                            | \$522.25                                            | \$450.91                                            | \$496.14                                            | \$450.91                                            | \$496.14                                            | \$474.64                                            | \$522.25                               |
| 49                            | \$828.75                                        | \$911.82                                            | \$495.25                                            | \$544.89                                            | \$470.49                                            | \$517.65                                            | \$470.49                                            | \$517.65                                            | \$495.25                                            | \$544.89                               |
| 50                            | \$867.61                                        | \$954.57                                            | \$518.48                                            | \$570.44                                            | \$492.55                                            | \$541.92                                            | \$492.55                                            | \$541.92                                            | \$518.48                                            | \$570.44                               |
| 51                            | \$905.99                                        | \$996.83                                            | \$541.41                                            | \$595.70                                            | \$514.34                                            | \$565.91                                            | \$514.34                                            | \$565.91                                            | \$541.41                                            | \$595.70                               |
| 52                            | \$948.25                                        | \$1,042.98                                          | \$566.67                                            | \$623.28                                            | \$538.33                                            | \$592.11                                            | \$538.33                                            | \$592.11                                            | \$566.67                                            | \$623.28                               |
| 53                            | \$991.00                                        | \$1,090.10                                          | \$592.21                                            | \$651.44                                            | \$562.60                                            | \$618.86                                            | \$562.60                                            | \$618.86                                            | \$592.21                                            | \$651.44                               |
| 54                            | \$1,037.15                                      | \$1,140.62                                          | \$619.79                                            | \$681.63                                            | \$588.80                                            | \$647.55                                            | \$588.80                                            | \$647.55                                            | \$619.79                                            | \$681.63                               |
| 55                            | \$1,083.30                                      | \$1,191.63                                          | \$647.37                                            | \$712.11                                            | \$615.00                                            | \$676.50                                            | \$615.00                                            | \$676.50                                            | \$647.37                                            | \$712.11                               |
| 56                            | \$1,133.34                                      | \$1,246.52                                          | \$677.27                                            | \$744.91                                            | \$643.41                                            | \$707.67                                            | \$643.41                                            | \$707.67                                            | \$677.27                                            | \$744.91                               |
| 57                            | \$1,183.86                                      | \$1,302.39                                          | \$707.46                                            | \$778.30                                            | \$672.09                                            | \$739.38                                            | \$672.09                                            | \$739.38                                            | \$707.46                                            | \$778.30                               |
| 58                            | \$1,237.78                                      | \$1,361.66                                          | \$739.69                                            | \$813.71                                            | \$702.70                                            | \$773.03                                            | \$702.70                                            | \$773.03                                            | \$739.69                                            | \$813.71                               |
| 59                            | \$1,264.50                                      | \$1,390.80                                          | \$755.65                                            | \$831.13                                            | \$717.87                                            | \$789.58                                            | \$717.87                                            | \$789.58                                            | \$755.65                                            | \$831.13                               |
| 60                            | \$1,318.42                                      | \$1,450.07                                          | \$787.88                                            | \$866.55                                            | \$748.48                                            | \$823.22                                            | \$748.48                                            | \$823.22                                            | \$787.88                                            | \$866.55                               |
| 61                            | \$1,365.06                                      | \$1,501.56                                          | \$815.75                                            | \$897.32                                            | \$774.96                                            | \$852.45                                            | \$774.96                                            | \$852.45                                            | \$815.75                                            | \$897.32                               |
| 62                            | \$1,395.66                                      | \$1,535.08                                          | \$834.03                                            | \$917.35                                            | \$792.33                                            | \$871.48                                            | \$792.33                                            | \$871.48                                            | \$834.03                                            | \$917.35                               |
| 63                            | \$1,434.04                                      | \$1,577.34                                          | \$856.97                                            | \$942.61                                            | \$814.12                                            | \$895.48                                            | \$814.12                                            | \$895.48                                            | \$856.97                                            | \$942.61                               |
| 64+                           | \$1,457.36                                      | \$1,603.09                                          | \$870.90                                            | \$957.99                                            | \$827.36                                            | \$910.09                                            | \$827.36                                            | \$910.09                                            | \$870.90                                            | \$957.99                               |

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

| HIOS Plan ID (On Exchange)=>  | 22444PA0040080                         | 22444PA0040080                         | 22444PA0040080                         | 22444PA0040081                         | 22444PA0040081                         | 22444PA0040082                         | 22444PA0040085                         | 22444PA0040085                         |
|-------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 22444PA0040080                         | 22444PA0040080                         | 22444PA0040080                         | 22444PA0040081                         | 22444PA0040081                         | 22444PA0040082                         | 22444PA0040085                         | 22444PA0040085                         |
| Plan Marketing Name =>        | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value | Geisinger Marketplace All-Access Value |
| Form # =>                     | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  | M-152-192-F Rev. 1/23                  |
| Rating Area =>                | Rating Area 6                          | Rating Area 9                          | Rating Area 7                          | Rating Area 9                          | Rating Area 6                          | Rating Area 6                          | Rating Area 2                          | Rating Area 5                          |
| Network =>                    | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   | Geisinger Marketplace All-Access HMO   |
| Metal =>                      | Catastrophic                           | Catastrophic                           | Catastrophic                           | Catastrophic                           | Catastrophic                           | Catastrophic                           | Catastrophic                           | Catastrophic                           |
| Deductible =>                 | Combined: \$9,100                      | Combined: \$9,100                      | Combined: \$9,100                      | Combined: \$9,100                      | Combined: \$9,100                      | Combined: \$9,100                      | Combined: \$9,100                      | Combined: \$9,100                      |
| Coinsurance =>                | 0%                                     | 0%                                     | 0%                                     | 0%                                     | 0%                                     | 0%                                     | 0%                                     | 0%                                     |
| Copays =>                     | 0% After Deductible                    | 0% After Deductible                    | 0% After Deductible                    | 0% After Deductible                    | 0% After Deductible                    | 0% After Deductible                    | 0% After Deductible                    | 0% After Deductible                    |
| OOP Maximum =>                | \$9,100                                | \$9,100                                | \$9,100                                | \$9,100                                | \$9,100                                | \$9,100                                | \$9,100                                | \$9,100                                |
| Pediatric Dental (Yes/No) =>  | Yes                                    | Yes                                    | Yes                                    | Yes                                    | Yes                                    | Yes                                    | Yes                                    | Yes                                    |
| Age Band                      | Non-Tobacco                            | Tobacco                                | Non-Tobacco                            | Tobacco                                | Non-Tobacco                            | Tobacco                                | Non-Tobacco                            | Tobacco                                |
| 0 - 14                        | \$217.74                               | \$217.74                               | \$261.29                               | \$261.29                               | \$272.17                               | \$272.17                               | \$261.29                               | \$261.29                               |
| 15                            | \$237.09                               | \$237.09                               | \$284.51                               | \$284.51                               | \$296.37                               | \$296.37                               | \$284.51                               | \$284.51                               |
| 16                            | \$244.49                               | \$244.49                               | \$293.39                               | \$293.39                               | \$305.62                               | \$305.62                               | \$293.39                               | \$293.39                               |
| 17                            | \$251.89                               | \$251.89                               | \$302.27                               | \$302.27                               | \$314.87                               | \$314.87                               | \$302.27                               | \$302.27                               |
| 18                            | \$259.86                               | \$259.86                               | \$311.84                               | \$311.84                               | \$324.83                               | \$324.83                               | \$311.84                               | \$311.84                               |
| 19                            | \$267.83                               | \$267.83                               | \$321.40                               | \$321.40                               | \$334.79                               | \$334.79                               | \$321.40                               | \$321.40                               |
| 20                            | \$276.09                               | \$276.09                               | \$331.30                               | \$331.30                               | \$345.11                               | \$345.11                               | \$331.30                               | \$331.30                               |
| 21                            | \$284.63                               | \$313.09                               | \$341.56                               | \$375.71                               | \$355.79                               | \$391.37                               | \$284.63                               | \$313.09                               |
| 22                            | \$284.63                               | \$313.09                               | \$341.56                               | \$375.71                               | \$355.79                               | \$391.37                               | \$284.63                               | \$313.09                               |
| 23                            | \$284.63                               | \$313.09                               | \$341.56                               | \$375.71                               | \$355.79                               | \$391.37                               | \$284.63                               | \$313.09                               |
| 24                            | \$284.63                               | \$313.09                               | \$341.56                               | \$375.71                               | \$355.79                               | \$391.37                               | \$284.63                               | \$313.09                               |
| 25                            | \$285.76                               | \$314.23                               | \$342.92                               | \$377.07                               | \$357.21                               | \$392.78                               | \$285.76                               | \$314.23                               |
| 26                            | \$291.46                               | \$320.49                               | \$349.75                               | \$384.59                               | \$364.32                               | \$400.61                               | \$291.46                               | \$320.49                               |
| 27                            | \$298.29                               | \$328.17                               | \$357.95                               | \$393.81                               | \$372.86                               | \$410.22                               | \$298.29                               | \$328.17                               |
| 28                            | \$309.39                               | \$340.41                               | \$371.27                               | \$408.50                               | \$386.74                               | \$425.52                               | \$309.39                               | \$340.41                               |
| 29                            | \$318.50                               | \$350.37                               | \$382.20                               | \$420.45                               | \$398.12                               | \$437.97                               | \$318.50                               | \$350.37                               |
| 30                            | \$323.05                               | \$355.50                               | \$387.66                               | \$426.60                               | \$403.81                               | \$444.37                               | \$323.05                               | \$355.50                               |
| 31                            | \$329.88                               | \$362.90                               | \$395.86                               | \$435.48                               | \$412.35                               | \$453.62                               | \$329.88                               | \$362.90                               |
| 32                            | \$336.71                               | \$370.30                               | \$404.06                               | \$444.36                               | \$420.89                               | \$462.87                               | \$336.71                               | \$370.30                               |
| 33                            | \$340.98                               | \$375.14                               | \$409.18                               | \$450.16                               | \$426.23                               | \$468.92                               | \$340.98                               | \$375.14                               |
| 34                            | \$345.54                               | \$379.98                               | \$414.64                               | \$455.97                               | \$431.92                               | \$474.97                               | \$345.54                               | \$379.98                               |
| 35                            | \$347.81                               | \$382.54                               | \$417.38                               | \$459.04                               | \$434.77                               | \$478.17                               | \$347.81                               | \$382.54                               |
| 36                            | \$350.09                               | \$385.10                               | \$420.11                               | \$462.12                               | \$437.61                               | \$481.37                               | \$350.09                               | \$385.10                               |
| 37                            | \$352.37                               | \$387.66                               | \$422.84                               | \$465.19                               | \$440.46                               | \$484.58                               | \$352.37                               | \$387.66                               |
| 38                            | \$354.64                               | \$390.22                               | \$425.57                               | \$468.27                               | \$443.30                               | \$487.78                               | \$354.64                               | \$390.22                               |
| 39                            | \$359.20                               | \$395.06                               | \$431.04                               | \$474.07                               | \$449.00                               | \$493.83                               | \$359.20                               | \$395.06                               |
| 40                            | \$363.75                               | \$400.18                               | \$436.50                               | \$480.22                               | \$454.69                               | \$500.23                               | \$363.75                               | \$400.18                               |
| 41                            | \$370.58                               | \$407.58                               | \$444.70                               | \$489.10                               | \$463.23                               | \$509.48                               | \$370.58                               | \$407.58                               |
| 42                            | \$377.13                               | \$414.98                               | \$452.56                               | \$497.98                               | \$471.41                               | \$518.73                               | \$377.13                               | \$414.98                               |
| 43                            | \$386.24                               | \$424.95                               | \$463.48                               | \$509.94                               | \$482.80                               | \$531.18                               | \$386.24                               | \$424.95                               |
| 44                            | \$397.62                               | \$437.47                               | \$477.15                               | \$524.96                               | \$497.03                               | \$546.84                               | \$397.62                               | \$437.47                               |
| 45                            | \$411.00                               | \$451.99                               | \$493.20                               | \$542.38                               | \$513.75                               | \$564.98                               | \$411.00                               | \$451.99                               |
| 46                            | \$426.94                               | \$469.63                               | \$512.33                               | \$563.56                               | \$533.67                               | \$587.04                               | \$426.94                               | \$469.63                               |
| 47                            | \$444.87                               | \$489.27                               | \$533.84                               | \$587.13                               | \$556.09                               | \$611.59                               | \$444.87                               | \$489.27                               |
| 48                            | \$465.36                               | \$512.04                               | \$558.44                               | \$614.45                               | \$581.70                               | \$640.05                               | \$465.36                               | \$512.04                               |
| 49                            | \$485.57                               | \$534.24                               | \$582.69                               | \$641.09                               | \$606.96                               | \$667.80                               | \$485.57                               | \$534.24                               |
| 50                            | \$508.34                               | \$559.29                               | \$610.01                               | \$671.15                               | \$635.43                               | \$669.11                               | \$508.34                               | \$559.29                               |
| 51                            | \$530.83                               | \$584.05                               | \$636.99                               | \$700.86                               | \$663.53                               | \$730.07                               | \$530.83                               | \$584.05                               |
| 52                            | \$555.59                               | \$611.09                               | \$666.71                               | \$733.31                               | \$694.49                               | \$763.87                               | \$555.59                               | \$611.09                               |
| 53                            | \$580.64                               | \$638.70                               | \$696.76                               | \$766.44                               | \$725.80                               | \$798.38                               | \$580.64                               | \$638.70                               |
| 54                            | \$607.68                               | \$668.30                               | \$729.21                               | \$801.96                               | \$759.60                               | \$835.38                               | \$607.68                               | \$668.30                               |
| 55                            | \$634.72                               | \$698.19                               | \$761.66                               | \$837.83                               | \$793.39                               | \$872.73                               | \$634.72                               | \$698.19                               |
| 56                            | \$664.03                               | \$730.35                               | \$796.84                               | \$876.42                               | \$830.04                               | \$912.94                               | \$664.03                               | \$730.35                               |
| 57                            | \$693.63                               | \$763.08                               | \$832.36                               | \$915.70                               | \$867.04                               | \$953.85                               | \$693.63                               | \$763.08                               |
| 58                            | \$725.23                               | \$797.81                               | \$870.27                               | \$957.37                               | \$906.53                               | \$997.26                               | \$725.23                               | \$797.81                               |
| 59                            | \$740.88                               | \$814.88                               | \$889.06                               | \$977.86                               | \$926.10                               | \$1,018.61                             | \$740.88                               | \$814.88                               |
| 60                            | \$772.47                               | \$849.61                               | \$926.97                               | \$1,019.53                             | \$965.59                               | \$1,062.01                             | \$772.47                               | \$849.61                               |
| 61                            | \$799.80                               | \$879.78                               | \$959.76                               | \$1,055.73                             | \$999.75                               | \$1,099.72                             | \$799.80                               | \$879.78                               |
| 62                            | \$817.73                               | \$899.42                               | \$981.28                               | \$1,079.30                             | \$1,022.16                             | \$1,124.27                             | \$817.73                               | \$899.42                               |
| 63                            | \$840.22                               | \$924.18                               | \$1,008.26                             | \$1,109.02                             | \$1,050.27                             | \$1,155.23                             | \$840.22                               | \$924.18                               |
| 64+                           | \$853.88                               | \$939.27                               | \$1,024.65                             | \$1,127.12                             | \$1,067.35                             | \$1,174.08                             | \$853.88                               | \$939.27                               |

**Geisinger Health Plan  
Individual  
Plan Design Summary**

| HROS Plan ID   | Plan Marketing Name                                      | Product | Metal        | On/Off Exchange | Network                              | Rating Area   | Countries Covered                                                                                                                                                                                                        |
|----------------|----------------------------------------------------------|---------|--------------|-----------------|--------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 22444PA0010035 | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010036 | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010038 | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010039 | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010040 | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010042 | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010045 | Geisinger Marketplace All-Access Extra HMO 10/50/500     | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Montour, Northampton, Northumberland, Rating Area 3, Schuylkill, Snyder, Union, Cumberland, Rating Area 9 |
| 22444PA0010053 | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010054 | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010055 | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 8 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010063 | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             | Geisinger Marketplace All-Access HMO | Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010064 | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010065 | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             | Geisinger Marketplace All-Access HMO | Rating Area 8 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010082 | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010090 | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010098 | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010106 | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010135 | Geisinger Marketplace Premier HMO 20/50/3250             | HMO     | Gold         | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 9 | Centre, Columbia, Milfflin, Montour, Northumberland, Snyder, Union                                                                                                                                                       |
| 22444PA0010136 | Geisinger Marketplace Premier HMO 30/60/7000             | HMO     | Silver       | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 9 | Centre, Columbia, Milfflin, Montour, Northumberland, Snyder, Union                                                                                                                                                       |
| 22444PA0010137 | Geisinger Marketplace Premier HMO 40/80/8400             | HMO     | Bronze       | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Carbon, Monroe, Schuylkill                                                                                                                                                                                               |
| 22444PA0010138 | Geisinger Marketplace Premier HMO 20/50/3250             | HMO     | Gold         | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Carbon, Monroe, Schuylkill                                                                                                                                                                                               |
| 22444PA0010139 | Geisinger Marketplace Premier HMO 30/60/7000             | HMO     | Silver       | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Carbon, Monroe, Schuylkill                                                                                                                                                                                               |
| 22444PA0010140 | Geisinger Marketplace Premier HMO 40/80/8400             | HMO     | Bronze       | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Carbon, Monroe, Schuylkill                                                                                                                                                                                               |
| 22444PA0010141 | Geisinger Marketplace Premier HMO 20/50/3250             | HMO     | Gold         | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Lackawanna, Luzerne, Wayne                                                                                                                                                                                               |
| 22444PA0010142 | Geisinger Marketplace Premier HMO 30/60/7000             | HMO     | Silver       | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Lackawanna, Luzerne, Wayne                                                                                                                                                                                               |
| 22444PA0010143 | Geisinger Marketplace Premier HMO 40/80/8400             | HMO     | Bronze       | On/Off          | Geisinger Marketplace Premier HMO    | Rating Area 3 | Lackawanna, Luzerne, Wayne                                                                                                                                                                                               |
| 22444PA0010144 | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010146 | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 3 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010152 | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010153 | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010157 | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010159 | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 3 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010166 | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010167 | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010171 | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010173 | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 3 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010179 | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 6 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0010180 | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010197 | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |
| 22444PA0010200 | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 3 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0010201 | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0010208 | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0040080 | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Milfflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata            |
| 22444PA0040081 | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 7 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry                                                                                                                                               |
| 22444PA0040082 | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 9 | Lehigh, Northampton                                                                                                                                                                                                      |
| 22444PA0040085 | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          | Geisinger Marketplace All-Access HMO | Rating Area 2 | Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset                                                                                                                                        |

Company Name    Geisinger Health Plan  
Market            Individual  
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      | 37            | 7        | 25       |
|                                                     |                                                          |         |              |                 | Crawford      | Clarion | Erie | Forest | McKean | Mercer | Venango | Warren | Elk           | Cameron  | Potter   |
| 22444PA0010035                                      | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010036                                      | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010038                                      | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010039                                      | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010040                                      | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010042                                      | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010045                                      | Geisinger Marketplace All-Access Extra HMO 10/50/500     | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010053                                      | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010054                                      | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010055                                      | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010063                                      | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010064                                      | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010065                                      | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010082                                      | Geisinger Marketplace All-Access HMO 20/50/3250          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        | \$418.20      | \$418.20 | \$418.20 |
| 22444PA0010090                                      | Geisinger Marketplace All-Access HMO 30/60/5000          | HMO     | Silver       | Off             |               |         |      |        |        |        |         |        | \$373.90      | \$373.90 | \$373.90 |
| 22444PA0010098                                      | Geisinger Marketplace All-Access HMO 30/60/7000          | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        | \$471.54      | \$471.54 | \$471.54 |
| 22444PA0010106                                      | Geisinger Marketplace All-Access HMO 40/80/8400          | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        | \$315.29      | \$315.29 | \$315.29 |
| 22444PA0010135                                      | Geisinger Marketplace Premier HMO 20/50/3250             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010136                                      | Geisinger Marketplace Premier HMO 30/60/7000             | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010137                                      | Geisinger Marketplace Premier HMO 40/80/8400             | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010138                                      | Geisinger Marketplace Premier HMO 20/50/3250             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010139                                      | Geisinger Marketplace Premier HMO 30/60/7000             | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010140                                      | Geisinger Marketplace Premier HMO 40/80/8400             | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010141                                      | Geisinger Marketplace Premier HMO 20/50/3250             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010142                                      | Geisinger Marketplace Premier HMO 30/60/7000             | HMO     | Silver       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010143                                      | Geisinger Marketplace Premier HMO 40/80/8400             | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010144                                      | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        | \$476.27      | \$476.27 | \$476.27 |
| 22444PA0010146                                      | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010152                                      | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010153                                      | Geisinger Marketplace All-Access HMO 25/45/0             | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010157                                      | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        | \$410.72      | \$410.72 | \$410.72 |
| 22444PA0010159                                      | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010166                                      | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010167                                      | Geisinger Marketplace All-Access HMO 25/50/2500          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010171                                      | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        | \$404.83      | \$404.83 | \$404.83 |
| 22444PA0010173                                      | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010179                                      | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010180                                      | Geisinger Marketplace All-Access HMO 25/50/4000          | HMO     | Gold         | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010197                                      | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        | \$290.31      | \$290.31 | \$290.31 |
| 22444PA0010200                                      | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010201                                      | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0010208                                      | Geisinger Marketplace All-Access HMO Pharmacy First 8500 | HMO     | Bronze       | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0040080                                      | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0040081                                      | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0040082                                      | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          |               |         |      |        |        |        |         |        |               |          |          |
| 22444PA0040085                                      | Geisinger Marketplace All-Access Value                   | POS     | Catastrophic | On/Off          |               |         |      |        |        |        |         |        | \$284.63      | \$284.63 | \$284.63 |

| RATING AREA 3 |                                  |                      |                                  |                                  |                      |                      |                                  |          |                      |                                  |                      |                      |
|---------------|----------------------------------|----------------------|----------------------------------|----------------------------------|----------------------|----------------------|----------------------------------|----------|----------------------|----------------------------------|----------------------|----------------------|
| 160           | 329                              | 259                  | 1,869                            | 2,932                            | 850                  | 1,392                | 421                              | 74       | 440                  | 78                               | 496                  | 383                  |
| Bradford      | Carbon                           | Clinton              | Lackawanna                       | Luzerne                          | Lycoming             | Monroe               | Pike                             | Sullivan | Susquehanna          | Tioga                            | Wayne                | Wyoming              |
| \$397.29      | \$397.29                         | \$397.29             | \$397.29                         | \$397.29                         | \$397.29             | \$397.29             | \$397.29                         | \$397.29 | \$397.29             | \$397.29                         | \$397.29             | \$397.29             |
| \$447.97      | \$447.97                         | \$447.97             | \$447.97                         | \$447.97                         | \$447.97             | \$447.97             | \$447.97                         | \$447.97 | \$447.97             | \$447.97                         | \$447.97             | \$447.97             |
|               |                                  |                      |                                  |                                  |                      |                      |                                  |          |                      |                                  |                      |                      |
| \$299.53      | \$428.59<br>\$299.53             | \$428.59<br>\$299.53 | \$428.59<br>\$299.53             | \$428.59<br>\$299.53             | \$428.59<br>\$299.53 | \$428.59<br>\$299.53 | \$299.53                         | \$299.53 | \$428.59<br>\$299.53 | \$299.53                         | \$428.59<br>\$299.53 | \$428.59<br>\$299.53 |
| \$355.21      | \$355.21                         | \$355.21             | \$355.21                         | \$355.21                         | \$355.21             | \$355.21             | \$355.21                         | \$355.21 | \$355.21             | \$355.21                         | \$355.21             | \$355.21             |
|               |                                  |                      |                                  |                                  |                      |                      |                                  |          |                      |                                  |                      |                      |
|               | \$373.45<br>\$421.09<br>\$281.56 |                      |                                  |                                  |                      |                      | \$373.45<br>\$421.09<br>\$281.56 |          |                      |                                  |                      |                      |
|               |                                  |                      | \$373.45<br>\$421.09<br>\$281.56 | \$373.45<br>\$421.09<br>\$281.56 |                      |                      |                                  |          |                      | \$373.45<br>\$421.09<br>\$281.56 |                      |                      |
| \$452.46      | \$452.46                         | \$452.46             | \$452.46                         | \$452.46                         | \$452.46             | \$452.46             | \$452.46                         | \$452.46 | \$452.46             | \$452.46                         | \$452.46             | \$452.46             |
| \$390.18      | \$390.18                         | \$390.18             | \$390.18                         | \$390.18                         | \$390.18             | \$390.18             | \$390.18                         | \$390.18 | \$390.18             | \$390.18                         | \$390.18             | \$390.18             |
| \$384.58      | \$384.58                         | \$384.58             | \$384.58                         | \$384.58                         | \$384.58             | \$384.58             | \$384.58                         | \$384.58 | \$384.58             | \$384.58                         | \$384.58             | \$384.58             |
| \$275.79      | \$275.79                         | \$275.79             | \$275.79                         | \$275.79                         | \$275.79             | \$275.79             | \$275.79                         | \$275.79 | \$275.79             | \$275.79                         | \$275.79             | \$275.79             |
| \$270.40      | \$270.40                         | \$270.40             | \$270.40                         | \$270.40                         | \$270.40             | \$270.40             | \$270.40                         | \$270.40 | \$270.40             | \$270.40                         | \$270.40             | \$270.40             |

| RATING AREA 4 |           |        |        |         |        |         |          |            |
|---------------|-----------|--------|--------|---------|--------|---------|----------|------------|
| 0             | 0         | 0      | 0      | 0       | 0      | 0       | 0        | 0          |
| Allegheny     | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington |

| 0            | RATING AREA 5 |          |            |          |            |           |          | RATING AREA 6 |          |          |          |          |             |                |            |          |          | RATING AREA 7 |          |
|--------------|---------------|----------|------------|----------|------------|-----------|----------|---------------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|---------------|----------|
|              | 1             | 43       | 157        | 23       | 72         | 8         | 3        | 919           | 924      | 198      | 353      | 267      | 264         | 821            | 490        | 403      | 329      | 168           | 130      |
|              | Bedford       | Blair    | Clearfield | Cambria  | Huntingdon | Jefferson | Somerset | Centre        | Columbia | Lehigh   | Mifflin  | Montour  | Northampton | Northumberland | Schuylkill | Snyder   | Union    | Adams         | Berks    |
| Westmoreland |               |          |            |          |            |           |          | \$418.20      | \$418.20 |          | \$418.20 | \$418.20 |             |                | \$418.20   | \$418.20 | \$418.20 |               |          |
|              |               |          |            |          |            |           |          | \$471.54      | \$471.54 |          | \$471.54 | \$471.54 |             |                | \$471.54   | \$471.54 | \$471.54 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$471.54 |          |          | \$471.54    |                |            |          |          | \$589.43      | \$589.43 |
|              |               |          |            |          |            |           |          |               |          |          |          |          |             |                |            |          |          | \$522.75      | \$522.75 |
|              |               |          |            |          |            |           |          | \$451.15      | \$451.15 | \$451.15 | \$451.15 | \$451.15 |             | \$451.15       | \$451.15   | \$451.15 | \$451.15 |               |          |
|              |               |          |            |          |            |           |          | \$315.29      | \$315.29 |          | \$315.29 | \$315.29 |             |                | \$315.29   | \$315.29 | \$315.29 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$315.29 |          |          | \$315.29    |                |            |          |          | \$394.12      | \$394.12 |
|              |               |          |            |          |            |           |          | \$373.90      | \$373.90 |          | \$373.90 | \$373.90 |             |                | \$373.90   | \$373.90 | \$373.90 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$373.90 |          |          | \$373.90    |                |            |          |          | \$467.38      | \$467.38 |
|              |               | \$397.29 | \$397.29   | \$397.29 | \$397.29   | \$397.29  | \$397.29 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               | \$355.21 | \$355.21   | \$355.21 | \$355.21   | \$355.21  | \$355.21 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               | \$447.97 | \$447.97   | \$447.97 | \$447.97   | \$447.97  | \$447.97 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               | \$299.53 | \$299.53   | \$299.53 | \$299.53   | \$299.53  | \$299.53 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               |          |            |          |            |           |          | \$393.11      | \$393.11 |          | \$393.11 | \$393.11 |             | \$393.11       |            | \$393.11 | \$393.11 |               |          |
|              |               |          |            |          |            |           |          | \$443.25      | \$443.25 |          | \$443.25 | \$443.25 |             | \$443.25       |            | \$443.25 | \$443.25 |               |          |
|              |               |          |            |          |            |           |          | \$296.38      | \$296.38 |          | \$296.38 | \$296.38 |             | \$296.38       |            | \$296.38 | \$296.38 |               |          |
|              |               |          |            |          |            |           |          |               |          |          |          |          |             |                | \$393.11   |          |          |               |          |
|              |               |          |            |          |            |           |          |               |          |          |          |          |             |                | \$443.25   |          |          |               |          |
|              |               |          |            |          |            |           |          |               |          |          |          |          |             |                | \$296.38   |          |          |               |          |
|              |               |          |            |          |            |           |          |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               | \$452.46 | \$452.46   | \$452.46 | \$452.46   | \$452.46  | \$452.46 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               |          |            |          |            |           |          | \$476.27      | \$476.27 |          | \$476.27 | \$476.27 |             |                | \$476.27   | \$476.27 | \$476.27 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$476.27 |          |          | \$476.27    |                |            |          |          | \$595.34      | \$595.34 |
|              |               | \$390.18 | \$390.18   | \$390.18 | \$390.18   | \$390.18  | \$390.18 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               |          |            |          |            |           |          | \$410.72      | \$410.72 |          | \$410.72 | \$410.72 |             |                | \$410.72   | \$410.72 | \$410.72 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$410.72 |          |          | \$410.72    |                |            |          |          | \$513.39      | \$513.39 |
|              |               | \$384.58 | \$384.58   | \$384.58 | \$384.58   | \$384.58  | \$384.58 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               |          |            |          |            |           |          | \$404.83      | \$404.83 |          | \$404.83 | \$404.83 |             |                | \$404.83   | \$404.83 | \$404.83 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$404.83 |          |          | \$404.83    |                |            |          |          | \$506.03      | \$506.03 |
|              |               | \$275.79 | \$275.79   | \$275.79 | \$275.79   | \$275.79  | \$275.79 |               |          |          |          |          |             |                |            |          |          |               |          |
|              |               |          |            |          |            |           |          | \$290.31      | \$290.31 |          | \$290.31 | \$290.31 |             |                | \$290.31   | \$290.31 | \$290.31 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$290.31 |          |          | \$290.31    |                |            |          |          | \$362.88      | \$362.88 |
|              |               |          |            |          |            |           |          | \$284.63      | \$284.63 |          | \$284.63 | \$284.63 |             |                | \$284.63   | \$284.63 | \$284.63 |               |          |
|              |               |          |            |          |            |           |          |               |          | \$284.63 |          |          | \$284.63    |                |            |          |          | \$355.79      | \$355.79 |
|              |               | \$270.40 | \$270.40   | \$270.40 | \$270.40   | \$270.40  | \$270.40 |               |          |          |          |          |             |                |            |          |          |               |          |

|           |          | RATING AREA 8 |         |          |            |              | RATING AREA 9 |          |          |          |          |          |          |
|-----------|----------|---------------|---------|----------|------------|--------------|---------------|----------|----------|----------|----------|----------|----------|
| 298       | 708      | 0             | 0       | 0        | 0          | 0            | 347           | 282      | 0        | 13       | 309      | 283      | 101      |
| Lancaster | York     | Bucks         | Chester | Delaware | Montgomery | Philadelphia | Cumberland    | Dauphin  | Franklin | Fulton   | Juniata  | Lebanon  | Perry    |
|           |          |               |         |          |            |              |               |          |          |          | \$501.84 |          |          |
|           |          |               |         |          |            |              |               |          |          |          | \$565.85 |          |          |
| \$589.43  | \$589.43 |               |         |          |            |              | \$565.85      | \$565.85 |          | \$565.85 |          | \$565.85 | \$565.85 |
| \$522.75  | \$522.75 |               |         |          |            |              | \$501.84      | \$501.84 |          | \$501.84 |          | \$501.84 | \$501.84 |
|           |          |               |         |          |            |              | \$541.38      | \$541.38 |          |          | \$541.38 |          | \$541.38 |
|           |          |               |         |          |            |              |               |          |          |          | \$378.35 |          |          |
| \$394.12  | \$394.12 |               |         |          |            |              | \$378.35      | \$378.35 |          | \$378.35 |          | \$378.35 | \$378.35 |
|           |          |               |         |          |            |              |               |          |          |          | \$448.68 |          |          |
| \$467.38  | \$467.38 |               |         |          |            |              | \$448.68      | \$448.68 |          | \$448.68 |          | \$448.68 | \$448.68 |
|           |          |               |         |          |            |              |               |          |          |          |          |          |          |
|           |          |               |         |          |            |              |               |          |          |          | \$571.52 |          |          |
| \$595.34  | \$595.34 |               |         |          |            |              | \$571.52      | \$571.52 |          | \$571.52 |          | \$571.52 | \$571.52 |
|           |          |               |         |          |            |              |               |          |          |          | \$492.86 |          |          |
| \$513.39  | \$513.39 |               |         |          |            |              | \$492.86      | \$492.86 |          | \$492.86 |          | \$492.86 | \$492.86 |
|           |          |               |         |          |            |              |               |          |          |          | \$485.79 |          |          |
| \$506.03  | \$506.03 |               |         |          |            |              | \$485.79      | \$485.79 |          | \$485.79 |          | \$485.79 | \$485.79 |
|           |          |               |         |          |            |              |               |          |          |          | \$348.37 |          |          |
| \$362.88  | \$362.88 |               |         |          |            |              | \$348.37      | \$348.37 |          | \$348.37 |          | \$348.37 | \$348.37 |
|           |          |               |         |          |            |              |               |          |          |          | \$341.56 |          |          |
| \$355.79  | \$355.79 |               |         |          |            |              | \$341.56      | \$341.56 |          | \$341.56 |          | \$341.56 | \$341.56 |

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Unified Rate Review v5.4

Company Legal Name:Geisinger Health Plan

HIOS Issuer ID:22444

Effective Date of Rate Change(s):1/1/2023

State:PA

Market:Individual

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2021to12/31/2021

TotalPMPM

|                                      |                  |          |
|--------------------------------------|------------------|----------|
| Allowed Claims                       | \$168,173,324.52 | \$815.03 |
| Reinsurance                          | \$7,753,181.45   | \$37.57  |
| Incurred Claims in Experience Period | \$138,691,293.82 | \$672.15 |
| Risk Adjustment                      | \$10,019,825.00  | \$48.56  |
| Experience Period Premium            | \$138,008,212.63 | \$668.84 |
| Experience Period Member Months      | 206,339          |          |

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  | \$176.53                          | 1.047        | 1.031       | 1.047        | 1.031       | \$205.70                        |
| Outpatient Hospital | \$308.18                          | 1.012        | 1.078       | 1.012        | 1.078       | \$366.78                        |
| Professional        | \$174.41                          | 1.052        | 1.037       | 1.052        | 1.037       | \$207.57                        |
| Other Medical       | \$14.05                           | 0.999        | 1.078       | 0.999        | 1.078       | \$16.29                         |
| Capitation          | \$0.04                            | 0.944        | 1.000       | 0.944        | 1.000       | \$0.04                          |
| Prescription Drug   | \$141.82                          | 1.057        | 1.038       | 1.057        | 1.038       | \$170.72                        |
| Total               | \$815.03                          |              |             |              |             | \$967.09                        |

|                                                       |          |
|-------------------------------------------------------|----------|
| Morbidity Adjustment                                  | 1.000    |
| Demographic Shift                                     | 1.000    |
| Plan Design Changes                                   | 1.000    |
| Other                                                 | 1.000    |
| Adjusted Trended EHB Allowed Claims PMPM for 1/1/2023 | \$967.09 |
| Manual EHB Allowed Claims PMPM                        | \$935.35 |
| Applied Credibility %                                 | 0.00%    |

Projected Period Totals

|                                   |          |                  |
|-----------------------------------|----------|------------------|
| Projected Index Rate for 1/1/2023 | \$935.35 | \$198,286,717.20 |
| Reinsurance                       | \$50.32  | \$10,667,437.44  |
| Risk Adjustment Payment/Charge    | \$55.57  | \$11,780,395.44  |
| Exchange User Fees                | 3.03%    | \$5,494,398.47   |
| Market Adjusted Index Rate        | \$855.38 | \$181,333,282.79 |

|                         |         |
|-------------------------|---------|
| Projected Member Months | 211,992 |
|-------------------------|---------|

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

Product-Plan Data Collection

Company Legal Name: Geisinger Health Plan  
HIOS Issuer ID: 22444  
Effective Date of Rate Change(s): 1/1/2023

State: PA  
Market: Individual

To add a product to Worksheet 2 - Plan  
To add a plan to Worksheet 2 - Plan Pa  
To validate, select the Validate button c  
To finalize, select the Finalize button or  
To remove a product, navigate to the cc  
To remove a plan, navigate to the corre

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                |                |                |                |                |                |                |                |                |                |                |                |                |           |           |
|---------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------|-----------|
| 1.1 Product Name                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |           |           |
| 1.2 Product ID                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |           |           |
| 1.3 Plan Name                                     | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger | Geisinger |
| 1.4 Plan ID (Standard Component ID)               | 22444PA0010035 | 22444PA0010036 | 22444PA0010037 | 22444PA0010038 | 22444PA0010039 | 22444PA0010040 | 22444PA0010041 | 22444PA0010042 | 22444PA0010045 | 22444PA0010046 | 22444PA0010047 | 22444PA0010048 | 22444PA0010053 |           |           |
| 1.5 Metal                                         | Gold           | Gold           | Gold           | Silver         | Silver         | Silver         | Silver         | Gold           | Gold           | Gold           | Silver         | Silver         | Bronze         |           |           |
| 1.6 AV Metal Value                                | 0.818          | 0.818          | 0.819          | 0.700          | 0.700          | 0.700          | 0.719          | 0.818          | 0.805          | 0.819          | 0.720          | 0.720          | 0.649          |           |           |
| 1.7 Plan Category                                 | Renewing       | Renewing       | Terminated     | Renewing       | Renewing       | Renewing       | Terminated     | Renewing       | Renewing       | Terminated     | Terminated     | Terminated     | Renewing       |           |           |
| 1.8 Plan Type                                     | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            |           |           |
| 1.9 Exchange Plan?                                | Yes            | Yes            | No             | Yes            | Yes            | Yes            | No             | Yes            | Yes            | No             | No             | No             | Yes            |           |           |
| 1.10 Effective Date of Proposed Rates             | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       |           |           |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 14.55%         | 14.55%         | 0.00%          | 6.91%          | 6.91%          | 6.91%          | 0.00%          | 14.55%         | 16.22%         | 0.00%          | 0.00%          | 0.00%          | 18.50%         |           |           |
| 1.12 Product Rate Increase %                      |                |                |                |                |                |                |                |                |                |                |                |                |                |           |           |
| 1.13 Submission Level Rate Increase %             |                |                |                |                |                |                |                |                |                |                |                |                |                |           |           |

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

|                                      |               |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|--------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| 2.1 Plan ID (Standard Component ID)  | Total         | 22444PA0010035 | 22444PA0010036 | 22444PA0010037 | 22444PA0010038 | 22444PA0010039 | 22444PA0010040 | 22444PA0010041 | 22444PA0010042 | 22444PA0010045 | 22444PA0010046 | 22444PA0010047 | 22444PA0010048 | 22444PA0010053 |  |
| 2.2 Allowed Claims                   | \$168,173,325 | \$10,310,038   | \$1,783,792    | \$1,654,978    | \$5,369,934    | \$463,864      | \$607,174      | \$1,253,275    | \$2,300,160    | \$24,837,503   | \$5,608,225    | \$3,360,495    | \$753,255      | \$6,804,478    |  |
| 2.3 Reinsurance                      | \$7,753,181   | \$481,724      | \$55,372       | \$68,506       | \$238,012      | \$28,214       | \$27,110       | \$33,736       | \$80,855       | \$1,171,312    | \$219,714      | \$173,815      | \$60,097       | \$413,116      |  |
| 2.4 Member Cost Sharing              | \$21,728,849  | \$1,189,053    | \$124,001      | \$196,497      | \$374,073      | \$32,249       | \$33,387       | \$50,999       | \$207,060      | \$2,477,471    | \$503,649      | \$249,977      | \$91,903       | \$1,883,264    |  |
| 2.5 Cost Sharing Reduction           | \$0           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |  |
| 2.6 Incurred Claims                  | \$138,691,294 | \$8,639,262    | \$1,604,419    | \$1,389,974    | \$4,757,850    | \$403,401      | \$546,678      | \$1,168,539    | \$2,012,245    | \$21,188,720   | \$4,884,862    | \$2,936,703    | \$601,255      | \$4,508,098    |  |
| 2.7 Risk Adjustment Transfer Amount  | \$10,019,825  | \$536,110      | \$61,620       | \$76,252       | \$230,219      | \$27,291       | \$26,232       | \$32,631       | \$89,961       | \$1,341,752    | \$251,692      | \$173,287      | \$59,923       | \$730,030      |  |
| 2.8 Premium                          | \$138,008,213 | \$8,574,780    | \$985,634      | \$1,219,421    | \$4,236,658    | \$502,215      | \$482,555      | \$600,513      | \$1,439,227    | \$20,849,592   | \$3,910,949    | \$3,093,942    | \$1,069,746    | \$7,353,555    |  |
| 2.9 Experience Period Member Months  | 206,339       | 11,040         | 1,269          | 1,570          | 4,741          | 562            | 540            | 672            | 1,853          | 27,631         | 5,183          | 3,569          | 1,234          | 15,034         |  |
| 2.10 Current Enrollment              | 16,462        | 788            | 96             | 115            | 323            | 36             | 40             | 50             | 122            | 4,297          | 0              | 509            | 0              | 1,061          |  |
| 2.11 Current Premium PMPM            | \$660.16      | \$715.58       | \$715.58       | \$715.58       | \$864.56       | \$864.56       | \$864.56       | \$864.56       | \$715.58       | \$760.91       | \$0.00         | \$845.71       | \$0.00         | \$521.52       |  |
| 2.12 Loss Ratio                      | 93.69%        | 94.82%         | 153.20%        | 107.28%        | 106.51%        | 76.18%         | 107.45%        | 184.56%        | 131.59%        | 95.48%         | 117.35%        | 89.88%         | 53.22%         | 55.77%         |  |
| Per Member Per Month                 |               |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 2.13 Allowed Claims                  | \$815.03      | \$933.88       | \$1,405.67     | \$1,054.13     | \$1,132.66     | \$825.38       | \$1,124.40     | \$1,864.99     | \$1,241.32     | \$898.90       | \$1,082.04     | \$941.58       | \$610.42       | \$452.61       |  |
| 2.14 Reinsurance                     | \$37.57       | \$43.63        | \$43.63        | \$43.63        | \$50.20        | \$50.20        | \$50.20        | \$50.20        | \$43.63        | \$42.39        | \$42.39        | \$48.70        | \$48.70        | \$27.48        |  |
| 2.15 Member Cost Sharing             | \$105.31      | \$107.70       | \$97.72        | \$125.16       | \$78.90        | \$57.38        | \$61.83        | \$75.89        | \$111.74       | \$89.66        | \$97.17        | \$70.04        | \$74.48        | \$125.27       |  |
| 2.16 Cost Sharing Reduction          | \$0.00        | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |  |
| 2.17 Incurred Claims                 | \$672.15      | \$782.54       | \$1,264.32     | \$885.33       | \$1,003.55     | \$717.79       | \$1,012.37     | \$1,738.90     | \$1,085.94     | \$766.85       | \$942.48       | \$822.84       | \$487.24       | \$299.86       |  |
| 2.18 Risk Adjustment Transfer Amount | \$48.56       | \$48.56        | \$48.56        | \$48.57        | \$48.56        | \$48.56        | \$48.58        | \$48.56        | \$48.55        | \$48.56        | \$48.56        | \$48.55        | \$48.56        | \$48.56        |  |
| 2.19 Premium                         | \$668.84      | \$776.70       | \$776.70       | \$776.70       | \$893.62       | \$893.62       | \$893.62       | \$893.62       | \$776.70       | \$754.57       | \$754.57       | \$866.89       | \$866.89       | \$489.13       |  |

Section III: Plan Adjustment Factors

|                                        |  |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|----------------------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| 3.1 Plan ID (Standard Component ID)    |  | 22444PA0010035 | 22444PA0010036 | 22444PA0010037 | 22444PA0010038 | 22444PA0010039 | 22444PA0010040 | 22444PA0010041 | 22444PA0010042 | 22444PA0010045 | 22444PA0010046 | 22444PA0010047 | 22444PA0010048 | 22444PA0010053 |  |
| 3.2 Market Adjusted Index Rate         |  |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.3 AV and Cost Sharing Design of Plan |  | 0.8414         | 0.8414         | 0.0000         | 0.9487         | 0.9487         | 0.9487         | 0.0000         | 0.8414         | 0.9077         | 0.0000         | 0.0000         | 0.0000         | 0.6343         |  |
| 3.4 Provider Network Adjustment        |  | 1.0149         | 1.0149         | 0.0000         | 1.0149         | 1.0149         | 1.0149         | 0.0000         | 1.0149         | 1.0149         | 0.0000         | 0.0000         | 0.0000         | 1.0149         |  |
| 3.5 Benefits in Addition to EHB        |  | 1.0000         | 1.0000         | 0.0000         | 1.0000         | 1.0000         | 1.0000         | 0.0000         | 1.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         |  |
| Administrative Costs                   |  |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.6 Administrative Expense             |  | 8.83%          | 8.83%          | 0.00%          | 8.83%          | 8.83%          | 8.83%          | 0.00%          | 8.83%          | 8.83%          | 0.00%          | 0.00%          | 0.00%          | 8.83%          |  |
| 3.7 Taxes and Fees                     |  | 0.07%          | 0.07%          | 0.00%          | 0.07%          | 0.07%          | 0.07%          | 0.00%          | 0.07%          | 0.07%          | 0.00%          | 0.00%          | 0.00%          | 0.07%          |  |
| 3.8 Profit & Risk Load                 |  | 2.00%          | 2.00%          | 0.00%          | 2.00%          | 2.00%          | 2.00%          | 0.00%          | 2.00%          | 2.00%          | 0.00%          | 0.00%          | 0.00%          | 2.00%          |  |
| 3.9 Catastrophic Adjustment            |  | 1.0000         | 1.0000         | 0.0000         | 1.0000         | 1.0000         | 1.0000         | 0.0000         | 1.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         |  |
| 3.10 Plan Adjusted Index Rate          |  | \$819.80       | \$819.80       | \$0.00         | \$924.34       | \$924.34       | \$924.34       | \$0.00         | \$819.80       | \$884.39       | \$0.00         | \$0.00         | \$0.00         | \$618.01       |  |

|                                          |        |          |          |        |          |          |          |        |          |          |        |        |        |          |  |
|------------------------------------------|--------|----------|----------|--------|----------|----------|----------|--------|----------|----------|--------|--------|--------|----------|--|
| 3.11 Age Calibration Factor              | 0.5173 |          |          |        |          |          |          |        |          |          |        |        |        |          |  |
| 3.12 Geographic Calibration Factor       | 0.9950 |          |          |        |          |          |          |        |          |          |        |        |        |          |  |
| 3.13 Tobacco Calibration Factor          | 0.9911 |          |          |        |          |          |          |        |          |          |        |        |        |          |  |
| 3.14 Calibrated Plan Adjusted Index Rate |        | \$418.20 | \$418.20 | \$0.00 | \$471.54 | \$471.54 | \$471.54 | \$0.00 | \$418.20 | \$451.16 | \$0.00 | \$0.00 | \$0.00 | \$315.27 |  |

Section IV: Projected Plan Level Information

|                                      |               |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|--------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| 4.1 Plan ID (Standard Component ID)  | Total         | 22444PA0010035 | 22444PA0010036 | 22444PA0010037 | 22444PA0010038 | 22444PA0010039 | 22444PA0010040 | 22444PA0010041 | 22444PA0010042 | 22444PA0010045 | 22444PA0010046 | 22444PA0010047 | 22444PA0010048 | 22444PA0010053 |  |
| 4.2 Allowed Claims                   | \$181,333,934 | \$13,662,146   | \$985,399      | \$0            | \$11,116,532   | \$1,734,713    | \$472,170      | \$0            | \$5,707,102    | \$44,106,867   | \$0            | \$0            | \$0            | \$17,932,208   |  |
| 4.3 Reinsurance                      | \$8,420,284   | \$634,405      | \$45,757       | \$0            | \$516,199      | \$80,552       | \$21,925       | \$0            | \$265,011      | \$2,048,113    | \$0            | \$0            | \$0            | \$832,686      |  |
| 4.4 Member Cost Sharing              | \$29,767,081  | \$2,242,725    | \$161,759      | \$0            | \$1,824,847    | \$284,764      | \$77,510       | \$0            | \$936,856      | \$7,240,414    | \$0            | \$0            | \$0            | \$2,943,682    |  |
| 4.5 Cost Sharing Reduction           | \$0           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |  |
| 4.6 Incurred Claims                  | \$143,146,569 | \$10,785,015   | \$777,882      | \$0            | \$8,775,486    | \$1,369,397    | \$372,735      | \$0            | \$4,505,236    | \$34,818,341   | \$0            | \$0            | \$0            | \$14,155,839   |  |
| 4.7 Risk Adjustment Transfer Amount  | \$9,300,089   | \$700,692      | \$50,538       | \$0            | \$570,135      | \$88,968       | \$24,216       | \$0            | \$292,701      | \$2,262,113    | \$0            | \$0            | \$0            | \$919,691      |  |
| 4.8 Premium                          | \$161,595,696 | \$13,093,791   | \$944,406      | \$0            | \$12,012,743   | \$1,874,565    | \$510,237      | \$0            | \$5,469,683    | \$45,602,908   | \$0            | \$0            | \$0            | \$12,956,045   |  |
| 4.9 Projected Member Months          | 211,992       | 15,972         | 1,152          | 0              | 12,996         | 2,028          | 552            | 0              | 6,672          | 51,564         | 0              | 0              | 0              | 20,964         |  |
| 4.10 Loss Ratio                      | 83.76%        | 78.18%         | 78.18%         | #DIV/0!        | 69.74%         | 69.74%         | 69.74%         | #DIV/0!        | 78.18%         | 72.74%         | #DIV/0!        | #DIV/0!        | #DIV/0!        | 102.02%        |  |
| Per Member Per Month                 |               |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 4.11 Allowed Claims                  | \$855.38      | \$855.38       | \$855.38       | #DIV/0!        | \$855.38       | \$855.38       | \$855.38       | #DIV/0!        | \$855.38       | \$855.38       | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$855.38       |  |
| 4.12 Reinsurance                     | \$39.72       | \$39.72        | \$39.72        | #DIV/0!        | \$39.72        | \$39.72        | \$39.72        | #DIV/0!        | \$39.72        | \$39.72        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$39.72        |  |
| 4.13 Member Cost Sharing             | \$140.42      | \$140.42       | \$140.42       | #DIV/0!        | \$140.42       | \$140.42       | \$140.42       | #DIV/0!        | \$140.42       | \$140.42       | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$140.42       |  |
| 4.14 Cost Sharing Reduction          | \$0.00        | \$0.00         | \$0.00         | #DIV/0!        | \$0.00         | \$0.00         | \$0.00         | #DIV/0!        | \$0.00         | \$0.00         | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$0.00         |  |
| 4.15 Incurred Claims                 | \$675.25      | \$675.25       | \$675.25       | #DIV/0!        | \$675.25       | \$675.25       | \$675.25       | #DIV/0!        | \$675.25       | \$675.25       | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$675.25       |  |
| 4.16 Risk Adjustment Transfer Amount | \$43.87       | \$43.87        | \$43.87        | #DIV/0!        | \$43.87        | \$43.87        | \$43.87        | #DIV/0!        | \$43.87        | \$43.87        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$43.87        |  |
| 4.17 Premium                         | \$762.27      | \$819.80       | \$819.80       | #DIV/0!        | \$924.34       | \$924.34       | \$924.34       | #DIV/0!        | \$819.80       | \$884.39       | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$618.01       |  |

*Product Info, select the Add Product button or Ctrl + Shift + P.*

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

or Ctrl + Shift + I.

*Ctrl + Shift + F.*

Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q

## Section I: General Product and Plan Information

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| Worksheet 1 Totals   | Section II: Experience Period and Current Plan Level |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|----------------------|------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                      | 2.1 Plan ID (Standard Component ID)                  | 22444PA0010054 | 22444PA0010055 | 22444PA0010056 | 22444PA0010063 | 22444PA0010064 | 22444PA0010065 | 22444PA0010066 | 22444PA0010067 | 22444PA0010068 | 22444PA0010069 | 22444PA0010070 | 22444PA0010071 | 22444PA0010072 | 22444PA0010073 |
| \$168,173,325        | 2.2 Allowed Claims                                   | \$2,780,270    | \$2,006,080    | \$1,579,207    | \$512,031      | \$27,901       | \$28,146       | \$66,078       | \$2,336,611    | \$599,735      | \$684,845      | \$54           | \$143,715      | \$1,446,261    | \$1,340,416    |
| \$7,753,181          | 2.3 Reinsurance                                      | \$167,428      | \$91,395       | \$92,136       | \$43,085       | \$2,709        | \$3,424        | \$3,688        | \$85,960       | \$37,803       | \$34,596       | \$452          | \$10,714       | \$2,500        | \$49,481       |
|                      | 2.4 Member Cost Sharing                              | \$574,591      | \$504,111      | \$458,663      | \$112,449      | \$16,156       | \$7,043        | \$14,925       | \$250,581      | \$62,622       | \$135,902      | \$0            | \$9,166        | \$86,492       | \$97,706       |
|                      | 2.5 Cost Sharing Reduction                           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| \$138,691,294        | 2.6 Incurred Claims                                  | \$2,038,250    | \$1,410,575    | \$1,028,228    | \$356,497      | \$9,036        | \$17,678       | \$47,466       | \$2,000,071    | \$499,311      | \$514,347      | -\$397         | \$123,834      | \$1,307,269    | \$1,193,229    |
| \$10,019,825         | 2.7 Risk Adjustment Transfer Amount                  | \$295,847      | \$161,488      | \$162,807      | \$55,618       | \$3,496        | \$4,419        | \$4,759        | \$95,663       | \$36,566       | \$61,160       | \$583          | \$10,683       | \$52,348       | \$49,326       |
| \$138,008,313        | 2.8 Premium                                          | \$2,980,259    | \$1,626,841    | \$1,640,047    | \$766,920      | \$48,226       | \$60,952       | \$65,640       | \$1,530,101    | \$672,897      | \$615,813      | \$8,038        | \$190,717      | \$934,511      | \$880,764      |
| 206,339              | 2.9 Experience Period Member Months                  | 6,093          | 3,326          | 3,353          | 1,145          | 72             | 91             | 98             | 1,970          | 753            | 1,259          | 12             | 220            | 1,078          | 1,016          |
|                      | 2.10 Current Enrollment                              | 351            | 271            | 201            | 92             | 6              | 9              | 8              | 145            | 49             | 80             | 1              | 0              | 0              | 0              |
|                      | 2.11 Current Premium PMPM                            | \$521.52       | \$521.52       | \$521.52       | \$629.48       | \$629.48       | \$629.48       | \$629.48       | \$715.58       | \$864.56       | \$521.52       | \$629.48       | \$0.00         | \$0.00         | \$0.00         |
|                      | 2.12 Loss Ratio                                      | 62.22%         | 78.88%         | 57.03%         | 43.34%         | 17.47%         | 27.04%         | 67.42%         | 123.02%        | 70.38%         | 75.98%         | -4.61%         | 61.49%         | 132.47%        | 128.29%        |
| Per Member Per Month |                                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|                      | 2.13 Allowed Claims                                  | \$456.31       | \$603.15       | \$470.93       | \$447.19       | \$387.52       | \$309.29       | \$674.26       | \$1,186.10     | \$796.46       | \$543.96       | \$4.51         | \$653.25       | \$1,341.62     | \$1,319.31     |
|                      | 2.14 Reinsurance                                     | \$27.48        | \$27.48        | \$27.48        | \$37.63        | \$37.63        | \$37.63        | \$37.63        | \$43.63        | \$50.20        | \$27.48        | \$37.63        | \$48.70        | \$48.70        | \$96.70        |
|                      | 2.15 Member Cost Sharing                             | \$94.30        | \$151.57       | \$136.79       | \$98.21        | \$224.38       | \$77.40        | \$152.29       | \$127.20       | \$83.16        | \$107.94       | \$0.00         | \$41.67        | \$80.23        | \$48.17        |
|                      | 2.16 Cost Sharing Reduction                          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
|                      | 2.17 Incurred Claims                                 | \$334.52       | \$424.11       | \$306.66       | \$311.35       | \$125.50       | \$194.26       | \$484.34       | \$1,015.26     | \$663.10       | \$408.54       | -\$33.12       | \$562.88       | \$1,212.68     | \$1,174.44     |
|                      | 2.18 Risk Adjustment Transfer Amount                 | \$48.56        | \$48.55        | \$48.56        | \$48.57        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.58        | \$48.56        | \$48.56        | \$48.56        | \$48.55        |
|                      | 2.19 Premium                                         | \$489.13       | \$489.13       | \$489.13       | \$669.80       | \$669.80       | \$669.80       | \$669.80       | \$776.70       | \$893.62       | \$489.13       | \$669.80       | \$866.89       | \$866.89       | \$866.89       |

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Product-Plan Data Collection

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

Product/Plan Level Calculations

|         |                                                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|---------|-------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Field # | Section I: General Product and Plan Information |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.1     | Product Name                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.2     | Product ID                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.3     | Plan Name                                       |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.4     | Plan ID (Standard Component ID)                 | 22444PA0010074 | 22444PA0010075 | 22444PA0010076 | 22444PA0010077 | 22444PA0010078 | 22444PA0010079 | 22444PA0010080 | 22444PA0010081 | 22444PA0010082 | 22444PA0010083 | 22444PA0010084 | 22444PA0010085 | 22444PA0010086 | 22444PA0010087 |
| 1.5     | Metal                                           | Silver         | Silver         | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           |
| 1.6     | AV Metal Value                                  | 0.720          | 0.720          | 0.819          | 0.819          | 0.819          | 0.819          | 0.819          | 0.819          | 0.818          | 0.819          | 0.819          | 0.819          | 0.819          | 0.819          |
| 1.7     | Plan Category                                   | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Renewing       | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     |
| 1.8     | Plan Type                                       | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            |
| 1.9     | Exchange Plan?                                  | No             | No             | No             | No             | No             | No             | No             | No             | Yes            | No             | No             | No             | No             | No             |
| 1.10    | Effective Date of Proposed Rates                | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       |
| 1.11    | Cumulative Rate Change % (over 12 mos prior)    | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 14.55%         | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 1.12    | Product Rate Increase %                         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.13    | Submission Level Rate Increase %                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |

|                    |                                                      |                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |             |  |
|--------------------|------------------------------------------------------|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------|--|
| Worksheet 1 Totals | Section II: Experience Period and Current Plan Level |                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |             |  |
|                    | 2.1 Plan ID (Standard Component ID)                  | 22444PA0010074                       | 22444PA0010075 | 22444PA0010076 | 22444PA0010077 | 22444PA0010078 | 22444PA0010079 | 22444PA0010080 | 22444PA0010081 | 22444PA0010082 | 22444PA0010083 | 22444PA0010084 | 22444PA0010085 | 22444PA0010086 | 22444PA0010087 |             |  |
|                    | \$168,173,325                                        | 2.2 Allowed Claims                   | \$137,704      | \$959,346      | \$674,394      | \$2,344,222    | \$8,364,074    | \$7,522,909    | \$2,922,016    | \$3,793,691    | \$1,273,452    | \$519,507      | \$518,713      | \$656,822      | \$2,894,873    | \$2,397,724 |  |
|                    | \$7,753,181                                          | 2.3 Reinsurance                      | \$14,416       | \$29,464       | \$53,879       | \$131,837      | \$392,967      | \$296,145      | \$80,840       | \$148,793      | \$64,099       | \$19,417       | \$20,901       | \$27,926       | \$68,026       | \$104,897   |  |
|                    |                                                      | 2.4 Member Cost Sharing              | \$18,902       | \$63,787       | \$84,512       | \$281,566      | \$846,943      | \$641,993      | \$226,615      | \$319,771      | \$164,991      | \$47,503       | \$53,133       | \$82,075       | \$229,858      | \$329,718   |  |
|                    |                                                      | 2.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0         |  |
|                    | \$138,691,294                                        | 2.6 Incurred Claims                  | \$104,387      | \$866,094      | \$536,002      | \$1,930,820    | \$7,124,164    | \$6,584,771    | \$2,614,562    | \$3,325,127    | \$1,044,362    | \$452,587      | \$444,680      | \$546,821      | \$2,596,988    | \$1,963,108 |  |
|                    | \$10,019,825                                         | 2.7 Risk Adjustment Transfer Amount  | \$14,374       | \$29,374       | \$61,740       | \$151,028      | \$450,133      | \$339,262      | \$92,597       | \$170,455      | \$71,335       | \$21,609       | \$23,275       | \$31,096       | \$75,717       | \$116,729   |  |
|                    | \$138,008,213                                        | 2.8 Premium                          | \$256,600      | \$524,470      | \$959,062      | \$2,346,720    | \$6,994,887    | \$5,271,443    | \$1,438,970    | \$2,648,549    | \$1,140,974    | \$345,632      | \$372,040      | \$497,089      | \$1,210,877    | \$1,867,189 |  |
|                    | 206,339                                              | 2.9 Experience Period Member Months  | 296            | 605            | 1,271          | 3,110          | 9,270          | 6,986          | 1,907          | 3,510          | 1,469          | 445            | 479            | 640            | 1,559          | 2,404       |  |
|                    |                                                      | 2.10 Current Enrollment              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 119            | 22             | 41             | 56             | 141            | 209         |  |
|                    |                                                      | 2.11 Current Premium PMPM            | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$715.58       | \$715.58       | \$715.58       | \$715.58       | \$715.58       | \$715.58    |  |
|                    |                                                      | 2.12 Loss Ratio                      | 38.52%         | 156.38%        | 52.51%         | 77.30%         | 95.69%         | 117.36%        | 170.71%        | 117.95%        | 86.15%         | 123.24%        | 112.49%        | 103.53%        | 201.85%        | 98.95%      |  |
|                    |                                                      | Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |             |  |
|                    |                                                      | 2.13 Allowed Claims                  | \$465.22       | \$1,585.70     | \$530.60       | \$753.77       | \$902.27       | \$1,076.86     | \$1,532.26     | \$1,080.82     | \$866.88       | \$1,167.43     | \$1,082.91     | \$1,026.28     | \$1,856.88     | \$997.39    |  |
|                    |                                                      | 2.14 Reinsurance                     | \$48.70        | \$48.70        | \$42.39        | \$42.39        | \$42.39        | \$42.39        | \$42.39        | \$42.39        | \$43.63        | \$43.63        | \$43.63        | \$43.63        | \$43.63        | \$43.63     |  |
|                    |                                                      | 2.15 Member Cost Sharing             | \$63.86        | \$105.43       | \$66.49        | \$90.54        | \$91.36        | \$91.90        | \$118.83       | \$91.10        | \$112.32       | \$106.75       | \$110.92       | \$128.24       | \$147.44       | \$137.15    |  |
|                    |                                                      | 2.16 Cost Sharing Reduction          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00      |  |
|                    |                                                      | 2.17 Incurred Claims                 | \$352.66       | \$1,431.56     | \$421.72       | \$620.84       | \$768.52       | \$942.57       | \$1,371.03     | \$947.33       | \$710.93       | \$1,017.05     | \$928.35       | \$854.41       | \$1,665.80     | \$816.60    |  |
|                    |                                                      | 2.18 Risk Adjustment Transfer Amount | \$48.56        | \$48.55        | \$48.58        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.59        | \$48.59        | \$48.57        | \$48.56     |  |
|                    | 2.19 Premium                                         | \$866.89                             | \$866.89       | \$754.57       | \$754.57       | \$754.57       | \$754.57       | \$754.57       | \$754.57       | \$776.70       | \$776.70       | \$776.70       | \$776.70       | \$776.70       | \$776.70       |             |  |

| Section III: Plan Adjustment Factors |                                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|--------------------------------------|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| 3.1                                  | Plan ID (Standard Component ID)     | 22444PA0010074 | 22444PA0010075 | 22444PA0010076 | 22444PA0010077 | 22444PA0010078 | 22444PA0010079 | 22444PA0010080 | 22444PA0010081 | 22444PA0010082 | 22444PA0010083 | 22444PA0010084 | 22444PA0010085 | 22444PA0010086 | 22444PA0010087 |  |
| 3.2                                  | Market Adjusted Index Rate          |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.3                                  | AV and Cost Sharing Design of Plan  | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.8414         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |  |
| 3.4                                  | Provider Network Adjustment         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0149         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |  |
| 3.5                                  | Benefits in Addition to EHB         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |  |
| Administrative Costs                 |                                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.6                                  | Administrative Expense              | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 8.83%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |  |
| 3.7                                  | Taxes and Fees                      | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.07%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |  |
| 3.8                                  | Profit & Risk Load                  | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 2.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |  |
| 3.9                                  | Catastrophic Adjustment             | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |  |
| 3.10                                 | Plan Adjusted Index Rate            | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$819.80       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |  |
| 3.11                                 | Age Calibration Factor              |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.12                                 | Geographic Calibration Factor       |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.13                                 | Tobacco Calibration Factor          |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.14                                 | Calibrated Plan Adjusted Index Rate | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$418.20       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |  |

| Section IV: Projected Plan Level Information |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |  |
|----------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|--|
| 4.1 Plan ID (Standard Component ID)          | 22444PA0010074 | 22444PA0010075 | 22444PA0010076 | 22444PA0010077 | 22444PA0010078 | 22444PA0010079 | 22444PA0010080 | 22444PA0010081 | 22444PA0010082 | 22444PA0010083 | 22444PA0010084 | 22444PA0010085 | 22444PA0010086 | 22444PA0010087 |  |  |
| 4.2 Allowed Claims                           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$1,447,305    | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.3 Reinsurance                              | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$67,206       | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.4 Member Cost Sharing                      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$237,584      | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.5 Cost Sharing Reduction                   | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.6 Incurred Claims                          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$1,142,515    | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.7 Risk Adjustment Transfer Amount          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$74,228       | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.8 Premium                                  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$1,387,096    | \$0            | \$0            | \$0            | \$0            | \$0            |  |  |
| 4.9 Projected Member Months                  | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 1,692          | 0              | 0              | 0              | 0              | 0              |  |  |
| 4.10 Loss Ratio                              | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | 78.18%         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| Per Member Per Month                         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |  |
| 4.11 Allowed Claims                          | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$855.38       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| 4.12 Reinsurance                             | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$39.72        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| 4.13 Member Cost Sharing                     | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$140.42       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| 4.14 Cost Sharing Reduction                  | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$0.00         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| 4.15 Incurred Claims                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$675.25       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| 4.16 Risk Adjustment Transfer Amount         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$43.87        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |
| 4.17 Premium                                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$819.80       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |  |  |

Product-Plan Data Collection

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                           |                |                |                |                |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.1 Product Name                                  | Geisinger Health Plan HMO |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.2 Product ID                                    | 22444PA001                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.3 Plan Name                                     | Geisinger                 | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      |
| 1.4 Plan ID (Standard Component ID)               | 22444PA0010088            | 22444PA0010089 | 22444PA0010090 | 22444PA0010091 | 22444PA0010092 | 22444PA0010093 | 22444PA0010094 | 22444PA0010095 | 22444PA0010096 | 22444PA0010097 | 22444PA0010098 | 22444PA0010099 | 22444PA0010100 | 22444PA0010101 |
| 1.5 Metal                                         | Gold                      | Gold           | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         | Silver         |
| 1.6 AV Metal Value                                | 0.819                     | 0.819          | 0.717          | 0.720          | 0.720          | 0.720          | 0.720          | 0.720          | 0.720          | 0.720          | 0.700          | 0.719          | 0.719          | 0.719          |
| 1.7 Plan Category                                 | Terminated                | Terminated     | Renewing       | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Renewing       | Terminated     | Terminated     | Terminated     |
| 1.8 Plan Type                                     | HMO                       | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            |
| 1.9 Exchange Plan?                                | No                        | No             | No             | No             | No             | No             | No             | No             | No             | No             | Yes            | No             | No             | No             |
| 1.10 Effective Date of Proposed Rates             | 1/1/2023                  | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 0.00%                     | 0.00%          | 16.43%         | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 6.91%          | 0.00%          | 0.00%          | 0.00%          |
| 1.12 Product Rate Increase %                      | 15.76%                    |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.13 Submission Level Rate Increase %             | 15.76%                    |                |                |                |                |                |                |                |                |                |                |                |                |                |

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.1 Plan ID (Standard Component ID)  | 22444PA0010088 | 22444PA0010089 | 22444PA0010090 | 22444PA0010091 | 22444PA0010092 | 22444PA0010093 | 22444PA0010094 | 22444PA0010095 | 22444PA0010096 | 22444PA0010097 | 22444PA0010098 | 22444PA0010099 | 22444PA0010100 | 22444PA0010101 |
| 2.2 Allowed Claims                   | \$1,209,047    | \$3,152,881    | \$29,214       | \$0            | \$3,373        | \$73,034       | \$359,472      | \$189,208      | \$50,914       | \$9,959        | \$362,595      | \$17,996       | \$68,487       | \$435,100      |
| 2.3 Reinsurance                      | \$62,703       | \$93,247       | \$1,543        | \$0            | \$564          | \$1,994        | \$4,929        | \$14,750       | \$4,327        | \$1,355        | \$16,868       | \$6,024        | \$4,418        | \$7,028        |
| 2.4 Member Cost Sharing              | \$158,097      | \$279,690      | \$8,559        | \$0            | \$1,024        | \$16,167       | \$25,395       | \$59,686       | \$15,329       | \$1,429        | \$30,489       | \$1,602        | \$6,327        | \$24,213       |
| 2.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.6 Incurred Claims                  | \$988,247      | \$2,779,944    | \$19,113       | \$0            | \$1,784        | \$54,872       | \$329,147      | \$114,772      | \$31,258       | \$7,175        | \$315,238      | \$10,370       | \$57,743       | \$403,858      |
| 2.7 Risk Adjustment Transfer Amount  | \$69,756       | \$103,754      | \$1,991        | \$0            | \$728          | \$2,574        | \$6,377        | \$19,059       | \$5,584        | \$1,748        | \$16,317       | \$5,827        | \$4,273        | \$6,798        |
| 2.8 Premium                          | \$1,116,119    | \$1,659,810    | \$27,462       | \$0            | \$10,047       | \$35,499       | \$87,744       | \$262,561      | \$77,027       | \$24,113       | \$300,257      | \$107,235      | \$78,639       | \$125,107      |
| 2.9 Experience Period Member Months  | 1,437          | 2,137          | 41             | 0              | 15             | 53             | 131            | 392            | 115            | 36             | 336            | 120            | 88             | 140            |
| 2.10 Current Enrollment              | 96             | 174            | 3              | 0              | 0              | 5              | 11             | 38             | 6              | 3              | 25             | 6              | 6              | 10             |
| 2.11 Current Premium PMPM            | \$715.58       | \$715.58       | \$629.48       | \$629.48       | \$629.48       | \$629.48       | \$629.48       | \$629.48       | \$629.48       | \$629.48       | \$864.56       | \$864.56       | \$864.56       | \$864.56       |
| 2.12 Loss Ratio                      | 83.33%         | 157.63%        | 64.89%         | #DIV/0!        | 16.56%         | 144.12%        | 349.71%        | 40.75%         | 37.84%         | 27.75%         | 99.58%         | 9.17%          | 69.64%         | 306.17%        |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 2.13 Allowed Claims                  | \$841.37       | \$1,475.38     | \$712.54       | #DIV/0!        | \$224.85       | \$1,377.99     | \$2,744.06     | \$482.67       | \$442.73       | \$276.63       | \$1,079.15     | \$149.97       | \$778.26       | \$3,107.85     |
| 2.14 Reinsurance                     | \$43.63        | \$43.63        | \$37.63        | #DIV/0!        | \$37.63        | \$37.63        | \$37.63        | \$37.63        | \$37.63        | \$37.63        | \$50.20        | \$50.20        | \$50.20        | \$50.20        |
| 2.15 Member Cost Sharing             | \$110.02       | \$130.88       | \$208.75       | #DIV/0!        | \$68.27        | \$305.04       | \$193.86       | \$152.26       | \$133.29       | \$39.68        | \$90.74        | \$13.35        | \$71.89        | \$172.95       |
| 2.16 Cost Sharing Reduction          | \$0.00         | \$0.00         | \$0.00         | #DIV/0!        | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 2.17 Incurred Claims                 | \$687.72       | \$1,300.86     | \$466.16       | #DIV/0!        | \$118.95       | \$1,035.32     | \$2,512.57     | \$292.79       | \$271.81       | \$199.32       | \$938.21       | \$86.42        | \$656.17       | \$2,884.70     |
| 2.18 Risk Adjustment Transfer Amount | \$48.54        | \$48.55        | \$48.56        | #DIV/0!        | \$48.56        | \$48.56        | \$48.68        | \$48.62        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        |
| 2.19 Premium                         | \$776.70       | \$776.70       | \$669.80       | #DIV/0!        | \$669.80       | \$669.80       | \$669.80       | \$669.80       | \$669.80       | \$669.80       | \$893.62       | \$893.62       | \$893.62       | \$893.62       |

Section III: Plan Adjustment Factors

|                                          |                |                |                |                |                |                |                |                |                |                |                |                |                |
|------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)      | 22444PA0010088 | 22444PA0010089 | 22444PA0010090 | 22444PA0010091 | 22444PA0010092 | 22444PA0010093 | 22444PA0010094 | 22444PA0010095 | 22444PA0010096 | 22444PA0010097 | 22444PA0010098 | 22444PA0010100 | 22444PA0010101 |
| 3.2 Market Adjusted Index Rate           |                |                |                |                |                |                |                |                |                |                |                | \$855.38       |                |
| 3.3 AV and Cost Sharing Design of Plan   | 0.0000         | 0.0000         | 0.7522         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.9487         | 0.0000         | 0.0000         |
| 3.4 Provider Network Adjustment          | 0.0000         | 0.0000         | 1.0149         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0149         | 0.0000         | 0.0000         |
| 3.5 Benefits in Addition to EHB          | 0.0000         | 0.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         | 0.0000         | 0.0000         |
| Administrative Costs                     |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense               | 0.00%          | 0.00%          | 8.83%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 8.83%          | 0.00%          | 0.00%          |
| 3.7 Taxes and Fees                       | 0.00%          | 0.00%          | 0.07%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.07%          | 0.00%          | 0.00%          |
| 3.8 Profit & Risk Load                   | 0.00%          | 0.00%          | 2.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 2.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment              | 0.0000         | 0.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         | 0.0000         | 0.0000         |
| 3.10 Plan Adjusted Index Rate            | \$0.00         | \$0.00         | \$732.89       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$924.34       | \$0.00         | \$0.00         |
|                                          |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.11 Age Calibration Factor              |                |                |                |                |                |                |                |                |                |                |                | 0.5173         |                |
| 3.12 Geographic Calibration Factor       |                |                |                |                |                |                |                |                |                |                |                | 0.9950         |                |
| 3.13 Tobacco Calibration Factor          |                |                |                |                |                |                |                |                |                |                |                | 0.9911         |                |
| 3.14 Calibrated Plan Adjusted Index Rate | \$0.00         | \$0.00         | \$373.87       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$471.54       | \$0.00         | \$0.00         |

Section IV: Projected Plan Level Information

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.1 Plan ID (Standard Component ID)  | 22444PA0010088 | 22444PA0010089 | 22444PA0010090 | 22444PA0010091 | 22444PA0010092 | 22444PA0010093 | 22444PA0010094 | 22444PA0010095 | 22444PA0010096 | 22444PA0010097 | 22444PA0010098 | 22444PA0010099 | 22444PA0010100 | 22444PA0010101 |
| 4.2 Allowed Claims                   | \$0            | \$0            | \$30,794       | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$400,318      | \$0            | \$0            | \$0            |
| 4.3 Reinsurance                      | \$0            | \$0            | \$1,430        | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$18,589       | \$0            | \$0            | \$0            |
| 4.4 Member Cost Sharing              | \$0            | \$0            | \$5,055        | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$65,715       | \$0            | \$0            | \$0            |
| 4.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$0            | \$0            | \$24,309       | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$316,015      | \$0            | \$0            | \$0            |
| 4.7 Risk Adjustment Transfer Amount  | \$0            | \$0            | \$1,579        | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$20,531       | \$0            | \$0            | \$0            |
| 4.8 Premium                          | \$0            | \$0            | \$26,384       | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$432,592      | \$0            | \$0            | \$0            |
| 4.9 Projected Member Months          | 0              | 0              | 36             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 468            | 0              | 0              | 0              |
| 4.10 Loss Ratio                      | #DIV/0!        | #DIV/0!        | 86.93%         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | 69.74%         | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | #DIV/0!        | #DIV/0!        | \$855.38       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$855.38       | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 4.12 Reinsurance                     | #DIV/0!        | #DIV/0!        | \$39.72        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$39.72        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 4.13 Member Cost Sharing             | #DIV/0!        | #DIV/0!        | \$140.42       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$140.42       | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 4.14 Cost Sharing Reduction          | #DIV/0!        | #DIV/0!        | \$0.00         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$0.00         | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 4.15 Incurred Claims                 | #DIV/0!        | #DIV/0!        | \$675.25       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$675.25       | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 4.16 Risk Adjustment Transfer Amount | #DIV/0!        | #DIV/0!        | \$43.87        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$43.87        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 4.17 Premium                         | #DIV/0!        | #DIV/0!        | \$732.89       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$924.34       | #DIV/0!        | #DIV/0!        | #DIV/0!        |

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

| Field # | Section I: General Product and Plan Information |
|---------|-------------------------------------------------|
|---------|-------------------------------------------------|

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Product-Plan Data Collection

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |           |
|---------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------|
| 1.1 Product Name                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |                |           |
| 1.2 Product ID                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |                |           |
| 1.3 Plan Name                                     | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger |
| 1.4 Plan ID (Standard Component ID)               | 22444PA0010136 | 22444PA0010137 | 22444PA0010138 | 22444PA0010139 | 22444PA0010140 | 22444PA0010141 | 22444PA0010142 | 22444PA0010143 | 22444PA0010144 | 22444PA0010146 | 22444PA0010152 | 22444PA0010153 | 22444PA0010157 | 22444PA0010159 |           |
| 1.5 Metal                                         | Silver         | Bronze         | Gold           | Silver         | Bronze         | Gold           | Silver         | Bronze         | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Gold      |
| 1.6 AV Metal Value                                | 0.700          | 0.649          | 0.818          | 0.700          | 0.649          | 0.818          | 0.700          | 0.649          | 0.820          | 0.820          | 0.820          | 0.820          | 0.798          | 0.798          |           |
| 1.7 Plan Category                                 | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing  |
| 1.8 Plan Type                                     | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO       |
| 1.9 Exchange Plan?                                | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes       |
| 1.10 Effective Date of Proposed Rates             | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023  |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 6.91%          | 18.50%         | 14.55%         | 6.91%          | 18.50%         | 14.55%         | 6.91%          | 18.50%         | 12.90%         | 12.90%         | 12.90%         | 12.90%         | 15.18%         | 15.18%         |           |
| 1.12 Product Rate Increase %                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |           |
| 1.13 Submission Level Rate Increase %             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |           |

|                    |                                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------|------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Worksheet 1 Totals | Section II: Experience Period and Current Plan Level |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|                    | 2.1 Plan ID (Standard Component ID)                  | 22444PA0010136 | 22444PA0010137 | 22444PA0010138 | 22444PA0010139 | 22444PA0010140 | 22444PA0010141 | 22444PA0010142 | 22444PA0010143 | 22444PA0010144 | 22444PA0010146 | 22444PA0010152 | 22444PA0010153 | 22444PA0010157 | 22444PA0010159 |
| \$168,173,325      | 2.2 Allowed Claims                                   | \$2,066,173    | \$3,747,169    | \$4,224,676    | \$1,153,470    | \$3,328,760    | \$6,531,903    | \$1,460,181    | \$4,489,594    | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| \$7,753,181        | 2.3 Reinsurance                                      | \$97,732       | \$217,026      | \$169,889      | \$46,294       | \$158,030      | \$359,670      | \$90,323       | \$328,381      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
|                    | 2.4 Member Cost Sharing                              | \$116,299      | \$1,007,062    | \$416,898      | \$81,174       | \$753,659      | \$874,665      | \$96,215       | \$1,249,625    | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
|                    | 2.5 Cost Sharing Reduction                           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| \$138,691,294      | 2.6 Incurred Claims                                  | \$1,852,141    | \$2,523,081    | \$3,637,889    | \$1,026,002    | \$2,417,072    | \$5,297,568    | \$1,273,642    | \$2,911,588    | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| \$10,019,825       | 2.7 Risk Adjustment Transfer Amount                  | \$100,556      | \$407,997      | \$201,124      | \$47,638       | \$297,110      | \$425,825      | \$92,946       | \$617,323      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| \$138,008,213      | 2.8 Premium                                          | \$1,739,655    | \$3,863,111    | \$3,024,053    | \$824,047      | \$2,812,963    | \$6,402,202    | \$1,607,774    | \$5,845,244    | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 206,339            | 2.9 Experience Period Member Months                  | 2,071          | 8,402          | 4,142          | 981            | 6,118          | 8,769          | 1,914          | 12,713         | 0              | 0              | 0              | 0              | 0              | 0              |
|                    | 2.10 Current Enrollment                              | 203            | 728            | 337            | 60             | 531            | 728            | 101            | 938            | 10             | 55             | 12             | 2              | 20             | 237            |
|                    | 2.11 Current Premium PMPM                            | \$812.69       | \$490.23       | \$672.65       | \$812.69       | \$490.23       | \$672.65       | \$812.69       | \$490.23       | \$826.88       | \$826.88       | \$826.88       | \$826.88       | \$698.98       | \$698.98       |
|                    | 2.12 Loss Ratio                                      | 100.65%        | 59.07%         | 112.80%        | 117.70%        | 77.72%         | 77.59%         | 74.89%         | 45.05%         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | Per Member Per Month                                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|                    | 2.13 Allowed Claims                                  | \$997.67       | \$445.99       | \$1,019.96     | \$1,175.81     | \$544.09       | \$744.89       | \$762.89       | \$353.15       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | 2.14 Reinsurance                                     | \$47.19        | \$25.83        | \$41.02        | \$47.19        | \$25.83        | \$41.02        | \$47.19        | \$25.83        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | 2.15 Member Cost Sharing                             | \$56.16        | \$119.86       | \$100.65       | \$82.75        | \$123.19       | \$99.75        | \$50.27        | \$98.30        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | 2.16 Cost Sharing Reduction                          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | 2.17 Incurred Claims                                 | \$894.32       | \$300.30       | \$878.29       | \$1,045.87     | \$395.08       | \$604.12       | \$665.43       | \$229.02       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | 2.18 Risk Adjustment Transfer Amount                 | \$48.55        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | \$48.56        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
|                    | 2.19 Premium                                         | \$840.01       | \$459.78       | \$730.09       | \$840.01       | \$459.78       | \$730.09       | \$840.01       | \$459.78       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |

|                                        |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| Section III: Plan Adjustment Factors   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.1 Plan ID (Standard Component ID)    | 22444PA0010136 | 22444PA0010137 | 22444PA0010138 | 22444PA0010139 | 22444PA0010140 | 22444PA0010141 | 22444PA0010142 | 22444PA0010143 | 22444PA0010144 | 22444PA0010146 | 22444PA0010152 | 22444PA0010153 | 22444PA0010157 | 22444PA0010159 |  |
| 3.2 Market Adjusted Index Rate         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.9487         | 0.6343         | 0.8414         | 0.9487         | 0.6343         | 0.8414         | 0.9487         | 0.6343         | 0.9582         | 0.9582         | 0.9582         | 0.9582         | 0.8263         | 0.8263         |  |
| 3.4 Provider Network Adjustment        | 0.9540         | 0.9540         | 0.9540         | 0.9540         | 0.9540         | 0.9540         | 0.9540         | 0.9540         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         |  |
| 3.5 Benefits in Addition to EHB        | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |  |
| Administrative Costs                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 3.6 Administrative Expense             | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          |  |
| 3.7 Taxes and Fees                     | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          |  |
| 3.8 Profit & Risk Load                 | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          |  |
| 3.9 Catastrophic Adjustment            | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |  |
| 3.10 Plan Adjusted Index Rate          | \$868.88       | \$580.93       | \$770.60       | \$868.88       | \$580.93       | \$770.60       | \$868.88       | \$580.93       | \$933.60       | \$933.60       | \$933.60       | \$933.60       | \$805.08       | \$805.08       |  |

|                                          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
|------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| 3.11 Age Calibration Factor              |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
| 3.12 Geographic Calibration Factor       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
| 3.13 Tobacco Calibration Factor          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$443.24 | \$296.35 | \$393.11 | \$443.24 | \$296.35 | \$393.11 | \$443.24 | \$296.35 | \$476.26 | \$476.26 | \$476.26 | \$476.26 | \$410.70 | \$410.70 |  |

|                                              |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|----------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| Section IV: Projected Plan Level Information |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 4.1 Plan ID (Standard Component ID)          | 22444PA0010136 | 22444PA0010137 | 22444PA0010138 | 22444PA0010139 | 22444PA0010140 | 22444PA0010141 | 22444PA0010142 | 22444PA0010143 | 22444PA0010144 | 22444PA0010146 | 22444PA0010152 | 22444PA0010153 | 22444PA0010157 | 22444PA0010159 |  |
| 4.2 Allowed Claims                           | \$2,083,708    | \$7,472,609    | \$3,459,161    | \$615,874      | \$5,450,488    | \$7,472,609    | \$1,036,722    | \$9,628,169    | \$102,646      | \$1,406,246    | \$123,175      | \$112,910      | \$287,408      | \$5,173,344    |  |
| 4.3 Reinsurance                              | \$96,757       | \$346,992      | \$160,627      | \$28,598       | \$253,095      | \$346,992      | \$48,140       | \$447,086      | \$4,766        | \$65,299       | \$5,720        | \$5,243        | \$13,346       | \$240,225      |  |
| 4.4 Member Cost Sharing                      | \$342,054      | \$1,226,675    | \$567,843      | \$101,100      | \$894,731      | \$1,226,675    | \$170,184      | \$1,580,523    | \$16,850       | \$230,844      | \$20,220       | \$18,535       | \$47,180       | \$849,236      |  |
| 4.5 Cost Sharing Reduction                   | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |  |
| 4.6 Incurred Claims                          | \$1,644,897    | \$5,898,942    | \$2,730,691    | \$486,177      | \$4,302,662    | \$5,898,942    | \$818,397      | \$7,600,559    | \$81,029       | \$1,110,103    | \$97,235       | \$89,132       | \$226,882      | \$4,083,883    |  |
| 4.7 Risk Adjustment Transfer Amount          | \$106,867      | \$383,248      | \$177,410      | \$31,586       | \$279,540      | \$383,248      | \$53,170       | \$493,801      | \$5,264        | \$72,122       | \$6,317        | \$5,791        | \$14,740       | \$265,326      |  |
| 4.8 Premium                                  | \$2,116,581    | \$5,075,000    | \$3,116,322    | \$625,590      | \$3,701,683    | \$5,075,000    | \$1,053,077    | \$6,538,943    | \$112,032      | \$1,534,835    | \$134,438      | \$123,235      | \$270,508      | \$4,869,150    |  |
| 4.9 Projected Member Months                  | 2,436          | 8,736          | 4,044          | 720            | 6,372          | 8,736          | 1,212          | 11,256         | 120            | 1,644          | 144            | 132            | 336            | 6,048          |  |
| 4.10 Loss Ratio                              | 73.98%         | 108.07%        | 82.91%         | 73.98%         | 108.07%        | 82.91%         | 73.98%         | 108.07%        | 69.08%         | 69.08%         | 69.08%         | 69.08%         | 79.54%         | 79.54%         |  |
| Per Member Per Month                         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
| 4.11 Allowed Claims                          | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       |  |
| 4.12 Reinsurance                             | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        |  |
| 4.13 Member Cost Sharing                     | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       |  |
| 4.14 Cost Sharing Reduction                  | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |  |
| 4.15 Incurred Claims                         | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       |  |
| 4.16 Risk Adjustment Transfer Amount         | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        |  |
| 4.17 Premium                                 | \$868.88       | \$580.93       | \$770.60       | \$868.88       | \$580.93       | \$770.60       | \$868.88       | \$580.93       | \$933.60       | \$933.60       | \$933.60       | \$933.60       | \$805.08       | \$805.08       |  |

Product-Plan Data Collection

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.1 Product Name                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.2 Product ID                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.3 Plan Name                                     | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      |
| 1.4 Plan ID (Standard Component ID)               | 22444PA0010166 | 22444PA0010167 | 22444PA0010171 | 22444PA0010173 | 22444PA0010179 | 22444PA0010180 | 22444PA0010197 | 22444PA0010200 | 22444PA0010201 | 22444PA0010208 | 22444PA0040080 | 22444PA0040081 | 22444PA0040082 | 22444PA0040083 |
| 1.5 Metal                                         | Gold           | Gold           | Gold           | Gold           | Gold           | Gold           | Bronze         | Bronze         | Bronze         | Bronze         | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   |
| 1.6 AV Metal Value                                | 0.798          | 0.798          | 0.780          | 0.780          | 0.780          | 0.780          | 0.646          | 0.646          | 0.646          | 0.646          | 0.570          | 0.570          | 0.570          | 0.570          |
| 1.7 Plan Category                                 | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Renewing       | Terminated     |
| 1.8 Plan Type                                     | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | HMO            | POS            | POS            | POS            | POS            |
| 1.9 Exchange Plan?                                | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | Yes            | No             |
| 1.10 Effective Date of Proposed Rates             | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 15.18%         | 15.18%         | 20.93%         | 20.93%         | 20.93%         | 20.93%         | 17.15%         | 17.15%         | 17.15%         | 17.15%         | 18.09%         | 18.09%         | 18.09%         | 0.00%          |
| 1.12 Product Rate Increase %                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 1.13 Submission Level Rate Increase %             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.1 Plan ID (Standard Component ID)  | 22444PA0010166 | 22444PA0010167 | 22444PA0010171 | 22444PA0010173 | 22444PA0010179 | 22444PA0010180 | 22444PA0010197 | 22444PA0010200 | 22444PA0010201 | 22444PA0010208 | 22444PA0040080 | 22444PA0040081 | 22444PA0040082 | 22444PA0040083 |
| 2.2 Allowed Claims                   | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$64,329       | \$2,362        | \$114,189      | \$28,529       |
| 2.3 Reinsurance                      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$11,417       | \$1,593        | \$850          | \$1,142        |
| 2.4 Member Cost Sharing              | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$31,404       | \$627          | \$12,715       | \$14,276       |
| 2.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.6 Incurred Claims                  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$21,509       | \$142          | \$100,625      | \$13,111       |
| 2.7 Risk Adjustment Transfer Amount  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$20,862       | \$2,914        | \$1,554        | \$2,088        |
| 2.8 Premium                          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$203,216      | \$28,356       | \$15,123       | \$20,322       |
| 2.9 Experience Period Member Months  | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 430            | 60             | 32             | 43             |
| 2.10 Current Enrollment              | 14             | 27             | 26             | 274            | 58             | 29             | 12             | 249            | 47             | 75             | 21             | 3              | 2              | 2              |
| 2.11 Current Premium PMPM            | \$698.98       | \$698.98       | \$656.17       | \$656.17       | \$656.17       | \$656.17       | \$485.73       | \$485.73       | \$485.73       | \$485.73       | \$472.46       | \$472.46       | \$472.46       | \$472.46       |
| 2.12 Loss Ratio                      | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | 9.60%          | 0.45%          | 603.38%        | 58.51%         |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 2.13 Allowed Claims                  | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$149.60       | \$39.36        | \$3,568.42     | \$663.46       |
| 2.14 Reinsurance                     | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$26.55        | \$26.55        | \$26.55        | \$26.55        |
| 2.15 Member Cost Sharing             | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$73.03        | \$10.45        | \$397.34       | \$332.01       |
| 2.16 Cost Sharing Reduction          | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 2.17 Incurred Claims                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$50.02        | \$2.36         | \$3,144.53     | \$304.90       |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$48.52        | \$48.56        | \$48.56        | \$48.56        |
| 2.19 Premium                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$472.60       | \$472.60       | \$472.60       | \$472.60       |

Section III: Plan Adjustment Factors

|                                        |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)    | 22444PA0010166 | 22444PA0010167 | 22444PA0010171 | 22444PA0010173 | 22444PA0010179 | 22444PA0010180 | 22444PA0010197 | 22444PA0010200 | 22444PA0010201 | 22444PA0010208 | 22444PA0040080 | 22444PA0040081 | 22444PA0040082 | 22444PA0040083 |
| 3.2 Market Adjusted Index Rate         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.3 AV and Cost Sharing Design of Plan | 0.8263         | 0.8263         | 0.8145         | 0.8145         | 0.8145         | 0.8145         | 0.5841         | 0.5841         | 0.5841         | 0.5841         | 0.6507         | 0.6507         | 0.6507         | 0.0000         |
| 3.4 Provider Network Adjustment        | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 1.0149         | 0.0000         |
| 3.5 Benefits in Addition to EHB        | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 0.0000         |
| Administrative Costs                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense             | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 8.83%          | 0.00%          |
| 3.7 Taxes and Fees                     | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.00%          |
| 3.8 Profit & Risk Load                 | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 2.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment            | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 0.8800         | 0.8800         | 0.8800         | 0.0000         |
| 3.10 Plan Adjusted Index Rate          | \$805.08       | \$805.08       | \$793.59       | \$793.59       | \$793.59       | \$793.59       | \$569.10       | \$569.10       | \$569.10       | \$569.10       | \$557.91       | \$557.91       | \$557.91       | \$0.00         |

|                                          |          |          |          |          |          |          |          |          |          |          |          |          |          |        |
|------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------|
| 3.11 Age Calibration Factor              |          |          |          |          |          |          |          |          |          |          |          |          |          |        |
| 3.12 Geographic Calibration Factor       |          |          |          |          |          |          |          |          |          |          |          |          |          |        |
| 3.13 Tobacco Calibration Factor          |          |          |          |          |          |          |          |          |          |          |          |          |          |        |
| 3.14 Calibrated Plan Adjusted Index Rate | \$410.70 | \$410.70 | \$404.83 | \$404.83 | \$404.83 | \$404.83 | \$290.32 | \$290.32 | \$290.32 | \$290.32 | \$284.61 | \$284.61 | \$284.61 | \$0.00 |

Section IV: Projected Plan Level Information

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.1 Plan ID (Standard Component ID)  | 22444PA0010166 | 22444PA0010167 | 22444PA0010171 | 22444PA0010173 | 22444PA0010179 | 22444PA0010180 | 22444PA0010197 | 22444PA0010200 | 22444PA0010201 | 22444PA0010208 | 22444PA0040080 | 22444PA0040081 | 22444PA0040082 | 22444PA0040083 |
| 4.2 Allowed Claims                   | \$143,704      | \$913,547      | \$348,995      | \$4,968,053    | \$595,345      | \$1,786,036    | \$215,556      | \$4,249,533    | \$1,683,390    | \$769,843      | \$451,641      | \$102,646      | \$20,529       | \$0            |
| 4.3 Reinsurance                      | \$6,673        | \$42,421       | \$16,206       | \$230,693      | \$27,645       | \$82,935       | \$10,009       | \$197,328      | \$78,169       | \$35,748       | \$20,972       | \$4,766        | \$953          | \$0            |
| 4.4 Member Cost Sharing              | \$23,590       | \$149,964      | \$57,290       | \$815,536      | \$97,730       | \$293,189      | \$35,385       | \$697,587      | \$276,339      | \$126,374      | \$74,140       | \$16,850       | \$3,370        | \$0            |
| 4.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$113,441      | \$721,162      | \$275,500      | \$3,921,824    | \$469,971      | \$1,409,912    | \$170,162      | \$3,354,618    | \$1,328,882    | \$607,721      | \$356,529      | \$81,029       | \$16,206       | \$0            |
| 4.7 Risk Adjustment Transfer Amount  | \$7,370        | \$46,853       | \$17,899       | \$254,797      | \$30,534       | \$91,601       | \$11,055       | \$217,946      | \$86,336       | \$39,483       | \$23,163       | \$5,264        | \$1,053        | \$0            |
| 4.8 Premium                          | \$135,254      | \$859,830      | \$323,784      | \$4,609,155    | \$552,337      | \$1,657,010    | \$143,414      | \$2,827,303    | \$1,119,995    | \$512,193      | \$294,578      | \$66,950       | \$13,390       | \$0            |
| 4.9 Projected Member Months          | 168            | 1,068          | 408            | 5,808          | 696            | 2,088          | 252            | 4,968          | 1,968          | 900            | 528            | 120            | 24             | 0              |
| 4.10 Loss Ratio                      | 79.54%         | 79.54%         | 80.63%         | 80.63%         | 80.63%         | 80.63%         | 110.16%        | 110.16%        | 110.16%        | 110.16%        | 112.21%        | 112.21%        | 112.21%        | #DIV/0!        |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | \$855.38       | #DIV/0!        |
| 4.12 Reinsurance                     | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | \$39.72        | #DIV/0!        |
| 4.13 Member Cost Sharing             | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | \$140.42       | #DIV/0!        |
| 4.14 Cost Sharing Reduction          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | #DIV/0!        |
| 4.15 Incurred Claims                 | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | \$675.25       | #DIV/0!        |
| 4.16 Risk Adjustment Transfer Amount | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | \$43.87        | #DIV/0!        |
| 4.17 Premium                         | \$805.08       | \$805.08       | \$793.59       | \$793.59       | \$793.59       | \$793.59       | \$569.10       | \$569.10       | \$569.10       | \$569.10       | \$557.91       | \$557.91       | \$557.91       | #DIV/0!        |

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

## Section I: General Product and Plan Information

| Field #                                           | Section I: General Product and Plan Information |                |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------|-------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.1 Product Name                                  | Geisinger Health Plan POS                       |                |                |                |                |                |                |                |                |                |                |
| 1.2 Product ID                                    | 22444PA004                                      |                |                |                |                |                |                |                |                |                |                |
| 1.3 Plan Name                                     | Geisinger                                       | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      | Geisinger      |
| 1.4 Plan ID (Standard Component ID)               | 22444PA0040084                                  | 22444PA0040085 | 22444PA0040086 | 22444PA0040087 | 22444PA0040088 | 22444PA0040089 | 22444PA0040090 | 22444PA0040091 | 22444PA0040092 | 22444PA0040093 | 22444PA0040094 |
| 1.5 Metal                                         | Catastrophic                                    | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   | Catastrophic   |
| 1.6 AV Metal Value                                | 0.570                                           | 0.570          | 0.570          | 0.570          | 0.570          | 0.570          | 0.570          | 0.570          | 0.570          | 0.570          | 0.570          |
| 1.7 Plan Category                                 | Terminated                                      | Renewing       | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     |
| 1.8 Plan Type                                     | POS                                             | POS            | POS            | POS            | POS            | POS            | POS            | POS            | POS            | POS            | POS            |
| 1.9 Exchange Plan?                                | No                                              | Yes            | No             | No             | No             | No             | No             | No             | No             | No             | No             |
| 1.10 Effective Date of Proposed Rates             | 1/1/2023                                        | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       | 1/1/2023       |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 0.00%                                           | 18.09%         | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 1.12 Product Rate Increase %                      | 18.09%                                          |                |                |                |                |                |                |                |                |                |                |
| 1.13 Submission Level Rate Increase %             |                                                 |                |                |                |                |                |                |                |                |                |                |

[illegible]

| Section III: Plan Adjustment Factors     |                |                |                |                |                |                |                |                |                |
|------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)      | 22444PA0040084 | 22444PA0040085 | 22444PA0040086 | 22444PA0040087 | 22444PA0040088 | 22444PA0040089 | 22444PA0040090 | 22444PA0040091 | 22444PA0040092 |
| 3.2 Market Adjusted Index Rate           |                |                |                |                |                |                |                |                |                |
| 3.3 AV and Cost Sharing Design of Plan   | 0.0000         | 0.6507         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |
| 3.4 Provider Network Adjustment          | 0.0000         | 1.0149         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |
| 3.5 Benefits in Addition to EHB          | 0.0000         | 1.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |
| Administrative Costs                     |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense               | 0.00%          | 8.83%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.7 Taxes and Fees                       | 0.00%          | 0.07%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.8 Profit & Risk Load                   | 0.00%          | 2.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment              | 0.0000         | 0.8800         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         |
| 3.10 Plan Adjusted Index Rate            | \$0.00         | \$557.91       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
|                                          |                |                |                |                |                |                |                |                |                |
| 3.11 Age Calibration Factor              |                |                |                |                |                |                |                |                |                |
| 3.12 Geographic Calibration Factor       |                |                |                |                |                |                |                |                |                |
| 3.13 Tobacco Calibration Factor          |                |                |                |                |                |                |                |                |                |
| 3.14 Calibrated Plan Adjusted Index Rate | \$0.00         | \$284.61       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |

[illegible]

Rating Area Data Collection

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

| Rating Area   | Rating Factor |
|---------------|---------------|
| Rating Area 2 | 1.0000        |
| Rating Area 3 | 0.9500        |
| Rating Area 5 | 0.9500        |
| Rating Area 6 | 1.0000        |
| Rating Area 7 | 1.2500        |
| Rating Area 9 | 1.2000        |

**RFJ Part II - Consumer Friendly Justification**  
**Geisinger Health Plan**  
**Individual**

Geisinger Health Plan has proposed an overall base rate increase of 15.5% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2023 through December 1, 2023. The actual range of proposed rate changes vary from 6.9% to 20.9%. The key drivers of this increase are changes in the normalized risk pool experience, risk adjustment, trend, URRT morbidity, and pricing AVs. The total projected 2023 administrative costs are slightly higher than those used for the current 2022 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2023 to maintain the desired metallic level.

|                                             |                |                                                                                                                                                              |                                                                                                                      |                                                                   |                                                                                              |
|---------------------------------------------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 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*                             |                | 22444                                                                                                                                                        |                                                                                                                      |                                                                   |                                                                                              |
| Rate Effective Date*                        |                | 1/1/2023                                                                                                                                                     |                                                                                                                      |                                                                   |                                                                                              |
| 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 |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 0-14                                                              | 303.92                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 15                                                                | 330.94                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 16                                                                | 341.27                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 17                                                                | 351.60                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 18                                                                | 362.72                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 19                                                                | 373.84                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 20                                                                | 385.36                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 21                                                                | 397.29                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 22                                                                | 397.29                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 23                                                                | 397.29                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 24                                                                | 397.29                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 25                                                                | 398.87                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 26                                                                | 406.82                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 27                                                                | 416.35                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 28                                                                | 431.85                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 29                                                                | 444.56                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 30                                                                | 450.92                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 31                                                                | 460.45                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 32                                                                | 469.99                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 33                                                                | 475.95                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 34                                                                | 482.30                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 35                                                                | 485.48                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 36                                                                | 488.66                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 37                                                                | 491.84                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 38                                                                | 495.02                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 39                                                                | 501.37                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 40                                                                | 507.73                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 41                                                                | 517.26                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 42                                                                | 526.40                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 43                                                                | 539.11                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 44                                                                | 555.00                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 45                                                                | 573.68                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 46                                                                | 595.93                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 47                                                                | 620.95                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 48                                                                | 649.56                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 49                                                                | 677.77                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 50                                                                | 709.55                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 51                                                                | 740.93                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 52                                                                | 775.50                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 53                                                                | 810.46                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 54                                                                | 848.20                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 55                                                                | 885.94                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 56                                                                | 926.86                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 57                                                                | 968.18                                                                                       |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 58                                                                | 1012.28                                                                                      |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 59                                                                | 1034.13                                                                                      |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 60                                                                | 1078.23                                                                                      |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 61                                                                | 1116.37                                                                                      |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 62                                                                | 1141.40                                                                                      |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 63                                                                | 1172.78                                                                                      |
|                                             | 22444PA0010035 | Rating Area 3                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 64 and over                                                       | 1191.85                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 0-14                                                              | 319.92                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 15                                                                | 348.35                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 16                                                                | 359.23                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 17                                                                | 370.10                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 18                                                                | 381.81                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 19                                                                | 393.52                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 20                                                                | 405.65                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 21                                                                | 418.20                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 22                                                                | 418.20                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 23                                                                | 418.20                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 24                                                                | 418.20                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 25                                                                | 419.87                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 26                                                                | 428.23                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 27                                                                | 438.27                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 28                                                                | 454.58                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 29                                                                | 467.96                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 30                                                                | 474.65                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 31                                                                | 484.69                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 32                                                                | 494.72                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 33                                                                | 501.00                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 34                                                                | 507.69                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 35                                                                | 511.03                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 36                                                                | 514.38                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 37                                                                | 517.72                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 38                                                                | 521.07                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 39                                                                | 527.76                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 40                                                                | 534.45                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 41                                                                | 544.49                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 42                                                                | 554.11                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 43                                                                | 567.49                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 44                                                                | 584.22                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 45                                                                | 603.87                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 46                                                                | 627.29                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 47                                                                | 653.64                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 48                                                                | 683.75                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 49                                                                | 713.44                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 50                                                                | 746.89                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 51                                                                | 779.93                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 52                                                                | 816.31                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 53                                                                | 853.11                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 54                                                                | 892.84                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 55                                                                | 932.57                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 56                                                                | 975.64                                                                                       |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 57                                                                | 1019.14                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 58                                                                | 1065.56                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 59                                                                | 1088.56                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 60                                                                | 1134.98                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 61                                                                | 1175.12                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 62                                                                | 1201.47                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 63                                                                | 1234.51                                                                                      |
|                                             | 22444PA0010035 | Rating Area 6                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 64 and over                                                       | 1254.58                                                                                      |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 0-14                                                              | 383.90                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 15                                                                | 418.03                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 16                                                                | 431.07                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 17                                                                | 444.12                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 18                                                                | 458.17                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 19                                                                | 472.22                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 20                                                                | 486.78                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 21                                                                | 501.84                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 22                                                                | 501.84                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 23                                                                | 501.84                                                                                       |
|                                             | 22444PA0010035 | Rating Area 9                                                                                                                                                | Tobacco User/Non-Tobacco User                                                                                        | 24                                                                | 501.84                                                                                       |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 503.84  | 554.02  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 513.88  | 565.06  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 525.92  | 578.61  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 545.49  | 600.19  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 561.55  | 617.75  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 569.58  | 626.79  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 581.62  | 639.84  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 593.67  | 652.88  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 601.19  | 661.41  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 609.22  | 669.95  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 613.24  | 674.46  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 617.25  | 678.98  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 621.27  | 683.49  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 625.28  | 688.01  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 633.31  | 696.54  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 641.34  | 705.58  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 653.38  | 718.62  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 664.93  | 731.67  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 680.99  | 749.23  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 701.06  | 771.32  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 724.64  | 796.91  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 752.75  | 828.02  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 784.36  | 862.65  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 820.49  | 902.80  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 856.12  | 941.94  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 896.27  | 986.10  |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 935.92  | 1029.76 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 979.58  | 1077.43 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1023.74 | 1126.11 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1071.41 | 1178.30 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1119.08 | 1230.99 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1170.77 | 1287.70 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1222.96 | 1345.41 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1278.67 | 1406.63 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1306.27 | 1436.74 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1361.97 | 1497.97 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1410.15 | 1551.16 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1441.76 | 1585.79 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1481.41 | 1629.45 |
|  | 22444PA0010035 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1505.49 | 1656.04 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 319.92  | 319.92  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 348.35  | 348.35  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 359.23  | 359.23  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 370.10  | 370.10  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 381.81  | 381.81  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 393.52  | 393.52  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 405.65  | 405.65  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 418.20  | 460.02  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 418.20  | 460.02  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 418.20  | 460.02  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 418.20  | 460.02  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 419.87  | 461.69  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 428.23  | 470.89  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 438.27  | 482.18  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 454.58  | 500.16  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 467.96  | 514.80  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 474.65  | 522.32  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 484.69  | 533.20  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 494.72  | 544.07  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 501.00  | 551.18  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 507.69  | 558.29  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 511.03  | 562.05  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 514.38  | 565.82  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 517.72  | 569.58  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 521.07  | 573.34  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 527.76  | 580.45  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 534.45  | 587.98  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 544.49  | 598.85  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 554.11  | 609.73  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 567.49  | 624.36  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 584.22  | 642.76  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 603.87  | 664.09  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 627.29  | 690.02  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 653.64  | 718.87  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 683.75  | 752.33  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 713.44  | 784.95  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 746.89  | 821.75  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 779.93  | 858.13  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 816.31  | 897.86  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 853.11  | 938.43  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 892.84  | 981.92  |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 932.57  | 1025.83 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 975.64  | 1073.08 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1019.14 | 1121.18 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1065.56 | 1172.19 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1088.56 | 1197.29 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1134.98 | 1248.31 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1175.12 | 1292.63 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1201.47 | 1321.49 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1234.51 | 1357.87 |
|  | 22444PA0010036 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1254.58 | 1380.04 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 342.69  | 342.69  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 373.15  | 373.15  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 384.80  | 384.80  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 396.45  | 396.45  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 408.99  | 408.99  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 421.53  | 421.53  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 434.52  | 434.52  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 447.97  | 492.76  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 447.97  | 492.76  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 447.97  | 492.76  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 447.97  | 492.76  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 449.75  | 494.55  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 458.71  | 504.41  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 469.47  | 516.50  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 486.94  | 535.76  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 501.27  | 551.44  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 508.44  | 559.51  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 519.19  | 571.15  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 529.94  | 582.80  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 536.66  | 590.42  |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 543.83  | 598.03  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 547.41  | 602.06  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 550.99  | 606.09  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 554.58  | 610.13  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 558.16  | 614.16  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 565.33  | 621.77  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 572.50  | 629.84  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 583.25  | 641.48  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 593.55  | 653.13  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 607.89  | 668.81  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 625.80  | 688.52  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 646.86  | 711.37  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 671.94  | 739.14  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 700.17  | 770.05  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 732.42  | 805.89  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 764.22  | 840.83  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 800.06  | 880.25  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 835.45  | 919.22  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 874.42  | 961.78  |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 913.84  | 1005.23 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 956.40  | 1051.82 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55          | 998.96  | 1098.85 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56          | 1045.10 | 1149.47 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57          | 1091.69 | 1200.99 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58          | 1141.41 | 1255.64 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59          | 1166.05 | 1282.52 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60          | 1215.77 | 1337.17 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61          | 1258.78 | 1384.65 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62          | 1287.00 | 1415.56 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63          | 1322.39 | 1454.54 |
|  | 22444PA0010038 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1343.89 | 1478.28 |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 360.73  | 360.73  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 392.79  | 392.79  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 405.05  | 405.05  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 417.31  | 417.31  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 430.52  | 430.52  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 443.72  | 443.72  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 457.39  | 457.39  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 471.54  | 518.70  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 471.54  | 518.70  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 471.54  | 518.70  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 471.54  | 518.70  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 473.43  | 520.58  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 482.86  | 530.95  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 494.17  | 543.69  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 512.56  | 563.96  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 527.65  | 580.47  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 535.20  | 588.95  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 546.51  | 601.21  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 557.83  | 613.47  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 564.90  | 621.49  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 572.45  | 629.51  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 576.22  | 633.75  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 579.99  | 637.99  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 583.77  | 642.24  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 587.54  | 646.48  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 595.08  | 654.50  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 602.63  | 662.99  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 613.95  | 675.25  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 624.79  | 687.51  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 639.88  | 704.01  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 658.74  | 724.76  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 680.90  | 748.81  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 707.31  | 778.04  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 737.02  | 810.58  |
|  | 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 770.97  | 848.30  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010038 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 804.45  | 885.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 842.17  | 926.58  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 879.42  | 967.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 920.45  | 1012.40 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 961.94  | 1058.14 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1006.74 | 1107.18 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1051.53 | 1156.69 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1100.10 | 1209.97 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1149.14 | 1264.20 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1201.48 | 1321.73 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1227.42 | 1350.02 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1279.76 | 1407.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1325.03 | 1457.53 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1354.73 | 1490.07 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1391.99 | 1531.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1414.62 | 1556.08 |
| 22444PA0010038 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 432.87  | 432.87  |
| 22444PA0010038 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 471.35  | 471.35  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 486.06  | 486.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 500.78  | 500.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 516.62  | 516.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 532.46  | 532.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 548.87  | 548.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 565.85  | 622.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 565.85  | 622.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 565.85  | 622.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 565.85  | 622.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 568.11  | 624.70  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 579.43  | 637.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 593.01  | 652.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 615.08  | 676.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 633.18  | 696.56  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 642.24  | 706.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 655.82  | 721.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 669.40  | 736.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 677.89  | 745.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 686.94  | 755.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 691.47  | 760.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 695.99  | 765.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 700.52  | 770.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 705.05  | 775.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 714.10  | 785.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 723.15  | 795.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 736.73  | 810.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 749.75  | 825.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 767.86  | 844.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 790.49  | 869.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 817.08  | 898.57  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 848.77  | 933.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 884.42  | 972.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 925.16  | 1017.96 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 965.34  | 1062.10 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 1010.60 | 1111.89 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 1055.31 | 1161.12 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 1104.54 | 1214.88 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1154.33 | 1269.76 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1208.09 | 1328.61 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1261.84 | 1388.03 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1320.12 | 1451.97 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1378.97 | 1517.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1441.78 | 1586.07 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1472.90 | 1620.02 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1535.71 | 1689.06 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1590.03 | 1749.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1625.68 | 1788.08 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1670.38 | 1837.31 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010038 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1697.54 | 1867.30 |
| 22444PA0010039               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 450.91  | 450.91  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 15          | 490.99  | 490.99  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 506.32  | 506.32  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 521.64  | 521.64  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 538.15  | 538.15  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 554.65  | 554.65  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 571.74  | 571.74  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 589.43  | 648.37  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 589.43  | 648.37  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 589.43  | 648.37  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 589.43  | 648.37  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 591.78  | 650.73  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 603.57  | 663.69  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 617.72  | 679.61  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 640.70  | 704.95  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 659.57  | 725.58  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 669.00  | 736.19  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 683.14  | 751.52  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 697.29  | 766.84  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 706.13  | 776.86  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 715.56  | 786.88  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 720.28  | 792.19  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 724.99  | 797.49  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 729.71  | 802.80  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 734.42  | 808.10  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 743.85  | 818.12  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 753.29  | 828.73  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 767.43  | 844.06  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 780.99  | 859.38  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 799.85  | 880.01  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 823.43  | 905.95  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 851.13  | 936.01  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 884.14  | 972.55  |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 921.27  | 1013.22 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 963.71  | 1060.38 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 49          | 1005.56 | 1106.35 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 50          | 1052.71 | 1158.22 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 51          | 1099.28 | 1209.50 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 52          | 1150.56 | 1265.50 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 53          | 1202.43 | 1322.67 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 54          | 1258.42 | 1383.97 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 55          | 1314.42 | 1445.86 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 56          | 1375.13 | 1512.46 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 57          | 1436.43 | 1580.25 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 1501.85 | 1652.16 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 1534.27 | 1687.52 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 1599.70 | 1759.43 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 1656.28 | 1821.91 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 1693.42 | 1862.58 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 1739.98 | 1913.86 |
| 22444PA0010039 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1768.28 | 1945.10 |
| 22444PA0010039               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 432.87  | 432.87  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 471.35  | 471.35  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 486.06  | 486.06  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 500.78  | 500.78  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 516.62  | 516.62  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 532.46  | 532.46  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 548.87  | 548.87  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 565.85  | 622.44  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 565.85  | 622.44  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 565.85  | 622.44  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 565.85  | 622.44  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 568.11  | 624.70  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 579.43  | 637.14  |
| 22444PA0010039 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 593.01  | 652.42  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010039 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 615.08  | 676.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 633.18  | 696.56  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 642.24  | 706.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 655.82  | 721.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 669.40  | 736.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 677.89  | 745.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 686.94  | 755.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 691.47  | 760.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 695.99  | 765.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 700.52  | 770.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 705.05  | 775.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 714.10  | 785.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 723.15  | 795.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 736.73  | 810.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 749.75  | 825.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 767.86  | 844.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 790.49  | 869.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 817.08  | 898.57  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 848.77  | 933.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 884.42  | 972.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 925.16  | 1017.96 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 965.34  | 1062.10 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 1010.60 | 1111.89 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 1055.31 | 1161.12 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 1104.54 | 1214.88 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1154.33 | 1269.76 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1208.09 | 1328.61 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1261.84 | 1388.03 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1320.12 | 1451.97 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1378.97 | 1517.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1441.78 | 1586.07 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1472.90 | 1620.02 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1535.71 | 1689.06 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1590.03 | 1749.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1625.68 | 1788.08 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1670.38 | 1837.31 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1697.54 | 1867.30 |
| 22444PA0010040 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 360.73  | 360.73  |
| 22444PA0010040 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 392.79  | 392.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 405.05  | 405.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 417.31  | 417.31  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 430.52  | 430.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 443.72  | 443.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 457.39  | 457.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 471.54  | 518.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 471.54  | 518.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 471.54  | 518.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 471.54  | 518.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 473.43  | 520.58  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 482.86  | 530.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 494.17  | 543.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 512.56  | 563.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 527.65  | 580.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 535.20  | 588.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 546.51  | 601.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 557.83  | 613.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 564.90  | 621.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 572.45  | 629.51  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 576.22  | 633.75  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 579.99  | 637.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 583.77  | 642.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 587.54  | 646.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 595.08  | 654.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 602.63  | 662.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 613.95  | 675.25  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 624.79  | 687.51  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010040 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 639.88  | 704.01  |
|                |               |                               | 44          | 658.74  | 724.76  |
|                |               |                               | 45          | 680.90  | 748.81  |
|                |               |                               | 46          | 707.31  | 778.04  |
|                |               |                               | 47          | 737.02  | 810.58  |
|                |               |                               | 48          | 770.97  | 848.30  |
|                |               |                               | 49          | 804.45  | 885.08  |
|                |               |                               | 50          | 842.17  | 926.58  |
|                |               |                               | 51          | 879.42  | 967.60  |
|                |               |                               | 52          | 920.45  | 1012.40 |
|                |               |                               | 53          | 961.94  | 1058.14 |
|                |               |                               | 54          | 1006.74 | 1107.18 |
|                |               |                               | 55          | 1051.53 | 1156.69 |
|                |               |                               | 56          | 1100.10 | 1209.97 |
|                |               |                               | 57          | 1149.14 | 1264.20 |
|                |               |                               | 58          | 1201.48 | 1321.73 |
|                |               |                               | 59          | 1227.42 | 1350.02 |
|                |               |                               | 60          | 1279.76 | 1407.55 |
|                |               |                               | 61          | 1325.03 | 1457.53 |
|                |               |                               | 62          | 1354.73 | 1490.07 |
|                |               |                               | 63          | 1391.99 | 1531.09 |
|                |               |                               | 64 and over | 1414.62 | 1556.08 |
| 22444PA0010042 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 399.90  | 399.90  |
| 22444PA0010042 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 435.44  | 435.44  |
|                |               |                               | 16          | 449.03  | 449.03  |
|                |               |                               | 17          | 462.63  | 462.63  |
|                |               |                               | 18          | 477.26  | 477.26  |
|                |               |                               | 19          | 491.90  | 491.90  |
|                |               |                               | 20          | 507.06  | 507.06  |
|                |               |                               | 21          | 522.75  | 575.02  |
|                |               |                               | 22          | 522.75  | 575.02  |
|                |               |                               | 23          | 522.75  | 575.02  |
|                |               |                               | 24          | 522.75  | 575.02  |
|                |               |                               | 25          | 524.83  | 577.11  |
|                |               |                               | 26          | 535.29  | 588.61  |
|                |               |                               | 27          | 547.83  | 602.72  |
|                |               |                               | 28          | 568.22  | 625.20  |
|                |               |                               | 29          | 584.95  | 643.49  |
|                |               |                               | 30          | 593.31  | 652.90  |
|                |               |                               | 31          | 605.86  | 666.50  |
|                |               |                               | 32          | 618.40  | 680.09  |
|                |               |                               | 33          | 626.24  | 688.97  |
|                |               |                               | 34          | 634.61  | 697.86  |
|                |               |                               | 35          | 638.79  | 702.56  |
|                |               |                               | 36          | 642.97  | 707.27  |
|                |               |                               | 37          | 647.15  | 711.97  |
|                |               |                               | 38          | 651.34  | 716.68  |
|                |               |                               | 39          | 659.70  | 725.56  |
|                |               |                               | 40          | 668.06  | 734.97  |
|                |               |                               | 41          | 680.61  | 748.57  |
|                |               |                               | 42          | 692.63  | 762.16  |
|                |               |                               | 43          | 709.36  | 780.45  |
|                |               |                               | 44          | 730.27  | 803.45  |
|                |               |                               | 45          | 754.84  | 830.11  |
|                |               |                               | 46          | 784.11  | 862.52  |
|                |               |                               | 47          | 817.04  | 898.59  |
|                |               |                               | 48          | 854.68  | 940.41  |
|                |               |                               | 49          | 891.80  | 981.19  |
|                |               |                               | 50          | 933.62  | 1027.19 |
|                |               |                               | 51          | 974.91  | 1072.67 |
|                |               |                               | 52          | 1020.39 | 1122.33 |
|                |               |                               | 53          | 1066.39 | 1173.03 |
|                |               |                               | 54          | 1116.05 | 1227.40 |
|                |               |                               | 55          | 1165.71 | 1282.28 |
|                |               |                               | 56          | 1219.56 | 1341.35 |
|                |               |                               | 57          | 1273.92 | 1401.47 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 1331.94 | 1465.24 |
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 1360.70 | 1496.61 |
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 1418.72 | 1560.38 |
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 1468.90 | 1615.79 |
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 1501.84 | 1651.86 |
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 1543.13 | 1697.34 |
|  | 22444PA0010042 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1568.22 | 1725.05 |
|  | 22444PA0010042               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 383.90  | 383.90  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 418.03  | 418.03  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 431.07  | 431.07  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 444.12  | 444.12  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 458.17  | 458.17  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 472.22  | 472.22  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 486.78  | 486.78  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 501.84  | 552.02  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 501.84  | 552.02  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 501.84  | 552.02  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 501.84  | 552.02  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 503.84  | 554.02  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 513.88  | 565.06  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 525.92  | 578.61  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 545.49  | 600.19  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 561.55  | 617.75  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 569.58  | 626.79  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 581.62  | 639.84  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 593.67  | 652.88  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 601.19  | 661.41  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 609.22  | 669.95  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 613.24  | 674.46  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 617.25  | 678.98  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 621.27  | 683.49  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 625.28  | 688.01  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 633.31  | 696.54  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 641.34  | 705.58  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 653.38  | 718.62  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 664.93  | 731.67  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 680.99  | 749.23  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 701.06  | 771.32  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 724.64  | 796.91  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 752.75  | 828.02  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 784.36  | 862.65  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 820.49  | 902.80  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 856.12  | 941.94  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 896.27  | 986.10  |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 935.92  | 1029.76 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 979.58  | 1077.43 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 1023.74 | 1126.11 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 1071.41 | 1178.30 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 1119.08 | 1230.99 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 1170.77 | 1287.70 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 1222.96 | 1345.41 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1278.67 | 1406.63 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1306.27 | 1436.74 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1361.97 | 1497.97 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1410.15 | 1551.16 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1441.76 | 1585.79 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1481.41 | 1629.45 |
|  | 22444PA0010042 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1505.49 | 1656.04 |
|  | 22444PA0010045               | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 327.87  | 327.87  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 15          | 357.01  | 357.01  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 368.15  | 368.15  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 379.30  | 379.30  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 391.30  | 391.30  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 403.30  | 403.30  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 415.73  | 415.73  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 428.59  | 471.45  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 428.59  | 471.45  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 428.59  | 471.45  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 428.59  | 471.45  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 430.30  | 473.16  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 438.87  | 482.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 449.16  | 494.16  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 465.87  | 512.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 479.59  | 527.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 486.44  | 535.30  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 496.73  | 546.45  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 507.02  | 557.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 513.44  | 564.87  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 520.30  | 572.16  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 523.73  | 576.02  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 527.16  | 579.88  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 37          | 530.59  | 583.73  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 38          | 534.02  | 587.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 39          | 540.87  | 594.88  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 40          | 547.73  | 602.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 41          | 558.02  | 613.73  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 42          | 567.87  | 624.88  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 43          | 581.59  | 639.88  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 44          | 598.73  | 658.73  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 45          | 618.88  | 680.59  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 46          | 642.88  | 707.17  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 47          | 669.88  | 736.74  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 48          | 700.74  | 771.02  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 49          | 731.17  | 804.45  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 50          | 765.45  | 842.17  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 51          | 799.31  | 879.46  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 52          | 836.60  | 920.17  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 53          | 874.31  | 961.74  |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 54          | 915.03  | 1006.32 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 955.74  | 1051.32 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 999.89  | 1099.75 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 1044.46 | 1149.04 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 1092.03 | 1201.32 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 1115.61 | 1227.04 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 1163.18 | 1279.33 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 1204.32 | 1324.76 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 1231.32 | 1354.33 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 1265.18 | 1391.62 |
|  | 22444PA0010045 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 1285.75 | 1414.33 |
|  | 22444PA0010045               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 345.12  | 345.12  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 375.80  | 375.80  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 387.53  | 387.53  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 399.26  | 399.26  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 411.89  | 411.89  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 424.52  | 424.52  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 437.61  | 437.61  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 451.15  | 496.26  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 451.15  | 496.26  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 451.15  | 496.26  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 451.15  | 496.26  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 452.95  | 498.06  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 461.97  | 507.99  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 472.80  | 520.17  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 490.39  | 539.57  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 504.83  | 555.36  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 512.05  | 563.48  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 522.87  | 575.21  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 533.70  | 586.94  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 540.47  | 594.61  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 547.69  | 602.27  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 551.30  | 606.33  |
|  | 22444PA0010045 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 554.90  | 610.40  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010045 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 558.51  | 614.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 562.12  | 618.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 569.34  | 626.19  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 576.56  | 634.31  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 587.39  | 646.04  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 597.76  | 657.77  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 612.20  | 673.56  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 630.25  | 693.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 651.45  | 716.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 676.71  | 744.38  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 705.13  | 775.51  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 737.62  | 811.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 769.65  | 846.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 805.74  | 886.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 841.38  | 925.74  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 880.63  | 968.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 920.33  | 1012.36 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 963.19  | 1059.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1006.05 | 1106.65 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1052.51 | 1157.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1099.43 | 1209.51 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1149.51 | 1264.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1174.32 | 1291.62 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1224.40 | 1346.66 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1267.71 | 1394.48 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1296.13 | 1425.61 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1331.77 | 1464.86 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1353.43 | 1488.77 |
| 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 414.15  | 414.15  |
| 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 450.96  | 450.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 465.04  | 465.04  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 479.11  | 479.11  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 494.27  | 494.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 509.43  | 509.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 525.13  | 525.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 541.38  | 595.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 541.38  | 595.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 541.38  | 595.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 541.38  | 595.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 543.54  | 597.67  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 554.36  | 609.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 567.36  | 624.20  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 588.47  | 647.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 605.79  | 666.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 614.46  | 676.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 627.45  | 690.25  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 640.44  | 704.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 648.56  | 713.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 657.22  | 722.73  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 661.55  | 727.60  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 665.89  | 732.47  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 670.22  | 737.35  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 674.55  | 742.22  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 683.21  | 751.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 691.87  | 761.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 704.86  | 775.24  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 717.32  | 789.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 734.64  | 808.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 756.29  | 832.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 781.74  | 859.70  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 812.06  | 893.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 846.16  | 930.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 885.14  | 973.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 923.58  | 1016.15 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 966.89  | 1063.79 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 1009.66 | 1110.89 |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 1056.76 | 1162.32 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1104.40 | 1214.84 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1155.83 | 1271.14 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1207.26 | 1327.98 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1263.02 | 1389.16 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1319.32 | 1451.41 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1379.41 | 1517.46 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1409.19 | 1549.94 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1469.28 | 1615.99 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1521.25 | 1673.38 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1555.36 | 1710.73 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1598.13 | 1757.83 |
|  | 22444PA0010045 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1624.11 | 1786.52 |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 229.14  | 229.14  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 249.50  | 249.50  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 257.29  | 257.29  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 265.08  | 265.08  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 273.47  | 273.47  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 281.85  | 281.85  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 290.54  | 290.54  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 299.53  | 329.48  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 299.53  | 329.48  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 299.53  | 329.48  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 299.53  | 329.48  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 300.72  | 330.68  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 306.71  | 337.26  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 313.90  | 345.35  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 325.58  | 358.23  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 335.17  | 368.71  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 339.96  | 374.11  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 347.15  | 381.89  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 354.34  | 389.68  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 358.83  | 394.77  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 363.62  | 399.87  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 366.02  | 402.56  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 368.42  | 405.26  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 370.81  | 407.95  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 373.21  | 410.65  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 378.00  | 415.74  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 382.79  | 421.13  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 389.98  | 428.92  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 396.87  | 436.71  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 406.45  | 447.19  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 418.44  | 460.37  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 432.51  | 475.64  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 449.29  | 494.22  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 468.16  | 514.88  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 489.72  | 538.84  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 510.99  | 562.21  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 534.95  | 588.57  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 558.61  | 614.62  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 584.67  | 643.08  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 611.03  | 672.13  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 639.48  | 703.28  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55          | 667.94  | 734.73  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56          | 698.79  | 768.58  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57          | 729.94  | 803.03  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58          | 763.19  | 839.57  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59          | 779.66  | 857.54  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60          | 812.91  | 894.08  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61          | 841.66  | 925.83  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62          | 860.53  | 946.50  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63          | 884.20  | 972.56  |
|  | 22444PA0010053 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 898.57  | 988.43  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 241.20  | 241.20  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 262.64  | 262.64  |

|  |                |               |                               |             |        |         |
|--|----------------|---------------|-------------------------------|-------------|--------|---------|
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 270.83 | 270.83  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 279.03 | 279.03  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 287.86 | 287.86  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 296.69 | 296.69  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 305.83 | 305.83  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 315.29 | 346.82  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 315.29 | 346.82  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 315.29 | 346.82  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 315.29 | 346.82  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 316.55 | 348.08  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 322.86 | 355.02  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 330.42 | 363.53  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 342.72 | 377.09  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 352.81 | 388.12  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 357.85 | 393.80  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 365.42 | 401.99  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 372.99 | 410.19  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 377.72 | 415.55  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 382.76 | 420.91  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 385.28 | 423.75  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 387.81 | 426.59  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 390.33 | 429.42  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 392.85 | 432.26  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 397.89 | 437.62  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 402.94 | 443.30  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 410.51 | 451.49  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 417.76 | 459.69  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 427.85 | 470.73  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 440.46 | 484.60  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 455.28 | 500.68  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 472.93 | 520.23  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 492.80 | 541.98  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 515.50 | 567.20  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 537.88 | 591.80  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 563.11 | 619.54  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 588.01 | 646.97  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 615.44 | 676.93  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 643.19 | 707.51  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 673.14 | 740.30  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 703.09 | 773.40  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 735.57 | 809.03  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 768.36 | 845.29  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 803.36 | 883.76  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 820.70 | 902.67  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 855.69 | 941.14  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 885.96 | 974.56  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 905.83 | 996.31  |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 930.73 | 1023.74 |
|  | 22444PA0010053 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 945.87 | 1040.45 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 289.44 | 289.44  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 315.16 | 315.16  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 325.00 | 325.00  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 334.84 | 334.84  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 345.43 | 345.43  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 356.02 | 356.02  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 367.00 | 367.00  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 378.35 | 416.19  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 378.35 | 416.19  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 378.35 | 416.19  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 378.35 | 416.19  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 379.86 | 417.69  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 387.43 | 426.02  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 396.51 | 436.23  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 411.26 | 452.50  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 423.37 | 465.74  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 429.42 | 472.56  |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 438.50  | 482.39  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 447.58  | 492.23  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 453.26  | 498.66  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 459.31  | 505.09  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 462.34  | 508.50  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 465.37  | 511.90  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 468.39  | 515.31  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 471.42  | 518.71  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 477.47  | 525.15  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 483.53  | 531.96  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 492.61  | 541.79  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 501.31  | 551.63  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 513.42  | 564.87  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 528.55  | 581.52  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 546.33  | 600.81  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 567.52  | 624.27  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 591.36  | 650.38  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 618.60  | 680.65  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 645.46  | 710.16  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 675.73  | 743.45  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 705.62  | 776.37  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 738.53  | 812.31  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 771.83  | 849.01  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 807.77  | 888.36  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 843.71  | 928.08  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 882.68  | 970.84  |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 922.03  | 1014.35 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 964.03  | 1060.51 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 984.84  | 1083.21 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1026.83 | 1129.37 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1063.15 | 1169.47 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1086.99 | 1195.58 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1116.88 | 1228.49 |
|  | 22444PA0010053 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1135.04 | 1248.54 |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 301.50  | 301.50  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 328.29  | 328.29  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 338.54  | 338.54  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 348.79  | 348.79  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 359.82  | 359.82  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 370.86  | 370.86  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 382.29  | 382.29  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 394.12  | 433.53  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 394.12  | 433.53  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 394.12  | 433.53  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 394.12  | 433.53  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 395.69  | 435.10  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 403.57  | 443.77  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 413.03  | 454.41  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 428.40  | 471.36  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 441.01  | 485.15  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 447.32  | 492.24  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 456.77  | 502.49  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 466.23  | 512.74  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 472.15  | 519.44  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 478.45  | 526.14  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 481.60  | 529.69  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 484.76  | 533.23  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 487.91  | 536.78  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 491.06  | 540.33  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 497.37  | 547.03  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 503.67  | 554.12  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 513.13  | 564.37  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 522.20  | 574.61  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 534.81  | 588.41  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 550.57  | 605.75  |
|  | 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 569.10  | 625.85  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010054 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 591.17  | 650.28  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 616.00  | 677.48  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 644.37  | 709.01  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 672.35  | 739.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 703.88  | 774.43  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 735.02  | 808.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 769.31  | 846.16  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 803.99  | 884.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 841.43  | 925.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 878.87  | 966.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 919.46  | 1011.29 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 960.45  | 1056.61 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1004.20 | 1104.69 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1025.87 | 1128.34 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1069.62 | 1176.42 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1107.45 | 1218.20 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1132.28 | 1245.39 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1163.42 | 1279.68 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1182.33 | 1300.57 |
| 22444PA0010054 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 289.44  | 289.44  |
| 22444PA0010054 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 315.16  | 315.16  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 325.00  | 325.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 334.84  | 334.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 345.43  | 345.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 356.02  | 356.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 367.00  | 367.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 378.35  | 416.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 378.35  | 416.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 378.35  | 416.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 378.35  | 416.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 379.86  | 417.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 387.43  | 426.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 396.51  | 436.23  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 411.26  | 452.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 423.37  | 465.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 429.42  | 472.56  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 438.50  | 482.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 447.58  | 492.23  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 453.26  | 498.66  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 459.31  | 505.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 462.34  | 508.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 465.37  | 511.90  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 468.39  | 515.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 471.42  | 518.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 477.47  | 525.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 483.53  | 531.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 492.61  | 541.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 501.31  | 551.63  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 513.42  | 564.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 528.55  | 581.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 546.33  | 600.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 567.52  | 624.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 591.36  | 650.38  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 618.60  | 680.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 645.46  | 710.16  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 675.73  | 743.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 705.62  | 776.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 738.53  | 812.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 771.83  | 849.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 807.77  | 888.36  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 843.71  | 928.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 882.68  | 970.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 922.03  | 1014.35 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 964.03  | 1060.51 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 984.84  | 1083.21 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1026.83 | 1129.37 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010054 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1063.15 | 1169.47 |
| 22444PA0010054 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1086.99 | 1195.58 |
| 22444PA0010054 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1116.88 | 1228.49 |
| 22444PA0010054 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1135.04 | 1248.54 |
| 22444PA0010055               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 241.20  | 241.20  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 262.64  | 262.64  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 270.83  | 270.83  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 279.03  | 279.03  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 287.86  | 287.86  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 296.69  | 296.69  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 305.83  | 305.83  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 315.29  | 346.82  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 315.29  | 346.82  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 315.29  | 346.82  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 315.29  | 346.82  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 316.55  | 348.08  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 322.86  | 355.02  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 330.42  | 363.53  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 342.72  | 377.09  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 352.81  | 388.12  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 357.85  | 393.80  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 365.42  | 401.99  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 372.99  | 410.19  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 377.72  | 415.55  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 382.76  | 420.91  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 385.28  | 423.75  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 387.81  | 426.59  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 390.33  | 429.42  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 392.85  | 432.26  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 397.89  | 437.62  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 402.94  | 443.30  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 410.51  | 451.49  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 417.76  | 459.69  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 427.85  | 470.73  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 440.46  | 484.60  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 455.28  | 500.68  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 472.93  | 520.23  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 492.80  | 541.98  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 515.50  | 567.20  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 537.88  | 591.80  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 563.11  | 619.54  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 588.01  | 646.97  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 615.44  | 676.93  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 643.19  | 707.51  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 673.14  | 740.30  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 703.09  | 773.40  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 735.57  | 809.03  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 768.36  | 845.29  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 803.36  | 883.76  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 820.70  | 902.67  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 855.69  | 941.14  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 885.96  | 974.56  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 905.83  | 996.31  |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 930.73  | 1023.74 |
| 22444PA0010055 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 945.87  | 1040.45 |
| 22444PA0010063               | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 271.73  | 271.73  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 15          | 295.88  | 295.88  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 305.12  | 305.12  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 314.35  | 314.35  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 324.30  | 324.30  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 334.25  | 334.25  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 344.55  | 344.55  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 355.21  | 390.73  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 355.21  | 390.73  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 355.21  | 390.73  |
| 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 355.21  | 390.73  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 356.62  | 392.14  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 363.73  | 399.96  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 372.25  | 409.55  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 386.11  | 424.82  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 397.47  | 437.26  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 403.16  | 443.65  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 411.68  | 452.88  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 420.21  | 462.12  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 425.53  | 468.16  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 431.22  | 474.20  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 434.06  | 477.39  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 436.90  | 480.59  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 37          | 439.74  | 483.79  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 38          | 442.58  | 486.98  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 39          | 448.27  | 493.02  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 40          | 453.95  | 499.42  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 41          | 462.47  | 508.65  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 42          | 470.64  | 517.89  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 43          | 482.01  | 530.32  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 44          | 496.22  | 545.95  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 45          | 512.91  | 564.06  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 46          | 532.80  | 586.09  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 47          | 555.18  | 610.59  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 48          | 580.76  | 639.01  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 49          | 605.98  | 666.72  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 50          | 634.39  | 697.97  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 51          | 662.45  | 728.88  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 52          | 693.36  | 762.62  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 53          | 724.61  | 797.08  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 54          | 758.36  | 834.02  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 792.10  | 871.31  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 828.69  | 911.45  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 865.63  | 952.30  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 905.06  | 995.63  |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 924.59  | 1016.95 |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 964.02  | 1060.28 |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 998.12  | 1097.93 |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 1020.50 | 1122.44 |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 1048.56 | 1153.34 |
|  | 22444PA0010063 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 1065.61 | 1172.17 |
|  | 22444PA0010063               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 286.03  | 286.03  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 311.46  | 311.46  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 321.18  | 321.18  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 330.90  | 330.90  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 341.37  | 341.37  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 351.84  | 351.84  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 362.68  | 362.68  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 373.90  | 411.29  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 373.90  | 411.29  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 373.90  | 411.29  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 373.90  | 411.29  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 375.39  | 412.78  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 382.87  | 421.01  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 391.85  | 431.10  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 406.43  | 447.18  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 418.39  | 460.27  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 424.37  | 467.00  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 433.35  | 476.72  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 442.32  | 486.44  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 447.93  | 492.80  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 453.91  | 499.15  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 456.90  | 502.52  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 459.89  | 505.88  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 462.89  | 509.25  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 465.88  | 512.61  |
|  | 22444PA0010063 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 471.86  | 518.97  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010063 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 477.84  | 525.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 486.82  | 535.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 495.41  | 545.14  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 507.38  | 558.23  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 522.34  | 574.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 539.91  | 593.75  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 560.85  | 616.93  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 584.40  | 642.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 611.32  | 672.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 637.87  | 701.81  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 667.78  | 734.71  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 697.32  | 767.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 729.85  | 802.76  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 762.75  | 839.03  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 798.27  | 877.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 833.79  | 917.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 872.30  | 959.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 911.19  | 1002.42 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 952.69  | 1048.04 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 973.26  | 1070.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1014.76 | 1116.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1050.65 | 1155.72 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1074.21 | 1181.52 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1103.75 | 1214.05 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1121.69 | 1233.86 |
| 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 343.24  | 343.24  |
| 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 373.75  | 373.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 385.41  | 385.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 397.08  | 397.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 409.64  | 409.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 422.21  | 422.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 435.22  | 435.22  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 448.68  | 493.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 448.68  | 493.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 448.68  | 493.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 448.68  | 493.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 450.47  | 495.34  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 459.45  | 505.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 470.21  | 517.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 487.71  | 536.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 502.07  | 552.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 509.25  | 560.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 520.02  | 572.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 530.79  | 583.73  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 537.52  | 591.36  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 544.69  | 598.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 548.28  | 603.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 551.87  | 607.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 555.46  | 611.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 559.05  | 615.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 566.23  | 622.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 573.41  | 630.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 584.18  | 642.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 594.50  | 654.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 608.86  | 669.88  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 626.80  | 689.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 647.89  | 712.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 673.02  | 740.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 701.28  | 771.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 733.59  | 807.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 765.44  | 842.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 801.34  | 881.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 836.78  | 920.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 875.82  | 963.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 915.30  | 1006.83 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 957.93  | 1053.50 |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1000.55 | 1100.61 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1046.76 | 1151.31 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1093.43 | 1202.90 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1143.23 | 1257.64 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1167.91 | 1284.56 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1217.71 | 1339.30 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1260.78 | 1386.86 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1289.05 | 1417.82 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1324.50 | 1456.86 |
|  | 22444PA0010063 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1346.03 | 1480.64 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 357.54  | 357.54  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 389.32  | 389.32  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 401.47  | 401.47  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 413.62  | 413.62  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 426.71  | 426.71  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 439.80  | 439.80  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 453.35  | 453.35  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 467.38  | 514.11  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 467.38  | 514.11  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 467.38  | 514.11  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 467.38  | 514.11  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 469.24  | 515.98  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 478.59  | 526.26  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 489.81  | 538.88  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 508.03  | 558.98  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 522.99  | 575.34  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 530.47  | 583.75  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 541.68  | 595.90  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 552.90  | 608.05  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 559.91  | 616.00  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 567.39  | 623.94  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 571.13  | 628.15  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 574.87  | 632.35  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 578.61  | 636.56  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 582.35  | 640.77  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 589.82  | 648.71  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 597.30  | 657.13  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 608.52  | 669.28  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 619.27  | 681.43  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 634.22  | 697.79  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 652.92  | 718.35  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 674.89  | 742.19  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 701.06  | 771.16  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 730.50  | 803.41  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 764.15  | 840.80  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 797.34  | 877.26  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 834.73  | 918.39  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 871.65  | 959.05  |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 912.31  | 1003.45 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 953.44  | 1048.78 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 997.84  | 1097.39 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1042.24 | 1146.46 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1090.38 | 1199.28 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1138.99 | 1253.03 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1190.87 | 1310.05 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1216.57 | 1338.09 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1268.45 | 1395.11 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1313.32 | 1444.65 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1342.76 | 1476.90 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1379.68 | 1517.56 |
|  | 22444PA0010064 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1402.12 | 1542.33 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 343.24  | 343.24  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 373.75  | 373.75  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 385.41  | 385.41  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 397.08  | 397.08  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 409.64  | 409.64  |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 422.21  | 422.21  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 435.22  | 435.22  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 448.68  | 493.55  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 448.68  | 493.55  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 448.68  | 493.55  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 448.68  | 493.55  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 450.47  | 495.34  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 459.45  | 505.21  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 470.21  | 517.33  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 487.71  | 536.62  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 502.07  | 552.32  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 509.25  | 560.40  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 520.02  | 572.06  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 530.79  | 583.73  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 537.52  | 591.36  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 544.69  | 598.98  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 548.28  | 603.02  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 551.87  | 607.06  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 555.46  | 611.10  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 559.05  | 615.14  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 566.23  | 622.76  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 573.41  | 630.84  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 584.18  | 642.51  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 594.50  | 654.17  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 608.86  | 669.88  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 626.80  | 689.62  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 647.89  | 712.50  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 673.02  | 740.32  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 701.28  | 771.28  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 733.59  | 807.17  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 765.44  | 842.17  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 801.34  | 881.65  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 836.78  | 920.69  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 875.82  | 963.31  |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 915.30  | 1006.83 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 957.93  | 1053.50 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1000.55 | 1100.61 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1046.76 | 1151.31 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1093.43 | 1202.90 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1143.23 | 1257.64 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1167.91 | 1284.56 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1217.71 | 1339.30 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1260.78 | 1386.86 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1289.05 | 1417.82 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1324.50 | 1456.86 |
|  | 22444PA0010064 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1346.03 | 1480.64 |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 286.03  | 286.03  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 311.46  | 311.46  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 321.18  | 321.18  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 330.90  | 330.90  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 341.37  | 341.37  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 351.84  | 351.84  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 362.68  | 362.68  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 373.90  | 411.29  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 373.90  | 411.29  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 373.90  | 411.29  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 373.90  | 411.29  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 375.39  | 412.78  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 382.87  | 421.01  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 391.85  | 431.10  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 406.43  | 447.18  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 418.39  | 460.27  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 424.37  | 467.00  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 433.35  | 476.72  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 442.32  | 486.44  |
|  | 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 447.93  | 492.80  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010065 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 453.91  | 499.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 456.90  | 502.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 459.89  | 505.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 462.89  | 509.25  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 465.88  | 512.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 471.86  | 518.97  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 477.84  | 525.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 486.82  | 535.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 495.41  | 545.14  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 507.38  | 558.23  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 522.34  | 574.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 539.91  | 593.75  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 560.85  | 616.93  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 584.40  | 642.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 611.32  | 672.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 637.87  | 701.81  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 667.78  | 734.71  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 697.32  | 767.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 729.85  | 802.76  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 762.75  | 839.03  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 798.27  | 877.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 833.79  | 917.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 872.30  | 959.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 911.19  | 1002.42 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 952.69  | 1048.04 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 973.26  | 1070.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1014.76 | 1116.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1050.65 | 1155.72 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1074.21 | 1181.52 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1103.75 | 1214.05 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1121.69 | 1233.86 |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 319.92  | 319.92  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 348.35  | 348.35  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 359.23  | 359.23  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 370.10  | 370.10  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 381.81  | 381.81  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 393.52  | 393.52  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 405.65  | 405.65  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 418.20  | 460.02  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 418.20  | 460.02  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 418.20  | 460.02  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 418.20  | 460.02  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 419.87  | 461.69  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 428.23  | 470.89  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 438.27  | 482.18  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 454.58  | 500.16  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 467.96  | 514.80  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 474.65  | 522.32  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 484.69  | 533.20  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 494.72  | 544.07  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 501.00  | 551.18  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 507.69  | 558.29  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 511.03  | 562.05  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 514.38  | 565.82  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 517.72  | 569.58  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 521.07  | 573.34  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 527.76  | 580.45  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 534.45  | 587.98  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 544.49  | 598.85  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 554.11  | 609.73  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 567.49  | 624.36  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 584.22  | 642.76  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 603.87  | 664.09  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 627.29  | 690.02  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 653.64  | 718.87  |
| 22444PA0010082 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 683.75  | 752.33  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010082 | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 49          | 713.44  | 784.95  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 50          | 746.89  | 821.75  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 51          | 779.93  | 858.13  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 52          | 816.31  | 897.86  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 53          | 853.11  | 938.43  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 54          | 892.84  | 981.92  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 55          | 932.57  | 1025.83 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 56          | 975.64  | 1073.08 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 57          | 1019.14 | 1121.18 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 58          | 1065.56 | 1172.19 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 59          | 1088.56 | 1197.29 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 60          | 1134.98 | 1248.31 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 61          | 1175.12 | 1292.63 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 62          | 1201.47 | 1321.49 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 63          | 1234.51 | 1357.87 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 64 and over | 1254.58 | 1380.04 |
| 22444PA0010082 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 0-14        | 303.92  | 303.92  |
| 22444PA0010082 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 15          | 330.94  | 330.94  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 16          | 341.27  | 341.27  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 17          | 351.60  | 351.60  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 18          | 362.72  | 362.72  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 19          | 373.84  | 373.84  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 20          | 385.36  | 385.36  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 21          | 397.29  | 437.02  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 22          | 397.29  | 437.02  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 23          | 397.29  | 437.02  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 24          | 397.29  | 437.02  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 25          | 398.87  | 438.60  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 26          | 406.82  | 447.34  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 27          | 416.35  | 458.07  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 28          | 431.85  | 475.15  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 29          | 444.56  | 489.06  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 30          | 450.92  | 496.21  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 31          | 460.45  | 506.54  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 32          | 469.99  | 516.87  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 33          | 475.95  | 523.62  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 34          | 482.30  | 530.37  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 35          | 485.48  | 533.95  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 36          | 488.66  | 537.52  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 37          | 491.84  | 541.10  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 38          | 495.02  | 544.68  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 39          | 501.37  | 551.43  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 40          | 507.73  | 558.58  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 41          | 517.26  | 568.91  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 42          | 526.40  | 579.24  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 43          | 539.11  | 593.14  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 44          | 555.00  | 610.62  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 45          | 573.68  | 630.89  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 46          | 595.93  | 655.52  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 47          | 620.95  | 682.93  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 48          | 649.56  | 714.71  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 49          | 677.77  | 745.70  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 50          | 709.55  | 780.66  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 51          | 740.93  | 815.23  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 52          | 775.50  | 852.97  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 53          | 810.46  | 891.50  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 54          | 848.20  | 932.82  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 55          | 885.94  | 974.54  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 56          | 926.86  | 1019.43 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 57          | 968.18  | 1065.12 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 58          | 1012.28 | 1113.59 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 59          | 1034.13 | 1137.42 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 60          | 1078.23 | 1185.89 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 61          | 1116.37 | 1228.00 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 62          | 1141.40 | 1255.42 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 63          | 1172.78 | 1289.98 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010082 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 1191.85 | 1311.04 |
| 22444PA0010090               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 286.03  | 286.03  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 15          | 311.46  | 311.46  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 16          | 321.18  | 321.18  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 17          | 330.90  | 330.90  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 18          | 341.37  | 341.37  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 19          | 351.84  | 351.84  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 20          | 362.68  | 362.68  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 21          | 373.90  | 411.29  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 22          | 373.90  | 411.29  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 23          | 373.90  | 411.29  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 24          | 373.90  | 411.29  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 25          | 375.39  | 412.78  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 26          | 382.87  | 421.01  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 27          | 391.85  | 431.10  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 28          | 406.43  | 447.18  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 29          | 418.39  | 460.27  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 30          | 424.37  | 467.00  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 31          | 433.35  | 476.72  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 32          | 442.32  | 486.44  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 33          | 447.93  | 492.80  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 34          | 453.91  | 499.15  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 35          | 456.90  | 502.52  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 36          | 459.89  | 505.88  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 37          | 462.89  | 509.25  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 38          | 465.88  | 512.61  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 39          | 471.86  | 518.97  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 40          | 477.84  | 525.70  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 41          | 486.82  | 535.42  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 42          | 495.41  | 545.14  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 43          | 507.38  | 558.23  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 44          | 522.34  | 574.68  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 45          | 539.91  | 593.75  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 46          | 560.85  | 616.93  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 47          | 584.40  | 642.73  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 48          | 611.32  | 672.64  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 49          | 637.87  | 701.81  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 50          | 667.78  | 734.71  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 51          | 697.32  | 767.24  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 52          | 729.85  | 802.76  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 53          | 762.75  | 839.03  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 54          | 798.27  | 877.91  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 55          | 833.79  | 917.17  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 56          | 872.30  | 959.42  |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 57          | 911.19  | 1002.42 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 58          | 952.69  | 1048.04 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 59          | 973.26  | 1070.47 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 60          | 1014.76 | 1116.09 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 61          | 1050.65 | 1155.72 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 62          | 1074.21 | 1181.52 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 63          | 1103.75 | 1214.05 |
| 22444PA0010090 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 64 and over | 1121.69 | 1233.86 |
| 22444PA0010090               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 271.73  | 271.73  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 295.88  | 295.88  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 305.12  | 305.12  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 314.35  | 314.35  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 324.30  | 324.30  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 334.25  | 334.25  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 344.55  | 344.55  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 355.21  | 390.73  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 355.21  | 390.73  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 355.21  | 390.73  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 355.21  | 390.73  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 356.62  | 392.14  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 363.73  | 399.96  |
| 22444PA0010090 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 372.25  | 409.55  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010090 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 28          | 386.11  | 424.82  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 29          | 397.47  | 437.26  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 30          | 403.16  | 443.65  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 31          | 411.68  | 452.88  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 32          | 420.21  | 462.12  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 33          | 425.53  | 468.16  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 34          | 431.22  | 474.20  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 35          | 434.06  | 477.39  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 36          | 436.90  | 480.59  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 37          | 439.74  | 483.79  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 38          | 442.58  | 486.98  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 39          | 448.27  | 493.02  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 40          | 453.95  | 499.42  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 41          | 462.47  | 508.65  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 42          | 470.64  | 517.89  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 43          | 482.01  | 530.32  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 44          | 496.22  | 545.95  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 45          | 512.91  | 564.06  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 46          | 532.80  | 586.09  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 47          | 555.18  | 610.59  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 48          | 580.76  | 639.01  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 49          | 605.98  | 666.72  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 50          | 634.39  | 697.97  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 51          | 662.45  | 728.88  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 52          | 693.36  | 762.62  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 53          | 724.61  | 797.08  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 54          | 758.36  | 834.02  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 55          | 792.10  | 871.31  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 56          | 828.69  | 911.45  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 57          | 865.63  | 952.30  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 58          | 905.06  | 995.63  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 59          | 924.59  | 1016.95 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 60          | 964.02  | 1060.28 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 61          | 998.12  | 1097.93 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 62          | 1020.50 | 1122.44 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 63          | 1048.56 | 1153.34 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 64 and over | 1065.61 | 1172.17 |
| 22444PA0010098 | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 0-14        | 360.73  | 360.73  |
| 22444PA0010098 | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 15          | 392.79  | 392.79  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 16          | 405.05  | 405.05  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 17          | 417.31  | 417.31  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 18          | 430.52  | 430.52  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 19          | 443.72  | 443.72  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 20          | 457.39  | 457.39  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 21          | 471.54  | 518.70  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 22          | 471.54  | 518.70  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 23          | 471.54  | 518.70  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 24          | 471.54  | 518.70  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 25          | 473.43  | 520.58  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 26          | 482.86  | 530.95  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 27          | 494.17  | 543.69  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 28          | 512.56  | 563.96  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 29          | 527.65  | 580.47  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 30          | 535.20  | 588.95  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 31          | 546.51  | 601.21  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 32          | 557.83  | 613.47  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 33          | 564.90  | 621.49  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 34          | 572.45  | 629.51  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 35          | 576.22  | 633.75  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 36          | 579.99  | 637.99  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 37          | 583.77  | 642.24  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 38          | 587.54  | 646.48  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 39          | 595.08  | 654.50  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 40          | 602.63  | 662.99  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 41          | 613.95  | 675.25  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 42          | 624.79  | 687.51  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010098 | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 43          | 639.88  | 704.01  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 44          | 658.74  | 724.76  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 45          | 680.90  | 748.81  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 46          | 707.31  | 778.04  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 47          | 737.02  | 810.58  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 48          | 770.97  | 848.30  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 49          | 804.45  | 885.08  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 50          | 842.17  | 926.58  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 51          | 879.42  | 967.60  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 52          | 920.45  | 1012.40 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 53          | 961.94  | 1058.14 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 54          | 1006.74 | 1107.18 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 55          | 1051.53 | 1156.69 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 56          | 1100.10 | 1209.97 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 57          | 1149.14 | 1264.20 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 58          | 1201.48 | 1321.73 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 59          | 1227.42 | 1350.02 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 60          | 1279.76 | 1407.55 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 61          | 1325.03 | 1457.53 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 62          | 1354.73 | 1490.07 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 63          | 1391.99 | 1531.09 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 64 and over | 1414.62 | 1556.08 |
| 22444PA0010098 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 0-14        | 342.69  | 342.69  |
| 22444PA0010098 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 15          | 373.15  | 373.15  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 16          | 384.80  | 384.80  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 17          | 396.45  | 396.45  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 18          | 408.99  | 408.99  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 19          | 421.53  | 421.53  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 20          | 434.52  | 434.52  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 21          | 447.97  | 492.76  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 22          | 447.97  | 492.76  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 23          | 447.97  | 492.76  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 24          | 447.97  | 492.76  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 25          | 449.75  | 494.55  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 26          | 458.71  | 504.41  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 27          | 469.47  | 516.50  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 28          | 486.94  | 535.76  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 29          | 501.27  | 551.44  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 30          | 508.44  | 559.51  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 31          | 519.19  | 571.15  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 32          | 529.94  | 582.80  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 33          | 536.66  | 590.42  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 34          | 543.83  | 598.03  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 35          | 547.41  | 602.06  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 36          | 550.99  | 606.09  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 37          | 554.58  | 610.13  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 38          | 558.16  | 614.16  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 39          | 565.33  | 621.77  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 40          | 572.50  | 629.84  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 41          | 583.25  | 641.48  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 42          | 593.55  | 653.13  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 43          | 607.89  | 668.81  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 44          | 625.80  | 688.52  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 45          | 646.86  | 711.37  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 46          | 671.94  | 739.14  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 47          | 700.17  | 770.05  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 48          | 732.42  | 805.89  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 49          | 764.22  | 840.83  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 50          | 800.06  | 880.25  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 51          | 835.45  | 919.22  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 52          | 874.42  | 961.78  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 53          | 913.84  | 1005.23 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 54          | 956.40  | 1051.82 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 55          | 998.96  | 1098.85 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 56          | 1045.10 | 1149.47 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 57          | 1091.69 | 1200.99 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 58          | 1141.41 | 1255.64 |
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 59          | 1166.05 | 1282.52 |
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 60          | 1215.77 | 1337.17 |
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 1258.78 | 1384.65 |
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 62          | 1287.00 | 1415.56 |
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 63          | 1322.39 | 1454.54 |
|  | 22444PA0010098 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 1343.89 | 1478.28 |
|  | 22444PA0010106               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 241.20  | 241.20  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 15          | 262.64  | 262.64  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 16          | 270.83  | 270.83  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 17          | 279.03  | 279.03  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 18          | 287.86  | 287.86  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 19          | 296.69  | 296.69  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 20          | 305.83  | 305.83  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 21          | 315.29  | 346.82  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 22          | 315.29  | 346.82  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 23          | 315.29  | 346.82  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 24          | 315.29  | 346.82  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 25          | 316.55  | 348.08  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 26          | 322.86  | 355.02  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 27          | 330.42  | 363.53  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 28          | 342.72  | 377.09  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 29          | 352.81  | 388.12  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 30          | 357.85  | 393.80  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 31          | 365.42  | 401.99  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 32          | 372.99  | 410.19  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 33          | 377.72  | 415.55  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 34          | 382.76  | 420.91  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 35          | 385.28  | 423.75  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 36          | 387.81  | 426.59  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 37          | 390.33  | 429.42  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 38          | 392.85  | 432.26  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 39          | 397.89  | 437.62  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 40          | 402.94  | 443.30  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 41          | 410.51  | 451.49  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 42          | 417.76  | 459.69  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 43          | 427.85  | 470.73  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 44          | 440.46  | 484.60  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 45          | 455.28  | 500.68  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 46          | 472.93  | 520.23  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 47          | 492.80  | 541.98  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 48          | 515.50  | 567.20  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 49          | 537.88  | 591.80  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 50          | 563.11  | 619.54  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 51          | 588.01  | 646.97  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 52          | 615.44  | 676.93  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 53          | 643.19  | 707.51  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 54          | 673.14  | 740.30  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 55          | 703.09  | 773.40  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 56          | 735.57  | 809.03  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 57          | 768.36  | 845.29  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 58          | 803.36  | 883.76  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 59          | 820.70  | 902.67  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 60          | 855.69  | 941.14  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 61          | 885.96  | 974.56  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 62          | 905.83  | 996.31  |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 63          | 930.73  | 1023.74 |
|  | 22444PA0010106 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 64 and over | 945.87  | 1040.45 |
|  | 22444PA0010106               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 229.14  | 229.14  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 249.50  | 249.50  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 257.29  | 257.29  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 265.08  | 265.08  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 273.47  | 273.47  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 281.85  | 281.85  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 290.54  | 290.54  |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 299.53  | 329.48  |

|  |                              |               |                               |             |        |        |
|--|------------------------------|---------------|-------------------------------|-------------|--------|--------|
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 299.53 | 329.48 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 299.53 | 329.48 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 299.53 | 329.48 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 300.72 | 330.68 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 306.71 | 337.26 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 313.90 | 345.35 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 325.58 | 358.23 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 335.17 | 368.71 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 339.96 | 374.11 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 347.15 | 381.89 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 354.34 | 389.68 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 358.83 | 394.77 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 363.62 | 399.87 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 366.02 | 402.56 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 368.42 | 405.26 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 37          | 370.81 | 407.95 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 38          | 373.21 | 410.65 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 39          | 378.00 | 415.74 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 40          | 382.79 | 421.13 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 41          | 389.98 | 428.92 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 42          | 396.87 | 436.71 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 43          | 406.45 | 447.19 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 44          | 418.44 | 460.37 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 45          | 432.51 | 475.64 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 46          | 449.29 | 494.22 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 47          | 468.16 | 514.88 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 48          | 489.72 | 538.84 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 49          | 510.99 | 562.21 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 50          | 534.95 | 588.57 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 51          | 558.61 | 614.62 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 52          | 584.67 | 643.08 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 53          | 611.03 | 672.13 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 54          | 639.48 | 703.28 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 55          | 667.94 | 734.73 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 56          | 698.79 | 768.58 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 57          | 729.94 | 803.03 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 58          | 763.19 | 839.57 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 59          | 779.66 | 857.54 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 60          | 812.91 | 894.08 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 841.66 | 925.83 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 62          | 860.53 | 946.50 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 63          | 884.20 | 972.56 |
|  | 22444PA0010106 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 898.57 | 988.43 |
|  | 22444PA0010135               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 300.72 | 300.72 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 327.45 | 327.45 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 337.67 | 337.67 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 347.89 | 347.89 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 358.90 | 358.90 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 369.91 | 369.91 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 381.31 | 381.31 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 393.11 | 432.42 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 393.11 | 432.42 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 393.11 | 432.42 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 393.11 | 432.42 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 394.67 | 433.98 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 402.54 | 442.63 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 411.97 | 453.25 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 427.30 | 470.15 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 439.88 | 483.91 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 446.17 | 490.98 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 455.60 | 501.20 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 465.04 | 511.42 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 470.93 | 518.11 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 477.22 | 524.79 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 480.37 | 528.33 |
|  | 22444PA0010135 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 483.51 | 531.87 |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 486.66  | 535.40  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 489.80  | 538.94  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 496.09  | 545.62  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 502.38  | 552.70  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 511.82  | 562.92  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 520.86  | 573.14  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 533.44  | 586.90  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 549.16  | 604.20  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 567.64  | 624.24  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 589.65  | 648.62  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 614.42  | 675.74  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 642.72  | 707.19  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 670.63  | 737.85  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 702.08  | 772.44  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 733.13  | 806.64  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 767.33  | 843.99  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 801.93  | 882.12  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 839.27  | 923.00  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 876.62  | 964.28  |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 917.10  | 1008.70 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 957.99  | 1053.90 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1001.62 | 1101.86 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1023.24 | 1125.45 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1066.88 | 1173.41 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1104.61 | 1215.08 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1129.38 | 1242.20 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1160.43 | 1276.40 |
|  | 22444PA0010135 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1179.30 | 1297.23 |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 339.08  | 339.08  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 369.22  | 369.22  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 380.75  | 380.75  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 392.27  | 392.27  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 404.68  | 404.68  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 417.10  | 417.10  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 429.95  | 429.95  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 443.25  | 487.58  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 443.25  | 487.58  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 443.25  | 487.58  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 443.25  | 487.58  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 445.02  | 489.34  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 453.88  | 499.10  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 464.52  | 511.06  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 481.81  | 530.12  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 495.99  | 545.64  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 503.09  | 553.62  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 513.72  | 565.14  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 524.36  | 576.66  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 531.01  | 584.20  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 538.10  | 591.73  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 541.65  | 595.72  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 545.19  | 599.71  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 548.74  | 603.70  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 552.29  | 607.69  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 559.38  | 615.23  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 566.47  | 623.21  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 577.11  | 634.73  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 587.30  | 646.25  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 601.49  | 661.77  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 619.22  | 681.27  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 640.05  | 703.88  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 664.87  | 731.36  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 692.80  | 761.94  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 724.71  | 797.40  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 756.18  | 831.97  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 791.64  | 870.98  |
|  | 22444PA0010136 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 826.66  | 909.54  |

|                              |               |  |                               |             |         |         |
|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 52          | 865.22  | 951.65  |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 53          | 904.22  | 994.65  |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 54          | 946.33  | 1040.74 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 55          | 988.44  | 1087.28 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 56          | 1034.10 | 1137.37 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 57          | 1080.19 | 1188.35 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 58          | 1129.39 | 1242.42 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 59          | 1153.77 | 1269.02 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 60          | 1202.97 | 1323.09 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 61          | 1245.52 | 1370.08 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 62          | 1273.45 | 1400.66 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 63          | 1308.47 | 1439.22 |
| 22444PA0010136 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1329.74 | 1462.72 |
| 22444PA0010137               | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 226.72  | 226.72  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 15          | 246.88  | 246.88  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 16          | 254.58  | 254.58  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 17          | 262.29  | 262.29  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 18          | 270.59  | 270.59  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 19          | 278.89  | 278.89  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 20          | 287.48  | 287.48  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 21          | 296.38  | 326.01  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 22          | 296.38  | 326.01  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 23          | 296.38  | 326.01  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 24          | 296.38  | 326.01  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 25          | 297.56  | 327.19  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 26          | 303.48  | 333.71  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 27          | 310.60  | 341.72  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 28          | 322.16  | 354.46  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 29          | 331.64  | 364.83  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 30          | 336.38  | 370.17  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 31          | 343.50  | 377.87  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 32          | 350.61  | 385.58  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 33          | 355.05  | 390.62  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 34          | 359.80  | 395.66  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 35          | 362.17  | 398.32  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 36          | 364.54  | 400.99  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 37          | 366.91  | 403.66  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 38          | 369.28  | 406.33  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 39          | 374.02  | 411.36  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 40          | 378.76  | 416.70  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 41          | 385.88  | 424.40  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 42          | 392.69  | 432.11  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 43          | 402.18  | 442.48  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 44          | 414.03  | 455.52  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 45          | 427.96  | 470.64  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 46          | 444.56  | 489.01  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 47          | 463.23  | 509.46  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 48          | 484.57  | 533.17  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 49          | 505.61  | 556.29  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 50          | 529.32  | 582.37  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 51          | 552.73  | 608.16  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 52          | 578.52  | 636.31  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 53          | 604.60  | 665.06  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 54          | 632.75  | 695.88  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 55          | 660.91  | 727.00  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 56          | 691.44  | 760.49  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 57          | 722.26  | 794.57  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 58          | 755.16  | 830.73  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 59          | 771.46  | 848.51  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 60          | 804.35  | 884.67  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 61          | 832.81  | 916.09  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 62          | 851.48  | 936.54  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 63          | 874.89  | 962.32  |
| 22444PA0010137 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 889.12  | 978.03  |
| 22444PA0010138               | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 0-14        | 285.69  | 285.69  |
| 22444PA0010138 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 15          | 311.08  | 311.08  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 320.79  | 320.79  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 330.50  | 330.50  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 340.96  | 340.96  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 351.41  | 351.41  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 362.24  | 362.24  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 373.45  | 410.80  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 373.45  | 410.80  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 373.45  | 410.80  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 373.45  | 410.80  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 374.94  | 412.28  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 382.41  | 420.50  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 391.37  | 430.58  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 405.94  | 446.64  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 417.89  | 459.71  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 423.86  | 466.43  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 432.82  | 476.14  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 441.79  | 485.85  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 447.39  | 492.20  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 453.36  | 498.55  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 456.35  | 501.91  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 459.34  | 505.27  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 37          | 462.33  | 508.63  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 38          | 465.31  | 511.99  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 39          | 471.29  | 518.34  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 40          | 477.26  | 525.07  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 41          | 486.23  | 534.77  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 42          | 494.82  | 544.48  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 43          | 506.77  | 557.55  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 44          | 521.70  | 573.99  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 45          | 539.26  | 593.03  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 46          | 560.17  | 616.19  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 47          | 583.70  | 641.95  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 48          | 610.58  | 671.83  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 49          | 637.10  | 700.96  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 50          | 666.97  | 733.82  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 51          | 696.48  | 766.31  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 52          | 728.97  | 801.79  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 53          | 761.83  | 838.01  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 54          | 797.31  | 876.85  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 832.78  | 916.06  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 871.25  | 958.26  |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 910.09  | 1001.21 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 951.54  | 1046.77 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 972.08  | 1069.18 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 1013.53 | 1114.74 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 1049.38 | 1154.32 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 1072.91 | 1180.09 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 1102.41 | 1212.58 |
|  | 22444PA0010138 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 1120.34 | 1232.37 |
|  | 22444PA0010138               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 300.72  | 300.72  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 327.45  | 327.45  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 337.67  | 337.67  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 347.89  | 347.89  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 358.90  | 358.90  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 369.91  | 369.91  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 381.31  | 381.31  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 393.11  | 432.42  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 393.11  | 432.42  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 393.11  | 432.42  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 393.11  | 432.42  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 394.67  | 433.98  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 402.54  | 442.63  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 411.97  | 453.25  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 427.30  | 470.15  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 439.88  | 483.91  |
|  | 22444PA0010138 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 446.17  | 490.98  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010138 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 455.60  | 501.20  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 465.04  | 511.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 470.93  | 518.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 477.22  | 524.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 480.37  | 528.33  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 483.51  | 531.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 486.66  | 535.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 489.80  | 538.94  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 496.09  | 545.62  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 502.38  | 552.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 511.82  | 562.92  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 520.86  | 573.14  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 533.44  | 586.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 549.16  | 604.20  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 567.64  | 624.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 589.65  | 648.62  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 614.42  | 675.74  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 642.72  | 707.19  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 670.63  | 737.85  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 702.08  | 772.44  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 733.13  | 806.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 767.33  | 843.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 801.93  | 882.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 839.27  | 923.00  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 876.62  | 964.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 917.10  | 1008.70 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 957.99  | 1053.90 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1001.62 | 1101.86 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1023.24 | 1125.45 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1066.88 | 1173.41 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1104.61 | 1215.08 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1129.38 | 1242.20 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1160.43 | 1276.40 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1179.30 | 1297.23 |
| 22444PA0010139 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 322.13  | 322.13  |
| 22444PA0010139 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 350.76  | 350.76  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 361.71  | 361.71  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 372.66  | 372.66  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 384.45  | 384.45  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 396.24  | 396.24  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 408.45  | 408.45  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 422.77  | 464.88  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 431.19  | 474.14  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 441.30  | 485.51  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 457.72  | 503.62  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 471.19  | 518.36  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 477.93  | 525.93  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 488.04  | 536.88  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 498.14  | 547.83  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 504.46  | 554.99  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 511.20  | 562.15  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 514.57  | 565.94  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 517.93  | 569.73  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 521.30  | 573.52  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 524.67  | 577.31  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 531.41  | 584.47  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 538.15  | 592.05  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 548.25  | 602.99  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 557.94  | 613.94  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 571.41  | 628.68  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 588.26  | 647.21  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 608.05  | 668.68  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010139 | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 46          | 631.63  | 694.79  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 47          | 658.16  | 723.84  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 48          | 688.47  | 757.53  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 49          | 718.37  | 790.38  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 50          | 752.06  | 827.43  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 51          | 785.32  | 864.07  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 52          | 821.96  | 904.07  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 53          | 859.01  | 944.91  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 54          | 899.02  | 988.71  |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 55          | 939.02  | 1032.92 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 56          | 982.39  | 1080.50 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 57          | 1026.18 | 1128.93 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 58          | 1072.92 | 1180.30 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 59          | 1096.08 | 1205.57 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 60          | 1142.82 | 1256.94 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 61          | 1183.25 | 1301.57 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 62          | 1209.78 | 1330.63 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 63          | 1243.04 | 1367.26 |
|                | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 64 and over | 1263.25 | 1389.58 |
| 22444PA0010139 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 339.08  | 339.08  |
| 22444PA0010139 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 15          | 369.22  | 369.22  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 16          | 380.75  | 380.75  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 17          | 392.27  | 392.27  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 18          | 404.68  | 404.68  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 19          | 417.10  | 417.10  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 20          | 429.95  | 429.95  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 21          | 443.25  | 487.58  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 22          | 443.25  | 487.58  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 23          | 443.25  | 487.58  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 24          | 443.25  | 487.58  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 25          | 445.02  | 489.34  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 26          | 453.88  | 499.10  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 27          | 464.52  | 511.06  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 28          | 481.81  | 530.12  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 29          | 495.99  | 545.64  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 30          | 503.09  | 553.62  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 31          | 513.72  | 565.14  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 32          | 524.36  | 576.66  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 33          | 531.01  | 584.20  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 34          | 538.10  | 591.73  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 35          | 541.65  | 595.72  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 36          | 545.19  | 599.71  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 37          | 548.74  | 603.70  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 38          | 552.29  | 607.69  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 39          | 559.38  | 615.23  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 40          | 566.47  | 623.21  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 41          | 577.11  | 634.73  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 42          | 587.30  | 646.25  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 43          | 601.49  | 661.77  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 44          | 619.22  | 681.27  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 45          | 640.05  | 703.88  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 46          | 664.87  | 731.36  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 47          | 692.80  | 761.94  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 48          | 724.71  | 797.40  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 49          | 756.18  | 831.97  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 50          | 791.64  | 870.98  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 51          | 826.66  | 909.54  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 52          | 865.22  | 951.65  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 53          | 904.22  | 994.65  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 54          | 946.33  | 1040.74 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 55          | 988.44  | 1087.28 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 56          | 1034.10 | 1137.37 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 57          | 1080.19 | 1188.35 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 58          | 1129.39 | 1242.42 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 59          | 1153.77 | 1269.02 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 60          | 1202.97 | 1323.09 |

|                              |               |  |                               |             |         |         |
|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010139 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 61          | 1245.52 | 1370.08 |
|                              |               |  | Tobacco User/Non-Tobacco User | 62          | 1273.45 | 1400.66 |
|                              |               |  | Tobacco User/Non-Tobacco User | 63          | 1308.47 | 1439.22 |
|                              |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1329.74 | 1462.72 |
| 22444PA0010140               | Rating Area 3 |  | Tobacco User/Non-Tobacco User | 0-14        | 215.39  | 215.39  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 15          | 234.53  | 234.53  |
|                              |               |  | Tobacco User/Non-Tobacco User | 16          | 241.85  | 241.85  |
|                              |               |  | Tobacco User/Non-Tobacco User | 17          | 249.17  | 249.17  |
|                              |               |  | Tobacco User/Non-Tobacco User | 18          | 257.06  | 257.06  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 19          | 264.94  | 264.94  |
|                              |               |  | Tobacco User/Non-Tobacco User | 20          | 273.11  | 273.11  |
|                              |               |  | Tobacco User/Non-Tobacco User | 21          | 281.56  | 309.71  |
|                              |               |  | Tobacco User/Non-Tobacco User | 22          | 281.56  | 309.71  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 23          | 281.56  | 309.71  |
|                              |               |  | Tobacco User/Non-Tobacco User | 24          | 281.56  | 309.71  |
|                              |               |  | Tobacco User/Non-Tobacco User | 25          | 282.68  | 310.83  |
|                              |               |  | Tobacco User/Non-Tobacco User | 26          | 288.31  | 317.03  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 27          | 295.07  | 324.63  |
|                              |               |  | Tobacco User/Non-Tobacco User | 28          | 306.05  | 336.74  |
|                              |               |  | Tobacco User/Non-Tobacco User | 29          | 315.06  | 346.59  |
|                              |               |  | Tobacco User/Non-Tobacco User | 30          | 319.56  | 351.66  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 31          | 326.32  | 358.98  |
|                              |               |  | Tobacco User/Non-Tobacco User | 32          | 333.08  | 366.30  |
|                              |               |  | Tobacco User/Non-Tobacco User | 33          | 337.30  | 371.09  |
|                              |               |  | Tobacco User/Non-Tobacco User | 34          | 341.81  | 375.87  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 35          | 344.06  | 378.41  |
|                              |               |  | Tobacco User/Non-Tobacco User | 36          | 346.31  | 380.94  |
|                              |               |  | Tobacco User/Non-Tobacco User | 37          | 348.56  | 383.48  |
|                              |               |  | Tobacco User/Non-Tobacco User | 38          | 350.82  | 386.01  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 39          | 355.32  | 390.80  |
|                              |               |  | Tobacco User/Non-Tobacco User | 40          | 359.83  | 395.86  |
|                              |               |  | Tobacco User/Non-Tobacco User | 41          | 366.58  | 403.18  |
|                              |               |  | Tobacco User/Non-Tobacco User | 42          | 373.06  | 410.50  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 43          | 382.07  | 420.36  |
|                              |               |  | Tobacco User/Non-Tobacco User | 44          | 393.33  | 432.75  |
|                              |               |  | Tobacco User/Non-Tobacco User | 45          | 406.56  | 447.11  |
|                              |               |  | Tobacco User/Non-Tobacco User | 46          | 422.33  | 464.56  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 47          | 440.07  | 483.99  |
|                              |               |  | Tobacco User/Non-Tobacco User | 48          | 460.34  | 506.51  |
|                              |               |  | Tobacco User/Non-Tobacco User | 49          | 480.33  | 528.48  |
|                              |               |  | Tobacco User/Non-Tobacco User | 50          | 502.85  | 553.25  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 51          | 525.10  | 577.75  |
|                              |               |  | Tobacco User/Non-Tobacco User | 52          | 549.59  | 604.50  |
|                              |               |  | Tobacco User/Non-Tobacco User | 53          | 574.37  | 631.81  |
|                              |               |  | Tobacco User/Non-Tobacco User | 54          | 601.12  | 661.09  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 55          | 627.86  | 690.65  |
|                              |               |  | Tobacco User/Non-Tobacco User | 56          | 656.86  | 722.47  |
|                              |               |  | Tobacco User/Non-Tobacco User | 57          | 686.15  | 754.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 58          | 717.40  | 789.19  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 59          | 732.88  | 806.09  |
|                              |               |  | Tobacco User/Non-Tobacco User | 60          | 764.14  | 840.44  |
|                              |               |  | Tobacco User/Non-Tobacco User | 61          | 791.17  | 870.28  |
|                              |               |  | Tobacco User/Non-Tobacco User | 62          | 808.90  | 889.71  |
| 22444PA0010140 Rating Area 3 |               |  | Tobacco User/Non-Tobacco User | 63          | 831.15  | 914.20  |
|                              |               |  | Tobacco User/Non-Tobacco User | 64 and over | 844.66  | 929.13  |
| 22444PA0010140               | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 226.72  | 226.72  |
| 22444PA0010140 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 15          | 246.88  | 246.88  |
|                              |               |  | Tobacco User/Non-Tobacco User | 16          | 254.58  | 254.58  |
|                              |               |  | Tobacco User/Non-Tobacco User | 17          | 262.29  | 262.29  |
|                              |               |  | Tobacco User/Non-Tobacco User | 18          | 270.59  | 270.59  |
| 22444PA0010140 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 19          | 278.89  | 278.89  |
|                              |               |  | Tobacco User/Non-Tobacco User | 20          | 287.48  | 287.48  |
|                              |               |  | Tobacco User/Non-Tobacco User | 21          | 296.38  | 326.01  |
|                              |               |  | Tobacco User/Non-Tobacco User | 22          | 296.38  | 326.01  |
| 22444PA0010140 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 23          | 296.38  | 326.01  |
|                              |               |  | Tobacco User/Non-Tobacco User | 24          | 296.38  | 326.01  |
|                              |               |  |                               |             |         |         |
|                              |               |  |                               |             |         |         |

|  |                |               |                               |             |        |        |
|--|----------------|---------------|-------------------------------|-------------|--------|--------|
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 297.56 | 327.19 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 303.48 | 333.71 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 310.60 | 341.72 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 322.16 | 354.46 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 331.64 | 364.83 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 336.38 | 370.17 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 343.50 | 377.87 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 350.61 | 385.58 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 355.05 | 390.62 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 359.80 | 395.66 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 362.17 | 398.32 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 364.54 | 400.99 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 366.91 | 403.66 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 369.28 | 406.33 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 374.02 | 411.36 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 378.76 | 416.70 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 385.88 | 424.40 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 392.69 | 432.11 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 402.18 | 442.48 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 414.03 | 455.52 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 427.96 | 470.64 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 444.56 | 489.01 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 463.23 | 509.46 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 484.57 | 533.17 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 505.61 | 556.29 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 529.32 | 582.37 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 552.73 | 608.16 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 578.52 | 636.31 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 604.60 | 665.06 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 632.75 | 695.88 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 660.91 | 727.00 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 691.44 | 760.49 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 722.26 | 794.57 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 755.16 | 830.73 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 771.46 | 848.51 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 804.35 | 884.67 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 832.81 | 916.09 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 851.48 | 936.54 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 874.89 | 962.32 |
|  | 22444PA0010140 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 889.12 | 978.03 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 285.69 | 285.69 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 311.08 | 311.08 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 320.79 | 320.79 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 330.50 | 330.50 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 340.96 | 340.96 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 351.41 | 351.41 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 362.24 | 362.24 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 373.45 | 410.80 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 373.45 | 410.80 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 373.45 | 410.80 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 373.45 | 410.80 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 374.94 | 412.28 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 382.41 | 420.50 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 391.37 | 430.58 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 405.94 | 446.64 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 417.89 | 459.71 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 423.86 | 466.43 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 432.82 | 476.14 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 441.79 | 485.85 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 447.39 | 492.20 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 453.36 | 498.55 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 456.35 | 501.91 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 459.34 | 505.27 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 462.33 | 508.63 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 465.31 | 511.99 |
|  | 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 471.29 | 518.34 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010141 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 477.26  | 525.07  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 486.23  | 534.77  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 494.82  | 544.48  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 506.77  | 557.55  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 521.70  | 573.99  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 539.26  | 593.03  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 560.17  | 616.19  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 583.70  | 641.95  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 610.58  | 671.83  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 637.10  | 700.96  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 666.97  | 733.82  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 696.48  | 766.31  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 728.97  | 801.79  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 761.83  | 838.01  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 797.31  | 876.85  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 55          | 832.78  | 916.06  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 56          | 871.25  | 958.26  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 57          | 910.09  | 1001.21 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 58          | 951.54  | 1046.77 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 59          | 972.08  | 1069.18 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 60          | 1013.53 | 1114.74 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 61          | 1049.38 | 1154.32 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 62          | 1072.91 | 1180.09 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 63          | 1102.41 | 1212.58 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1120.34 | 1232.37 |
| 22444PA0010142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 322.13  | 322.13  |
| 22444PA0010142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 350.76  | 350.76  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 361.71  | 361.71  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 372.66  | 372.66  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 384.45  | 384.45  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 396.24  | 396.24  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 408.45  | 408.45  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 421.09  | 463.20  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 422.77  | 464.88  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 431.19  | 474.14  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 441.30  | 485.51  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 457.72  | 503.62  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 471.19  | 518.36  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 477.93  | 525.93  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 488.04  | 536.88  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 498.14  | 547.83  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 504.46  | 554.99  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 511.20  | 562.15  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 514.57  | 565.94  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 517.93  | 569.73  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 521.30  | 573.52  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 524.67  | 577.31  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 531.41  | 584.47  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 538.15  | 592.05  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 548.25  | 602.99  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 557.94  | 613.94  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 571.41  | 628.68  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 588.26  | 647.21  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 608.05  | 668.68  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 631.63  | 694.79  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 658.16  | 723.84  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 688.47  | 757.53  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 718.37  | 790.38  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 752.06  | 827.43  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 785.32  | 864.07  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 821.96  | 904.07  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 859.01  | 944.91  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 899.02  | 988.71  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 939.02  | 1032.92 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 982.39  | 1080.50 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 1026.18 | 1128.93 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 1072.92 | 1180.30 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 1096.08 | 1205.57 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 1142.82 | 1256.94 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 1183.25 | 1301.57 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 1209.78 | 1330.63 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 1243.04 | 1367.26 |
|  | 22444PA0010142 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 1263.25 | 1389.58 |
|  | 22444PA0010143               | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 215.39  | 215.39  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 15          | 234.53  | 234.53  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 241.85  | 241.85  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 249.17  | 249.17  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 257.06  | 257.06  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 264.94  | 264.94  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 273.11  | 273.11  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 281.56  | 309.71  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 281.56  | 309.71  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 281.56  | 309.71  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 281.56  | 309.71  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 282.68  | 310.83  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 288.31  | 317.03  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 295.07  | 324.63  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 306.05  | 336.74  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 315.06  | 346.59  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 319.56  | 351.66  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 326.32  | 358.98  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 333.08  | 366.30  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 337.30  | 371.09  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 341.81  | 375.87  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 344.06  | 378.41  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 346.31  | 380.94  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 37          | 348.56  | 383.48  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 38          | 350.82  | 386.01  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 39          | 355.32  | 390.80  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 40          | 359.83  | 395.86  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 41          | 366.58  | 403.18  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 42          | 373.06  | 410.50  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 43          | 382.07  | 420.36  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 44          | 393.33  | 432.75  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 45          | 406.56  | 447.11  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 46          | 422.33  | 464.56  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 47          | 440.07  | 483.99  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 48          | 460.34  | 506.51  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 49          | 480.33  | 528.48  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 50          | 502.85  | 553.25  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 51          | 525.10  | 577.75  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 52          | 549.59  | 604.50  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 53          | 574.37  | 631.81  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 54          | 601.12  | 661.09  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 627.86  | 690.65  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 656.86  | 722.47  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 686.15  | 754.84  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 717.40  | 789.19  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 732.88  | 806.09  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 764.14  | 840.44  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 791.17  | 870.28  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 808.90  | 889.71  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 831.15  | 914.20  |
|  | 22444PA0010143 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 844.66  | 929.13  |
|  | 22444PA0010144               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 364.34  | 364.34  |
|  | 22444PA0010144 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 15          | 396.73  | 396.73  |
|  | 22444PA0010144 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 16          | 409.11  | 409.11  |
|  | 22444PA0010144 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 17          | 421.50  | 421.50  |
|  | 22444PA0010144 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 18          | 434.83  | 434.83  |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 448.17  | 448.17  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 461.98  | 461.98  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 476.27  | 523.90  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 476.27  | 523.90  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 476.27  | 523.90  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 476.27  | 523.90  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 478.17  | 525.80  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 487.70  | 536.28  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 499.13  | 549.13  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 517.70  | 569.61  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 532.94  | 586.28  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 540.56  | 594.86  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 551.99  | 607.24  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 563.42  | 619.62  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 570.57  | 627.72  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 578.19  | 635.82  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 582.00  | 640.10  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 585.81  | 644.39  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 589.62  | 648.67  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 593.43  | 652.96  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 601.05  | 661.06  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 608.67  | 669.63  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 620.10  | 682.01  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 631.05  | 694.40  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 646.29  | 711.07  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 665.34  | 732.02  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 687.73  | 756.31  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 714.40  | 785.84  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 744.40  | 818.70  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 778.69  | 856.80  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 812.51  | 893.95  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 850.61  | 935.86  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 888.24  | 977.30  |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 929.67  | 1022.54 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 971.58  | 1068.74 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 1016.83 | 1118.27 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 1062.07 | 1168.28 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 1111.13 | 1222.10 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 1160.66 | 1276.87 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 1213.53 | 1334.97 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 1239.72 | 1363.55 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 1292.59 | 1421.65 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 1338.31 | 1472.14 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 1368.31 | 1505.00 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 1405.94 | 1546.44 |
|  | 22444PA0010144 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1428.80 | 1571.68 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 346.13  | 346.13  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 376.89  | 376.89  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 388.66  | 388.66  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 400.42  | 400.42  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 413.09  | 413.09  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 425.76  | 425.76  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 438.88  | 438.88  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 452.46  | 497.70  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 452.46  | 497.70  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 452.46  | 497.70  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 452.46  | 497.70  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 454.26  | 499.51  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 463.31  | 509.46  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 474.17  | 521.68  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 491.82  | 541.13  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 506.29  | 556.97  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 513.53  | 565.11  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 524.39  | 576.88  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 535.25  | 588.64  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 542.04  | 596.33  |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 549.28  | 604.02  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 552.90  | 608.10  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 556.52  | 612.17  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 560.14  | 616.24  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 563.76  | 620.31  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 571.00  | 628.00  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 578.23  | 636.15  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 589.09  | 647.91  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 599.50  | 659.68  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 613.98  | 675.51  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 632.08  | 695.42  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 653.34  | 718.49  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 678.68  | 746.55  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 707.18  | 777.77  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 739.76  | 813.96  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 771.88  | 849.25  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 808.08  | 889.07  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 843.82  | 928.43  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 883.19  | 971.42  |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 923.00  | 1015.30 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 965.99  | 1062.36 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 1008.97 | 1109.87 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 1055.57 | 1160.99 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 1102.63 | 1213.03 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 1152.85 | 1268.22 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 1177.73 | 1295.37 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 1227.96 | 1350.57 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 1271.39 | 1398.53 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 1299.90 | 1429.75 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1335.64 | 1469.11 |
|  | 22444PA0010144 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1357.36 | 1493.09 |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 346.13  | 346.13  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 376.89  | 376.89  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 388.66  | 388.66  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 400.42  | 400.42  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 413.09  | 413.09  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 425.76  | 425.76  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 438.88  | 438.88  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 452.46  | 497.70  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 452.46  | 497.70  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 452.46  | 497.70  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 452.46  | 497.70  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 454.26  | 499.51  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 463.31  | 509.46  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 474.17  | 521.68  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 491.82  | 541.13  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 506.29  | 556.97  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 513.53  | 565.11  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 524.39  | 576.88  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 535.25  | 588.64  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 542.04  | 596.33  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 549.28  | 604.02  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 552.90  | 608.10  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 556.52  | 612.17  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 560.14  | 616.24  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 563.76  | 620.31  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 571.00  | 628.00  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 578.23  | 636.15  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 589.09  | 647.91  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 599.50  | 659.68  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 613.98  | 675.51  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 632.08  | 695.42  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 653.34  | 718.49  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 678.68  | 746.55  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 707.18  | 777.77  |
|  | 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 739.76  | 813.96  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010146 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 771.88  | 849.25  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 808.08  | 889.07  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 843.82  | 928.43  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 883.19  | 971.42  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 923.00  | 1015.30 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 965.99  | 1062.36 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 55          | 1008.97 | 1109.87 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 56          | 1055.57 | 1160.99 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 57          | 1102.63 | 1213.03 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 58          | 1152.85 | 1268.22 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 59          | 1177.73 | 1295.37 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 60          | 1227.96 | 1350.57 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 61          | 1271.39 | 1398.53 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 62          | 1299.90 | 1429.75 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 63          | 1335.64 | 1469.11 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1357.36 | 1493.09 |
| 22444PA0010146 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 364.34  | 364.34  |
| 22444PA0010146 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 396.73  | 396.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 409.11  | 409.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 421.50  | 421.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 434.83  | 434.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 448.17  | 448.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 461.98  | 461.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 476.27  | 523.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 476.27  | 523.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 476.27  | 523.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 476.27  | 523.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 478.17  | 525.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 487.70  | 536.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 499.13  | 549.13  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 517.70  | 569.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 532.94  | 586.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 540.56  | 594.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 551.99  | 607.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 563.42  | 619.62  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 570.57  | 627.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 578.19  | 635.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 582.00  | 640.10  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 585.81  | 644.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 589.62  | 648.67  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 593.43  | 652.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 601.05  | 661.06  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 608.67  | 669.63  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 620.10  | 682.01  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 631.05  | 694.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 646.29  | 711.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 665.34  | 732.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 687.73  | 756.31  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 714.40  | 785.84  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 744.40  | 818.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 778.69  | 856.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 812.51  | 893.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 850.61  | 935.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 888.24  | 977.30  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 929.67  | 1022.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 971.58  | 1068.74 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1016.83 | 1118.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1062.07 | 1168.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1111.13 | 1222.10 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1160.66 | 1276.87 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1213.53 | 1334.97 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1239.72 | 1363.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1292.59 | 1421.65 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1338.31 | 1472.14 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1368.31 | 1505.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1405.94 | 1546.44 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010146 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1428.80 | 1571.68 |
| 22444PA0010146               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 437.21  | 437.21  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 476.08  | 476.08  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 490.93  | 490.93  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 505.79  | 505.79  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 521.80  | 521.80  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 537.80  | 537.80  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 554.37  | 554.37  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 571.52  | 628.68  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 571.52  | 628.68  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 571.52  | 628.68  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 571.52  | 628.68  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 573.81  | 630.96  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 585.24  | 643.53  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 598.95  | 658.96  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 621.24  | 683.54  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 639.53  | 703.54  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 648.67  | 713.83  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 662.39  | 728.69  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 676.11  | 743.55  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 684.68  | 753.26  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 693.82  | 762.98  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 698.40  | 768.12  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 702.97  | 773.27  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 707.54  | 778.41  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 712.11  | 783.55  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 721.26  | 793.27  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 730.40  | 803.56  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 744.12  | 818.42  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 757.26  | 833.27  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 775.55  | 853.28  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 798.41  | 878.43  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 825.27  | 907.57  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 857.28  | 943.01  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 893.28  | 982.44  |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 934.43  | 1028.16 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 975.01  | 1072.74 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 1020.73 | 1123.04 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 1065.88 | 1172.76 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 1115.61 | 1227.05 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 1165.90 | 1282.49 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 1220.19 | 1341.93 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 1274.49 | 1401.94 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 1333.35 | 1466.52 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 1392.79 | 1532.24 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1456.23 | 1601.97 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1487.66 | 1636.26 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1551.10 | 1705.98 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1605.97 | 1766.57 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1641.97 | 1806.00 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1687.12 | 1855.72 |
| 22444PA0010146 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1714.56 | 1886.01 |
| 22444PA0010152               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 364.34  | 364.34  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 396.73  | 396.73  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 409.11  | 409.11  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 421.50  | 421.50  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 434.83  | 434.83  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 448.17  | 448.17  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 461.98  | 461.98  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 476.27  | 523.90  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 476.27  | 523.90  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 476.27  | 523.90  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 476.27  | 523.90  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 478.17  | 525.80  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 487.70  | 536.28  |
| 22444PA0010152 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 499.13  | 549.13  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010152 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 517.70  | 569.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 532.94  | 586.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 540.56  | 594.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 551.99  | 607.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 563.42  | 619.62  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 570.57  | 627.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 578.19  | 635.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 582.00  | 640.10  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 585.81  | 644.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 589.62  | 648.67  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 593.43  | 652.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 601.05  | 661.06  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 608.67  | 669.63  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 620.10  | 682.01  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 631.05  | 694.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 646.29  | 711.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 665.34  | 732.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 687.73  | 756.31  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 714.40  | 785.84  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 744.40  | 818.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 778.69  | 856.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 812.51  | 893.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 850.61  | 935.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 888.24  | 977.30  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 929.67  | 1022.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 971.58  | 1068.74 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1016.83 | 1118.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1062.07 | 1168.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1111.13 | 1222.10 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1160.66 | 1276.87 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1213.53 | 1334.97 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1239.72 | 1363.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1292.59 | 1421.65 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1338.31 | 1472.14 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1368.31 | 1505.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1405.94 | 1546.44 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1428.80 | 1571.68 |
| 22444PA0010153 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 455.43  | 455.43  |
| 22444PA0010153 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 495.91  | 495.91  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 511.39  | 511.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 526.87  | 526.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 543.54  | 543.54  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 560.21  | 560.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 577.47  | 577.47  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 595.34  | 654.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 595.34  | 654.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 595.34  | 654.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 595.34  | 654.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 597.71  | 657.25  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 609.62  | 670.34  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 623.91  | 686.42  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 647.13  | 712.02  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 666.18  | 732.85  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 675.70  | 743.57  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 689.99  | 759.05  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 704.28  | 774.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 713.21  | 784.65  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 722.73  | 794.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 727.50  | 800.13  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 732.26  | 805.48  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 737.02  | 810.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 741.78  | 816.20  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 751.31  | 826.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 760.83  | 837.04  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 775.12  | 852.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 788.82  | 867.99  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010153 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 807.87  | 888.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 831.68  | 915.03  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 859.66  | 945.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 893.00  | 982.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 930.50  | 1023.38 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 973.37  | 1071.00 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 1015.64 | 1117.44 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 1063.26 | 1169.83 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 1110.30 | 1221.62 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 1162.09 | 1278.18 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 1214.48 | 1335.93 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 1271.03 | 1397.84 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1327.59 | 1460.35 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1388.91 | 1527.62 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1450.83 | 1596.09 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1516.91 | 1668.72 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1549.65 | 1704.44 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1615.73 | 1777.07 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1672.88 | 1840.17 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1710.39 | 1881.25 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1757.42 | 1933.04 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1786.00 | 1964.60 |
| 22444PA0010153 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 437.21  | 437.21  |
| 22444PA0010153 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 476.08  | 476.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 490.93  | 490.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 505.79  | 505.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 521.80  | 521.80  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 537.80  | 537.80  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 554.37  | 554.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 571.52  | 628.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 571.52  | 628.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 571.52  | 628.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 571.52  | 628.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 573.81  | 630.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 585.24  | 643.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 598.95  | 658.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 621.24  | 683.54  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 639.53  | 703.54  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 648.67  | 713.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 662.39  | 728.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 676.11  | 743.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 684.68  | 753.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 693.82  | 762.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 698.40  | 768.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 702.97  | 773.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 707.54  | 778.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 712.11  | 783.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 721.26  | 793.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 730.40  | 803.56  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 744.12  | 818.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 757.26  | 833.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 775.55  | 853.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 798.41  | 878.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 825.27  | 907.57  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 857.28  | 943.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 893.28  | 982.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 934.43  | 1028.16 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 975.01  | 1072.74 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 1020.73 | 1123.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 1065.88 | 1172.76 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 1115.61 | 1227.05 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1165.90 | 1282.49 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1220.19 | 1341.93 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1274.49 | 1401.94 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1333.35 | 1466.52 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1392.79 | 1532.24 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1456.23 | 1601.97 |
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1487.66 | 1636.26 |
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1551.10 | 1705.98 |
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1605.97 | 1766.57 |
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1641.97 | 1806.00 |
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1687.12 | 1855.72 |
|  | 22444PA0010153 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1714.56 | 1886.01 |
|  | 22444PA0010157               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 314.19  | 314.19  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 15          | 342.12  | 342.12  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 16          | 352.80  | 352.80  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 17          | 363.48  | 363.48  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 18          | 374.98  | 374.98  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 19          | 386.48  | 386.48  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 20          | 398.39  | 398.39  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 21          | 410.72  | 451.79  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 22          | 410.72  | 451.79  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 23          | 410.72  | 451.79  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 24          | 410.72  | 451.79  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 25          | 412.35  | 453.42  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 26          | 420.57  | 462.46  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 27          | 430.43  | 473.55  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 28          | 446.44  | 491.21  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 29          | 459.59  | 505.59  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 30          | 466.16  | 512.98  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 31          | 476.01  | 523.66  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 32          | 485.87  | 534.34  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 33          | 492.03  | 541.32  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 34          | 498.60  | 548.30  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 35          | 501.89  | 552.00  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 36          | 505.17  | 555.69  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 37          | 508.46  | 559.39  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 38          | 511.75  | 563.08  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 39          | 518.32  | 570.07  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 40          | 524.89  | 577.46  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 41          | 534.75  | 588.14  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 42          | 544.19  | 598.82  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 43          | 557.33  | 613.19  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 44          | 573.76  | 631.26  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 45          | 593.07  | 652.21  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 46          | 616.07  | 677.67  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 47          | 641.94  | 706.01  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 48          | 671.51  | 738.87  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 49          | 700.67  | 770.90  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 50          | 733.53  | 807.05  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 51          | 765.98  | 842.78  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 52          | 801.71  | 881.80  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 53          | 837.85  | 921.64  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 54          | 876.87  | 964.35  |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 55          | 915.89  | 1007.47 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 56          | 958.19  | 1053.88 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 57          | 1000.90 | 1101.12 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 58          | 1046.49 | 1151.22 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 59          | 1069.08 | 1175.87 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 60          | 1114.67 | 1225.97 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 61          | 1154.10 | 1269.51 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 62          | 1179.97 | 1297.85 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 63          | 1212.42 | 1333.58 |
|  | 22444PA0010157 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 64 and over | 1232.13 | 1355.35 |
|  | 22444PA0010157               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 298.48  | 298.48  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 325.02  | 325.02  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 335.16  | 335.16  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 345.31  | 345.31  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 356.23  | 356.23  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 367.16  | 367.16  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 378.47  | 378.47  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 390.18  | 429.20  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 390.18  | 429.20  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 390.18  | 429.20  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 390.18  | 429.20  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 391.74  | 430.75  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 399.54  | 439.34  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 408.90  | 449.87  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 424.12  | 466.65  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 436.61  | 480.31  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 442.85  | 487.33  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 452.21  | 497.47  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 461.58  | 507.62  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 467.43  | 514.25  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 473.67  | 520.88  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 476.79  | 524.40  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 479.92  | 527.91  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 37          | 483.04  | 531.42  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 38          | 486.16  | 534.93  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 39          | 492.40  | 541.56  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 40          | 498.64  | 548.59  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 41          | 508.01  | 558.73  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 42          | 516.98  | 568.88  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 43          | 529.47  | 582.53  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 44          | 545.08  | 599.70  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 45          | 563.41  | 619.60  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 46          | 585.26  | 643.79  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 47          | 609.84  | 670.71  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 48          | 637.94  | 701.93  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 49          | 665.64  | 732.36  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 50          | 696.85  | 766.69  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 51          | 727.68  | 800.64  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 52          | 761.62  | 837.71  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 53          | 795.96  | 875.55  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 54          | 833.02  | 916.13  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 55          | 870.09  | 957.10  |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 56          | 910.28  | 1001.19 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 57          | 950.86  | 1046.06 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 58          | 994.17  | 1093.66 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 59          | 1015.63 | 1117.07 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 60          | 1058.94 | 1164.67 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 1096.39 | 1206.03 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 62          | 1120.97 | 1232.95 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 63          | 1151.80 | 1266.90 |
|  | 22444PA0010157 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 1170.53 | 1287.58 |
|  | 22444PA0010159               | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 298.48  | 298.48  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 15          | 325.02  | 325.02  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 335.16  | 335.16  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 345.31  | 345.31  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 356.23  | 356.23  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 367.16  | 367.16  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 378.47  | 378.47  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 390.18  | 429.20  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 390.18  | 429.20  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 390.18  | 429.20  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 390.18  | 429.20  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 391.74  | 430.75  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 399.54  | 439.34  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 408.90  | 449.87  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 424.12  | 466.65  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 436.61  | 480.31  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 442.85  | 487.33  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 452.21  | 497.47  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 461.58  | 507.62  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 467.43  | 514.25  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 473.67  | 520.88  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 476.79  | 524.40  |
|  | 22444PA0010159 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 479.92  | 527.91  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010159 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 483.04  | 531.42  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 486.16  | 534.93  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 492.40  | 541.56  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 498.64  | 548.59  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 508.01  | 558.73  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 516.98  | 568.88  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 529.47  | 582.53  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 545.08  | 599.70  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 563.41  | 619.60  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 585.26  | 643.79  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 609.84  | 670.71  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 637.94  | 701.93  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 665.64  | 732.36  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 696.85  | 766.69  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 727.68  | 800.64  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 761.62  | 837.71  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 795.96  | 875.55  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 833.02  | 916.13  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 55          | 870.09  | 957.10  |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 56          | 910.28  | 1001.19 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 57          | 950.86  | 1046.06 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 58          | 994.17  | 1093.66 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 59          | 1015.63 | 1117.07 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 60          | 1058.94 | 1164.67 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 61          | 1096.39 | 1206.03 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 62          | 1120.97 | 1232.95 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 63          | 1151.80 | 1266.90 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1170.53 | 1287.58 |
| 22444PA0010159 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 314.19  | 314.19  |
| 22444PA0010159 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 342.12  | 342.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 352.80  | 352.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 363.48  | 363.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 374.98  | 374.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 386.48  | 386.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 398.39  | 398.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 410.72  | 451.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 410.72  | 451.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 410.72  | 451.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 410.72  | 451.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 412.35  | 453.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 420.57  | 462.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 430.43  | 473.55  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 446.44  | 491.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 459.59  | 505.59  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 466.16  | 512.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 476.01  | 523.66  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 485.87  | 534.34  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 492.03  | 541.32  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 498.60  | 548.30  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 501.89  | 552.00  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 505.17  | 555.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 508.46  | 559.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 511.75  | 563.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 518.32  | 570.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 524.89  | 577.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 534.75  | 588.14  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 544.19  | 598.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 557.33  | 613.19  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 573.76  | 631.26  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 593.07  | 652.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 616.07  | 677.67  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 641.94  | 706.01  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 671.51  | 738.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 700.67  | 770.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 733.53  | 807.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 765.98  | 842.78  |

|                              |               |  |                               |             |         |         |
|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 52          | 801.71  | 881.80  |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 53          | 837.85  | 921.64  |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 54          | 876.87  | 964.35  |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 55          | 915.89  | 1007.47 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 56          | 958.19  | 1053.88 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 57          | 1000.90 | 1101.12 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 58          | 1046.49 | 1151.22 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 59          | 1069.08 | 1175.87 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 60          | 1114.67 | 1225.97 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 61          | 1154.10 | 1269.51 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 62          | 1179.97 | 1297.85 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 63          | 1212.42 | 1333.58 |
| 22444PA0010159 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1232.13 | 1355.35 |
| 22444PA0010159               | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 0-14        | 377.03  | 377.03  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 15          | 410.55  | 410.55  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 16          | 423.36  | 423.36  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 17          | 436.18  | 436.18  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 18          | 449.97  | 449.97  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 19          | 463.77  | 463.77  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 20          | 478.07  | 478.07  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 21          | 492.86  | 542.14  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 22          | 492.86  | 542.14  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 23          | 492.86  | 542.14  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 24          | 492.86  | 542.14  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 25          | 494.82  | 544.11  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 26          | 504.68  | 554.95  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 27          | 516.51  | 568.26  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 28          | 535.73  | 589.45  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 29          | 551.50  | 606.70  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 30          | 559.39  | 615.57  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 31          | 571.22  | 628.39  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 32          | 583.05  | 641.20  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 33          | 590.44  | 649.58  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 34          | 598.32  | 657.96  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 35          | 602.27  | 662.39  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 36          | 606.21  | 666.83  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 37          | 610.15  | 671.27  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 38          | 614.10  | 675.70  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 39          | 621.98  | 684.08  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 40          | 629.87  | 692.95  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 41          | 641.69  | 705.77  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 42          | 653.03  | 718.58  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 43          | 668.80  | 735.83  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 44          | 688.52  | 757.52  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 45          | 711.68  | 782.65  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 46          | 739.28  | 813.21  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 47          | 770.33  | 847.21  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 48          | 805.81  | 886.64  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 49          | 840.81  | 925.09  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 50          | 880.24  | 968.46  |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 51          | 919.17  | 1011.33 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 52          | 962.05  | 1058.16 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 53          | 1005.42 | 1105.96 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 54          | 1052.24 | 1157.22 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 55          | 1099.06 | 1208.97 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 56          | 1149.83 | 1264.66 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 57          | 1201.08 | 1321.34 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 58          | 1255.79 | 1381.47 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 59          | 1282.90 | 1411.04 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 60          | 1337.60 | 1471.17 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 61          | 1384.92 | 1523.41 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 62          | 1415.97 | 1557.42 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 63          | 1454.90 | 1600.29 |
| 22444PA0010159 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1478.56 | 1626.42 |
| 22444PA0010166               | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 314.19  | 314.19  |
| 22444PA0010166 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 15          | 342.12  | 342.12  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 352.80  | 352.80  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 363.48  | 363.48  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 374.98  | 374.98  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 386.48  | 386.48  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 398.39  | 398.39  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 410.72  | 451.79  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 410.72  | 451.79  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 410.72  | 451.79  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 410.72  | 451.79  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 412.35  | 453.42  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 420.57  | 462.46  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 430.43  | 473.55  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 446.44  | 491.21  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 459.59  | 505.59  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 466.16  | 512.98  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 476.01  | 523.66  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 485.87  | 534.34  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 492.03  | 541.32  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 498.60  | 548.30  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 501.89  | 552.00  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 505.17  | 555.69  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 508.46  | 559.39  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 511.75  | 563.08  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 518.32  | 570.07  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 524.89  | 577.46  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 534.75  | 588.14  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 544.19  | 598.82  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 557.33  | 613.19  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 573.76  | 631.26  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 593.07  | 652.21  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 616.07  | 677.67  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 641.94  | 706.01  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 671.51  | 738.87  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 700.67  | 770.90  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 733.53  | 807.05  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 765.98  | 842.78  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 801.71  | 881.80  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 837.85  | 921.64  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 876.87  | 964.35  |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 915.89  | 1007.47 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 958.19  | 1053.88 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 1000.90 | 1101.12 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 1046.49 | 1151.22 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 1069.08 | 1175.87 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 1114.67 | 1225.97 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 1154.10 | 1269.51 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 1179.97 | 1297.85 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 1212.42 | 1333.58 |
|  | 22444PA0010166 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1232.13 | 1355.35 |
|  | 22444PA0010167               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 392.74  | 392.74  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 15          | 427.65  | 427.65  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 441.00  | 441.00  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 454.35  | 454.35  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 468.72  | 468.72  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 483.10  | 483.10  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 497.99  | 497.99  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 513.39  | 564.73  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 513.39  | 564.73  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 513.39  | 564.73  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 513.39  | 564.73  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 515.44  | 566.78  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 525.71  | 578.08  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 538.03  | 591.94  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 558.05  | 614.01  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 574.48  | 631.98  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 582.70  | 641.22  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 595.02  | 654.57  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 607.34  | 667.92  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 615.04  | 676.65  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 623.25  | 685.37  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 627.36  | 689.99  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 631.47  | 694.61  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 635.58  | 699.24  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 639.68  | 703.86  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 647.90  | 712.58  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 656.11  | 721.82  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 668.43  | 735.17  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 680.24  | 748.52  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 696.67  | 766.49  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 717.20  | 789.08  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 741.33  | 815.26  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 770.08  | 847.09  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 802.43  | 882.52  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 839.39  | 923.59  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 49          | 875.84  | 963.63  |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 50          | 916.91  | 1008.81 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 51          | 957.47  | 1053.47 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 52          | 1002.13 | 1102.25 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 53          | 1047.31 | 1152.04 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 54          | 1096.08 | 1205.44 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 55          | 1144.86 | 1259.34 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 56          | 1197.74 | 1317.36 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 57          | 1251.13 | 1376.40 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 1308.11 | 1439.03 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 1336.35 | 1469.83 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 1393.34 | 1532.47 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 1442.62 | 1586.88 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 1474.97 | 1622.31 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 1515.52 | 1666.97 |
|  | 22444PA0010167 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1540.17 | 1694.18 |
|  | 22444PA0010167               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 377.03  | 377.03  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 410.55  | 410.55  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 423.36  | 423.36  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 436.18  | 436.18  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 449.97  | 449.97  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 463.77  | 463.77  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 478.07  | 478.07  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 492.86  | 542.14  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 492.86  | 542.14  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 492.86  | 542.14  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 492.86  | 542.14  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 494.82  | 544.11  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 504.68  | 554.95  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 516.51  | 568.26  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 535.73  | 589.45  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 551.50  | 606.70  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 559.39  | 615.57  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 571.22  | 628.39  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 583.05  | 641.20  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 590.44  | 649.58  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 598.32  | 657.96  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 602.27  | 662.39  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 606.21  | 666.83  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 610.15  | 671.27  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 614.10  | 675.70  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 621.98  | 684.08  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 629.87  | 692.95  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 641.69  | 705.77  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 653.03  | 718.58  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 668.80  | 735.83  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 688.52  | 757.52  |
|  | 22444PA0010167 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 711.68  | 782.65  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010167 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 739.28  | 813.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 770.33  | 847.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 805.81  | 886.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 840.81  | 925.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 880.24  | 968.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 919.17  | 1011.33 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 962.05  | 1058.16 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1005.42 | 1105.96 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1052.24 | 1157.22 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1099.06 | 1208.97 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1149.83 | 1264.66 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1201.08 | 1321.34 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1255.79 | 1381.47 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1282.90 | 1411.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1337.60 | 1471.17 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1384.92 | 1523.41 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1415.97 | 1557.42 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1454.90 | 1600.29 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1478.56 | 1626.42 |
| 22444PA0010171 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 309.69  | 309.69  |
| 22444PA0010171 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 337.22  | 337.22  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 347.74  | 347.74  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 358.27  | 358.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 369.60  | 369.60  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 380.94  | 380.94  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 392.68  | 392.68  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 404.83  | 445.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 404.83  | 445.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 404.83  | 445.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 404.83  | 445.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 406.44  | 446.92  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 414.54  | 455.83  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 424.25  | 466.76  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 440.04  | 484.17  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 452.99  | 498.33  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 459.47  | 505.62  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 469.19  | 516.15  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 478.90  | 526.67  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 484.98  | 533.55  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 491.45  | 540.44  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 494.69  | 544.08  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 497.93  | 547.72  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 501.17  | 551.37  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 504.41  | 555.01  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 510.88  | 561.89  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 517.36  | 569.18  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 527.08  | 579.70  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 536.39  | 590.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 549.34  | 604.40  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 565.53  | 622.21  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 584.56  | 642.86  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 607.23  | 667.95  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 632.74  | 695.89  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 661.88  | 728.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 690.62  | 759.85  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 723.01  | 795.47  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 754.99  | 830.69  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 790.21  | 869.15  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 825.83  | 908.42  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 864.29  | 950.52  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 902.75  | 993.03  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 944.45  | 1038.77 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 986.55  | 1085.33 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 1031.48 | 1134.71 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 1053.75 | 1159.00 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 1098.68 | 1208.39 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010171 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 61          | 1137.55 | 1251.30 |
|  | 22444PA0010171 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 62          | 1163.05 | 1279.23 |
|  | 22444PA0010171 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 63          | 1195.03 | 1314.45 |
|  | 22444PA0010171 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 64 and over | 1214.46 | 1335.91 |
|  | 22444PA0010171               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 294.20  | 294.20  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 320.36  | 320.36  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 330.35  | 330.35  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 340.35  | 340.35  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 351.12  | 351.12  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 361.89  | 361.89  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 373.04  | 373.04  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 384.58  | 423.04  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 384.58  | 423.04  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 384.58  | 423.04  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 384.58  | 423.04  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 386.12  | 424.58  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 393.81  | 433.04  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 403.04  | 443.42  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 418.04  | 459.96  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 430.34  | 473.42  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 436.50  | 480.34  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 445.73  | 490.34  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 454.96  | 500.34  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 460.73  | 506.88  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 466.88  | 513.41  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 469.96  | 516.88  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 473.03  | 520.34  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 37          | 476.11  | 523.80  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 38          | 479.19  | 527.26  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 39          | 485.34  | 533.80  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 40          | 491.49  | 540.72  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 41          | 500.72  | 550.72  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 42          | 509.57  | 560.72  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 43          | 521.87  | 574.18  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 44          | 537.26  | 591.10  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 45          | 555.33  | 610.71  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 46          | 576.87  | 634.56  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 47          | 601.10  | 661.09  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 48          | 628.79  | 691.86  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 49          | 656.09  | 721.86  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 50          | 686.86  | 755.70  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 51          | 717.24  | 789.16  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 52          | 750.70  | 825.69  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 53          | 784.54  | 863.00  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 54          | 821.08  | 902.99  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 55          | 857.61  | 943.37  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 56          | 897.23  | 986.83  |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 57          | 937.22  | 1031.06 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 58          | 979.91  | 1077.98 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 59          | 1001.06 | 1101.05 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 60          | 1043.75 | 1147.97 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 1080.67 | 1188.74 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 62          | 1104.90 | 1215.27 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 63          | 1135.28 | 1248.73 |
|  | 22444PA0010171 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 1153.74 | 1269.11 |
|  | 22444PA0010173               | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 294.20  | 294.20  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 15          | 320.36  | 320.36  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 330.35  | 330.35  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 340.35  | 340.35  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 351.12  | 351.12  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 361.89  | 361.89  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 373.04  | 373.04  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 384.58  | 423.04  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 384.58  | 423.04  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 384.58  | 423.04  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 384.58  | 423.04  |
|  |                              |               |                               |             |         |         |
|  |                              |               |                               |             |         |         |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 386.12  | 424.58  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 393.81  | 433.04  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 403.04  | 443.42  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 418.04  | 459.96  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 430.34  | 473.42  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 436.50  | 480.34  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 445.73  | 490.34  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 454.96  | 500.34  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 460.73  | 506.88  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 466.88  | 513.41  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 469.96  | 516.88  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 473.03  | 520.34  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 37          | 476.11  | 523.80  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 38          | 479.19  | 527.26  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 39          | 485.34  | 533.80  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 40          | 491.49  | 540.72  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 41          | 500.72  | 550.72  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 42          | 509.57  | 560.72  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 43          | 521.87  | 574.18  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 44          | 537.26  | 591.10  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 45          | 555.33  | 610.71  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 46          | 576.87  | 634.56  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 47          | 601.10  | 661.09  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 48          | 628.79  | 691.86  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 49          | 656.09  | 721.86  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 50          | 686.86  | 755.70  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 51          | 717.24  | 789.16  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 52          | 750.70  | 825.69  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 53          | 784.54  | 863.00  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 54          | 821.08  | 902.99  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 857.61  | 943.37  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 897.23  | 986.83  |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 937.22  | 1031.06 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 979.91  | 1077.98 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 1001.06 | 1101.05 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 1043.75 | 1147.97 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 1080.67 | 1188.74 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 1104.90 | 1215.27 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 1135.28 | 1248.73 |
|  | 22444PA0010173 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 1153.74 | 1269.11 |
|  | 22444PA0010173               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 309.69  | 309.69  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 337.22  | 337.22  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 347.74  | 347.74  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 358.27  | 358.27  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 369.60  | 369.60  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 380.94  | 380.94  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 392.68  | 392.68  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 404.83  | 445.31  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 404.83  | 445.31  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 404.83  | 445.31  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 404.83  | 445.31  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 406.44  | 446.92  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 414.54  | 455.83  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 424.25  | 466.76  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 440.04  | 484.17  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 452.99  | 498.33  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 459.47  | 505.62  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 469.19  | 516.15  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 478.90  | 526.67  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 484.98  | 533.55  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 491.45  | 540.44  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 494.69  | 544.08  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 497.93  | 547.72  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 501.17  | 551.37  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 504.41  | 555.01  |
|  | 22444PA0010173 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 510.88  | 561.89  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0010173 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 517.36  | 569.18  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 527.08  | 579.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 536.39  | 590.23  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 549.34  | 604.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 565.53  | 622.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 584.56  | 642.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 607.23  | 667.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 632.74  | 695.89  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 661.88  | 728.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 690.62  | 759.85  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 723.01  | 795.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 754.99  | 830.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 790.21  | 869.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 825.83  | 908.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 864.29  | 950.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 902.75  | 993.03  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 944.45  | 1038.77 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 986.55  | 1085.33 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1031.48 | 1134.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1053.75 | 1159.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1098.68 | 1208.39 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1137.55 | 1251.30 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1163.05 | 1279.23 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1195.03 | 1314.45 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1214.46 | 1335.91 |
| 22444PA0010173 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 371.63  | 371.63  |
| 22444PA0010173 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 404.66  | 404.66  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 417.29  | 417.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 429.92  | 429.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 443.52  | 443.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 457.12  | 457.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 471.21  | 471.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 485.79  | 534.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 485.79  | 534.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 485.79  | 534.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 485.79  | 534.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 487.73  | 536.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 497.44  | 546.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 509.10  | 560.11  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 528.05  | 581.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 543.59  | 598.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 551.37  | 606.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 563.03  | 619.38  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 574.68  | 632.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 581.97  | 640.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 589.74  | 648.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 593.63  | 652.90  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 597.52  | 657.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 601.40  | 661.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 605.29  | 666.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 613.06  | 674.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 620.83  | 683.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 632.49  | 695.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 643.67  | 708.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 659.21  | 725.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 678.64  | 746.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 701.47  | 771.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 728.68  | 801.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 759.28  | 835.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 794.26  | 873.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 828.75  | 911.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 867.61  | 954.57  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 905.99  | 996.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 948.25  | 1042.98 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 991.00  | 1090.10 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1037.15 | 1140.62 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 1083.30 | 1191.63 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 1133.34 | 1246.52 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 1183.86 | 1302.39 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1237.78 | 1361.66 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1264.50 | 1390.80 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1318.42 | 1450.07 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1365.06 | 1501.56 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1395.66 | 1535.08 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1434.04 | 1577.34 |
|  | 22444PA0010173 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1457.36 | 1603.09 |
|  | 22444PA0010179               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 309.69  | 309.69  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 337.22  | 337.22  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 347.74  | 347.74  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 358.27  | 358.27  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 369.60  | 369.60  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 380.94  | 380.94  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 392.68  | 392.68  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 404.83  | 445.31  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 404.83  | 445.31  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 404.83  | 445.31  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 404.83  | 445.31  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 406.44  | 446.92  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 414.54  | 455.83  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 424.25  | 466.76  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 440.04  | 484.17  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 452.99  | 498.33  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 459.47  | 505.62  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 469.19  | 516.15  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 478.90  | 526.67  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 484.98  | 533.55  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 491.45  | 540.44  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 494.69  | 544.08  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 497.93  | 547.72  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 501.17  | 551.37  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 504.41  | 555.01  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 510.88  | 561.89  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 517.36  | 569.18  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 527.08  | 579.70  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 536.39  | 590.23  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 549.34  | 604.40  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 565.53  | 622.21  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 584.56  | 642.86  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 607.23  | 667.95  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 632.74  | 695.89  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 661.88  | 728.27  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 690.62  | 759.85  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 723.01  | 795.47  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 754.99  | 830.69  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 790.21  | 869.15  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 825.83  | 908.42  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 864.29  | 950.52  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 902.75  | 993.03  |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 944.45  | 1038.77 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 986.55  | 1085.33 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 1031.48 | 1134.71 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 1053.75 | 1159.00 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 1098.68 | 1208.39 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 1137.55 | 1251.30 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 1163.05 | 1279.23 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 1195.03 | 1314.45 |
|  | 22444PA0010179 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1214.46 | 1335.91 |
|  | 22444PA0010180               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 387.11  | 387.11  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 15          | 421.52  | 421.52  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 434.68  | 434.68  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 447.83  | 447.83  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 462.00  | 462.00  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 476.17  | 476.17  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 490.85  | 490.85  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 506.03  | 556.63  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 506.03  | 556.63  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 506.03  | 556.63  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 506.03  | 556.63  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 508.05  | 558.65  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 518.17  | 569.79  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 530.32  | 583.45  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 550.05  | 605.21  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 566.24  | 622.92  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 574.34  | 632.03  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 586.48  | 645.18  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 598.63  | 658.34  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 606.22  | 666.94  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 614.32  | 675.55  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 618.36  | 680.10  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 622.41  | 684.65  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 626.46  | 689.21  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 630.51  | 693.76  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 638.61  | 702.36  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 646.70  | 711.47  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 658.85  | 724.63  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 670.48  | 737.79  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 686.68  | 755.50  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 706.92  | 777.76  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 730.70  | 803.57  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 759.04  | 834.94  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 790.92  | 869.86  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 827.35  | 910.34  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 49          | 863.28  | 949.81  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 50          | 903.76  | 994.34  |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 51          | 943.74  | 1038.37 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 52          | 987.76  | 1086.44 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 53          | 1032.29 | 1135.52 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 54          | 1080.37 | 1188.15 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 55          | 1128.44 | 1241.28 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 56          | 1180.56 | 1298.46 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 57          | 1233.19 | 1356.66 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 1289.35 | 1418.39 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 1317.19 | 1448.75 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 1373.36 | 1510.49 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 1421.93 | 1564.13 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 1453.81 | 1599.04 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 1493.79 | 1643.07 |
|  | 22444PA0010180 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1518.08 | 1669.89 |
|  | 22444PA0010180               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 371.63  | 371.63  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 404.66  | 404.66  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 417.29  | 417.29  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 429.92  | 429.92  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 443.52  | 443.52  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 457.12  | 457.12  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 471.21  | 471.21  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 485.79  | 534.37  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 485.79  | 534.37  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 485.79  | 534.37  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 485.79  | 534.37  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 487.73  | 536.31  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 497.44  | 546.99  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 509.10  | 560.11  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 528.05  | 581.00  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 543.59  | 598.00  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 551.37  | 606.75  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 563.03  | 619.38  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 574.68  | 632.01  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 581.97  | 640.26  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 589.74  | 648.52  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 593.63  | 652.90  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 597.52  | 657.27  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 601.40  | 661.64  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 605.29  | 666.01  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 613.06  | 674.27  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 620.83  | 683.01  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 632.49  | 695.64  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 643.67  | 708.27  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 659.21  | 725.28  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 678.64  | 746.65  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 701.47  | 771.43  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 728.68  | 801.55  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 759.28  | 835.06  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 794.26  | 873.93  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 828.75  | 911.82  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 867.61  | 954.57  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 905.99  | 996.83  |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 948.25  | 1042.98 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 991.00  | 1090.10 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 1037.15 | 1140.62 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 1083.30 | 1191.63 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 1133.34 | 1246.52 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 1183.86 | 1302.39 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1237.78 | 1361.66 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1264.50 | 1390.80 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1318.42 | 1450.07 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1365.06 | 1501.56 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1395.66 | 1535.08 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1434.04 | 1577.34 |
|  | 22444PA0010180 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1457.36 | 1603.09 |
|  | 22444PA0010197               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 222.08  | 222.08  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 15          | 241.82  | 241.82  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 16          | 249.37  | 249.37  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 17          | 256.92  | 256.92  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 18          | 265.04  | 265.04  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 19          | 273.17  | 273.17  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 20          | 281.59  | 281.59  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 21          | 290.31  | 319.34  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 22          | 290.31  | 319.34  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 23          | 290.31  | 319.34  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 24          | 290.31  | 319.34  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 25          | 291.46  | 320.49  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 26          | 297.27  | 326.88  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 27          | 304.24  | 334.72  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 28          | 315.56  | 347.20  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 29          | 324.85  | 357.36  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 30          | 329.49  | 362.59  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 31          | 336.46  | 370.13  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 32          | 343.43  | 377.68  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 33          | 347.78  | 382.62  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 34          | 352.43  | 387.55  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 35          | 354.75  | 390.16  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 36          | 357.07  | 392.78  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 37          | 359.39  | 395.39  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 38          | 361.72  | 398.00  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 39          | 366.36  | 402.94  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 40          | 371.00  | 408.16  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 41          | 377.97  | 415.71  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 42          | 384.65  | 423.26  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 43          | 393.94  | 433.42  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 44          | 405.55  | 446.19  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 45          | 419.19  | 461.00  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 46          | 435.45  | 479.00  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 47          | 453.74  | 499.03  |
|  | 22444PA0010197 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 48          | 474.64  | 522.25  |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 22444PA0010197 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 495.25 | 544.89 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 518.48 | 570.44 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 541.41 | 595.70 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 566.67 | 623.28 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 592.21 | 651.44 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 619.79 | 681.63 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 647.37 | 712.11 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 677.27 | 744.91 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 707.46 | 778.30 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 739.69 | 813.71 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 755.65 | 831.13 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 787.88 | 866.55 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 815.75 | 897.32 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 834.03 | 917.35 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 856.97 | 942.61 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 870.90 | 957.99 |
| 22444PA0010197 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 210.98 | 210.98 |
| 22444PA0010197 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 229.73 | 229.73 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 236.90 | 236.90 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 244.07 | 244.07 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 251.79 | 251.79 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 259.51 | 259.51 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 267.51 | 267.51 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 275.79 | 303.37 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 275.79 | 303.37 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 275.79 | 303.37 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 275.79 | 303.37 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 276.89 | 304.47 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 282.40 | 310.53 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 289.02 | 317.98 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 299.78 | 329.84 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 308.60 | 339.49 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 313.02 | 344.46 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 319.64 | 351.63 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 326.25 | 358.80 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 330.39 | 363.49 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 334.80 | 368.17 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 337.01 | 370.66 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 339.22 | 373.14 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 341.42 | 375.62 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 343.63 | 378.10 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 348.04 | 382.79 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 352.45 | 387.76 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 359.07 | 394.93 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 365.42 | 402.10 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 374.24 | 411.75 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 385.27 | 423.88 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 398.23 | 437.95 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 413.68 | 455.05 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 431.05 | 474.08 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 450.91 | 496.14 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 470.49 | 517.65 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 492.55 | 541.92 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 514.34 | 565.91 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 538.33 | 592.11 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 562.60 | 618.86 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 588.80 | 647.55 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 615.00 | 676.50 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 643.41 | 707.67 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 672.09 | 739.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 702.70 | 773.03 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 717.87 | 789.58 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 748.48 | 823.22 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 774.96 | 852.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 792.33 | 871.48 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 814.12 | 895.48 |

|                              |               |                               |             |        |        |
|------------------------------|---------------|-------------------------------|-------------|--------|--------|
| 22444PA0010197 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 827.36 | 910.09 |
| 22444PA0010200               | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 210.98 | 210.98 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 15          | 229.73 | 229.73 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 16          | 236.90 | 236.90 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 17          | 244.07 | 244.07 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 18          | 251.79 | 251.79 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 19          | 259.51 | 259.51 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 20          | 267.51 | 267.51 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 21          | 275.79 | 303.37 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 22          | 275.79 | 303.37 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 23          | 275.79 | 303.37 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 24          | 275.79 | 303.37 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 25          | 276.89 | 304.47 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 26          | 282.40 | 310.53 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 27          | 289.02 | 317.98 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 28          | 299.78 | 329.84 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 29          | 308.60 | 339.49 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 30          | 313.02 | 344.46 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 31          | 319.64 | 351.63 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 32          | 326.25 | 358.80 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 33          | 330.39 | 363.49 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 34          | 334.80 | 368.17 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 35          | 337.01 | 370.66 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 36          | 339.22 | 373.14 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 37          | 341.42 | 375.62 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 38          | 343.63 | 378.10 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 39          | 348.04 | 382.79 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 40          | 352.45 | 387.76 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 41          | 359.07 | 394.93 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 42          | 365.42 | 402.10 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 43          | 374.24 | 411.75 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 44          | 385.27 | 423.88 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 45          | 398.23 | 437.95 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 46          | 413.68 | 455.05 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 47          | 431.05 | 474.08 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 48          | 450.91 | 496.14 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 49          | 470.49 | 517.65 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 50          | 492.55 | 541.92 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 51          | 514.34 | 565.91 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 52          | 538.33 | 592.11 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 53          | 562.60 | 618.86 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 54          | 588.80 | 647.55 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 55          | 615.00 | 676.50 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 56          | 643.41 | 707.67 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 57          | 672.09 | 739.38 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 58          | 702.70 | 773.03 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 59          | 717.87 | 789.58 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 60          | 748.48 | 823.22 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 61          | 774.96 | 852.45 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 62          | 792.33 | 871.48 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 63          | 814.12 | 895.48 |
| 22444PA0010200 Rating Area 3 |               | Tobacco User/Non-Tobacco User | 64 and over | 827.36 | 910.09 |
| 22444PA0010200               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 222.08 | 222.08 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 241.82 | 241.82 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 249.37 | 249.37 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 256.92 | 256.92 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 265.04 | 265.04 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 273.17 | 273.17 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 281.59 | 281.59 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 290.31 | 319.34 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 290.31 | 319.34 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 290.31 | 319.34 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 290.31 | 319.34 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 291.46 | 320.49 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 297.27 | 326.88 |
| 22444PA0010200 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 304.24 | 334.72 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 22444PA0010200 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 315.56 | 347.20 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 324.85 | 357.36 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 329.49 | 362.59 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 336.46 | 370.13 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 343.43 | 377.68 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 347.78 | 382.62 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 352.43 | 387.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 354.75 | 390.16 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 357.07 | 392.78 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 359.39 | 395.39 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 361.72 | 398.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 366.36 | 402.94 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 371.00 | 408.16 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 377.97 | 415.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 384.65 | 423.26 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 393.94 | 433.42 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 405.55 | 446.19 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 419.19 | 461.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 435.45 | 479.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 453.74 | 499.03 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 474.64 | 522.25 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 495.25 | 544.89 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 518.48 | 570.44 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 541.41 | 595.70 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 566.67 | 623.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 592.21 | 651.44 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 619.79 | 681.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 647.37 | 712.11 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 677.27 | 744.91 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 707.46 | 778.30 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 739.69 | 813.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 755.65 | 831.13 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 787.88 | 866.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 815.75 | 897.32 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 834.03 | 917.35 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 856.97 | 942.61 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 870.90 | 957.99 |
| 22444PA0010200 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 266.50 | 266.50 |
| 22444PA0010200 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 290.18 | 290.18 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 299.24 | 299.24 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 308.30 | 308.30 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 318.05 | 318.05 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 327.81 | 327.81 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 337.91 | 337.91 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 348.37 | 383.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 348.37 | 383.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 348.37 | 383.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 348.37 | 383.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 349.75 | 384.59 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 356.72 | 392.25 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 365.08 | 401.66 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 378.67 | 416.64 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 389.82 | 428.83 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 395.39 | 435.10 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 403.75 | 444.16 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 412.11 | 453.22 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 417.34 | 459.14 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 422.91 | 465.06 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 425.70 | 468.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 428.48 | 471.33 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 431.27 | 474.47 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 434.06 | 477.60 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 439.63 | 483.53 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 445.21 | 489.80 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 453.57 | 498.85 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 461.58 | 507.91 |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 22444PA0010200 | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 43          | 472.73  | 520.10  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 44          | 486.66  | 535.43  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 45          | 503.03  | 553.20  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 46          | 522.54  | 574.80  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 47          | 544.49  | 598.83  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 48          | 569.57  | 626.70  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 49          | 594.30  | 653.87  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 50          | 622.17  | 684.53  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 51          | 649.69  | 714.84  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 52          | 680.00  | 747.93  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 53          | 710.66  | 781.72  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 54          | 743.75  | 817.95  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 55          | 776.85  | 854.53  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 56          | 812.73  | 893.89  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 57          | 848.96  | 933.96  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 58          | 887.62  | 976.46  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 59          | 906.78  | 997.36  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 60          | 945.45  | 1039.86 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 61          | 978.89  | 1076.78 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 62          | 1000.84 | 1100.82 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 63          | 1028.36 | 1131.13 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 64 and over | 1045.08 | 1149.59 |
| 22444PA0010201 | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 0-14        | 277.60  | 277.60  |
| 22444PA0010201 | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 15          | 302.28  | 302.28  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 16          | 311.71  | 311.71  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 17          | 321.15  | 321.15  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 18          | 331.31  | 331.31  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 19          | 341.47  | 341.47  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 20          | 351.99  | 351.99  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 21          | 362.88  | 399.17  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 22          | 362.88  | 399.17  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 23          | 362.88  | 399.17  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 24          | 362.88  | 399.17  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 25          | 364.33  | 400.62  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 26          | 371.59  | 408.60  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 27          | 380.29  | 418.40  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 28          | 394.45  | 434.00  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 29          | 406.06  | 446.70  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 30          | 411.86  | 453.23  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 31          | 420.57  | 462.67  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 32          | 429.28  | 472.10  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 33          | 434.73  | 478.27  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 34          | 440.53  | 484.44  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 35          | 443.43  | 487.71  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 36          | 446.34  | 490.97  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 37          | 449.24  | 494.24  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 38          | 452.14  | 497.50  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 39          | 457.95  | 503.67  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 40          | 463.76  | 510.20  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 41          | 472.46  | 519.64  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 42          | 480.81  | 529.07  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 43          | 492.42  | 541.77  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 44          | 506.94  | 557.74  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 45          | 523.99  | 576.25  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 46          | 544.31  | 598.75  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 47          | 567.18  | 623.78  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 48          | 593.30  | 652.81  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 49          | 619.07  | 681.12  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 50          | 648.10  | 713.05  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 51          | 676.76  | 744.62  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 52          | 708.33  | 779.10  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 53          | 740.27  | 814.29  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 54          | 774.74  | 852.03  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 55          | 809.21  | 890.14  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 56          | 846.59  | 931.14  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 57          | 884.33  | 972.87  |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 924.61  | 1017.14 |
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 944.57  | 1038.91 |
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 984.85  | 1083.19 |
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1019.68 | 1121.65 |
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1042.54 | 1146.69 |
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1071.21 | 1178.26 |
|  | 22444PA0010201 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1088.63 | 1197.49 |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 266.50  | 266.50  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 290.18  | 290.18  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 299.24  | 299.24  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 308.30  | 308.30  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 318.05  | 318.05  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 327.81  | 327.81  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 337.91  | 337.91  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 348.37  | 383.20  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 348.37  | 383.20  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 348.37  | 383.20  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 348.37  | 383.20  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 349.75  | 384.59  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 356.72  | 392.25  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 365.08  | 401.66  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 378.67  | 416.64  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 389.82  | 428.83  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 395.39  | 435.10  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 403.75  | 444.16  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 412.11  | 453.22  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 417.34  | 459.14  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 422.91  | 465.06  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 425.70  | 468.20  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 428.48  | 471.33  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 431.27  | 474.47  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 434.06  | 477.60  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 439.63  | 483.53  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 445.21  | 489.80  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 453.57  | 498.85  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 461.58  | 507.91  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 472.73  | 520.10  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 486.66  | 535.43  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 503.03  | 553.20  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 522.54  | 574.80  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 544.49  | 598.83  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 569.57  | 626.70  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 594.30  | 653.87  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 622.17  | 684.53  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 649.69  | 714.84  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 680.00  | 747.93  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 710.66  | 781.72  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 743.75  | 817.95  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 776.85  | 854.53  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 812.73  | 893.89  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 848.96  | 933.96  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 887.62  | 976.46  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 906.78  | 997.36  |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 945.45  | 1039.86 |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 978.89  | 1076.78 |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1000.84 | 1100.82 |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1028.36 | 1131.13 |
|  | 22444PA0010201 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1045.08 | 1149.59 |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 222.08  | 222.08  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 241.82  | 241.82  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 249.37  | 249.37  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 256.92  | 256.92  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 265.04  | 265.04  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 273.17  | 273.17  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 281.59  | 281.59  |
|  | 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 290.31  | 319.34  |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 22444PA0010208 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 290.31 | 319.34 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 290.31 | 319.34 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 290.31 | 319.34 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 291.46 | 320.49 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 297.27 | 326.88 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 304.24 | 334.72 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 315.56 | 347.20 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 324.85 | 357.36 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 329.49 | 362.59 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 336.46 | 370.13 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 343.43 | 377.68 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 347.78 | 382.62 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 352.43 | 387.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 354.75 | 390.16 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 357.07 | 392.78 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 359.39 | 395.39 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 361.72 | 398.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 366.36 | 402.94 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 371.00 | 408.16 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 377.97 | 415.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 384.65 | 423.26 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 393.94 | 433.42 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 405.55 | 446.19 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 419.19 | 461.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 435.45 | 479.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 453.74 | 499.03 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 474.64 | 522.25 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 495.25 | 544.89 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 518.48 | 570.44 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 541.41 | 595.70 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 566.67 | 623.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 592.21 | 651.44 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 619.79 | 681.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 647.37 | 712.11 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 677.27 | 744.91 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 707.46 | 778.30 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 739.69 | 813.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 755.65 | 831.13 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 787.88 | 866.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 815.75 | 897.32 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 834.03 | 917.35 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 856.97 | 942.61 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 870.90 | 957.99 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14        | 206.85 | 206.85 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15          | 225.24 | 225.24 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16          | 232.27 | 232.27 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17          | 239.30 | 239.30 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18          | 246.87 | 246.87 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19          | 254.44 | 254.44 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20          | 262.28 | 262.28 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21          | 270.40 | 297.44 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22          | 270.40 | 297.44 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23          | 270.40 | 297.44 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24          | 270.40 | 297.44 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25          | 271.48 | 298.52 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26          | 276.88 | 304.46 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27          | 283.37 | 311.77 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28          | 293.92 | 323.39 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29          | 302.57 | 332.86 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30          | 306.90 | 337.72 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31          | 313.39 | 344.75 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32          | 319.88 | 351.78 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33          | 323.93 | 356.38 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34          | 328.26 | 360.98 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35          | 330.42 | 363.41 |
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36          | 332.59 | 365.84 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 22444PA0040080 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37          | 334.75 | 368.28 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 38          | 336.91 | 370.71 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 39          | 341.24 | 375.31 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 40          | 345.56 | 380.17 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 41          | 352.05 | 387.21 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 42          | 358.27 | 394.24 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 43          | 366.93 | 403.70 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 44          | 377.74 | 415.60 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 45          | 390.45 | 429.39 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 46          | 405.59 | 446.15 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 47          | 422.63 | 464.81 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 48          | 442.10 | 486.44 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 49          | 461.29 | 507.53 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 50          | 482.92 | 531.33 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 51          | 504.29 | 554.85 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 52          | 527.81 | 580.54 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 53          | 551.61 | 606.77 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 54          | 577.29 | 634.89 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 55          | 602.98 | 663.28 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 56          | 630.83 | 693.83 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 57          | 658.95 | 724.93 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 58          | 688.97 | 757.92 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 59          | 703.84 | 774.14 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 60          | 733.85 | 807.13 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 61          | 759.81 | 835.79 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 62          | 776.84 | 854.45 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 63          | 798.21 | 877.97 |
|                | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 811.18 | 892.30 |
| 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 217.74 | 217.74 |
| 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 237.09 | 237.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 244.49 | 244.49 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 251.89 | 251.89 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 259.86 | 259.86 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 267.83 | 267.83 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 276.09 | 276.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 284.63 | 313.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 284.63 | 313.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 284.63 | 313.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 284.63 | 313.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 285.76 | 314.23 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 291.46 | 320.49 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 298.29 | 328.17 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 309.39 | 340.41 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 318.50 | 350.37 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 323.05 | 355.50 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 329.88 | 362.90 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 336.71 | 370.30 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 340.98 | 375.14 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 345.54 | 379.98 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 347.81 | 382.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 350.09 | 385.10 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 352.37 | 387.66 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 354.64 | 390.22 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 359.20 | 395.06 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 363.75 | 400.18 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 370.58 | 407.58 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 377.13 | 414.98 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 386.24 | 424.95 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 397.62 | 437.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 411.00 | 451.99 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 426.94 | 469.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 444.87 | 489.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 465.36 | 512.04 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 485.57 | 534.24 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 508.34 | 559.29 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 530.83 | 584.05 |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 555.59  | 611.09  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 580.64  | 638.70  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 607.68  | 668.30  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 634.72  | 698.19  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 664.03  | 730.35  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 693.63  | 763.08  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 725.23  | 797.81  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 740.88  | 814.88  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 772.47  | 849.61  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 799.80  | 879.78  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 817.73  | 899.42  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 840.22  | 924.18  |
|  | 22444PA0040080 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 853.88  | 939.27  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 261.29  | 261.29  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 284.51  | 284.51  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 293.39  | 293.39  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 302.27  | 302.27  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 311.84  | 311.84  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 321.40  | 321.40  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 331.30  | 331.30  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 341.56  | 375.71  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 341.56  | 375.71  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 341.56  | 375.71  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 341.56  | 375.71  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 342.92  | 377.07  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 349.75  | 384.59  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 357.95  | 393.81  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 371.27  | 408.50  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 382.20  | 420.45  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 387.66  | 426.60  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 395.86  | 435.48  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 404.06  | 444.36  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 409.18  | 450.16  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 414.64  | 455.97  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 417.38  | 459.04  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 420.11  | 462.12  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 422.84  | 465.19  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 425.57  | 468.27  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 431.04  | 474.07  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 436.50  | 480.22  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 444.70  | 489.10  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 452.56  | 497.98  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 463.48  | 509.94  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 477.15  | 524.96  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 493.20  | 542.38  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 512.33  | 563.56  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 533.84  | 587.13  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 558.44  | 614.45  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 582.69  | 641.09  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 610.01  | 671.15  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 636.99  | 700.86  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 666.71  | 733.31  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 696.76  | 766.44  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 729.21  | 801.96  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 761.66  | 837.83  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 796.84  | 876.42  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 832.36  | 915.70  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 870.27  | 957.37  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 889.06  | 977.86  |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 926.97  | 1019.53 |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 959.76  | 1055.73 |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 981.28  | 1079.30 |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1008.26 | 1109.02 |
|  | 22444PA0040080 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1024.65 | 1127.12 |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 272.17  | 272.17  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 296.37  | 296.37  |

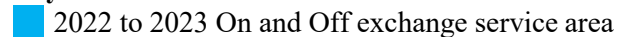
|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 305.62  | 305.62  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 314.87  | 314.87  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 324.83  | 324.83  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 334.79  | 334.79  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 345.11  | 345.11  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 355.79  | 391.37  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 355.79  | 391.37  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 355.79  | 391.37  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 355.79  | 391.37  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 357.21  | 392.78  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 364.32  | 400.61  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 372.86  | 410.22  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 386.74  | 425.52  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 398.12  | 437.97  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 403.81  | 444.37  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 412.35  | 453.62  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 420.89  | 462.87  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 426.23  | 468.92  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 431.92  | 474.97  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 434.77  | 478.17  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 437.61  | 481.37  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 440.46  | 484.58  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 443.30  | 487.78  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 449.00  | 493.83  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 454.69  | 500.23  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 463.23  | 509.48  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 471.41  | 518.73  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 482.80  | 531.18  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 497.03  | 546.84  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 513.75  | 564.98  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 533.67  | 587.04  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 556.09  | 611.59  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 581.70  | 640.05  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 606.96  | 667.80  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 635.43  | 699.11  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 663.53  | 730.07  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 694.49  | 763.87  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 725.80  | 798.38  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 759.60  | 835.38  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 793.39  | 872.73  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 830.04  | 912.94  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 867.04  | 953.85  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 906.53  | 997.26  |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 926.10  | 1018.61 |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 965.59  | 1062.01 |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 999.75  | 1099.72 |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1022.16 | 1124.27 |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1050.27 | 1155.23 |
|  | 22444PA0040081 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1067.35 | 1174.08 |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 261.29  | 261.29  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 284.51  | 284.51  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 293.39  | 293.39  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 302.27  | 302.27  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 311.84  | 311.84  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 321.40  | 321.40  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 331.30  | 331.30  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 341.56  | 375.71  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 341.56  | 375.71  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 341.56  | 375.71  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 341.56  | 375.71  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 342.92  | 377.07  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 349.75  | 384.59  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 357.95  | 393.81  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 371.27  | 408.50  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 382.20  | 420.45  |
|  | 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 387.66  | 426.60  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 22444PA0040081 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 395.86  | 435.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 404.06  | 444.36  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 409.18  | 450.16  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 414.64  | 455.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 417.38  | 459.04  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 420.11  | 462.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 422.84  | 465.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 425.57  | 468.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 431.04  | 474.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 436.50  | 480.22  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 444.70  | 489.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 452.56  | 497.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 463.48  | 509.94  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 477.15  | 524.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 493.20  | 542.38  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 512.33  | 563.56  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 533.84  | 587.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 558.44  | 614.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 582.69  | 641.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 610.01  | 671.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 636.99  | 700.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 666.71  | 733.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 696.76  | 766.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 729.21  | 801.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 761.66  | 837.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 796.84  | 876.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 832.36  | 915.70  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 870.27  | 957.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 889.06  | 977.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 926.97  | 1019.53 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 959.76  | 1055.73 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 981.28  | 1079.30 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1008.26 | 1109.02 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1024.65 | 1127.12 |
| 22444PA0040082 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 217.74  | 217.74  |
| 22444PA0040082 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 237.09  | 237.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 244.49  | 244.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 251.89  | 251.89  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 259.86  | 259.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 267.83  | 267.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 276.09  | 276.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 284.63  | 313.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 284.63  | 313.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 284.63  | 313.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 284.63  | 313.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 285.76  | 314.23  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 291.46  | 320.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 298.29  | 328.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 309.39  | 340.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 318.50  | 350.37  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 323.05  | 355.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 329.88  | 362.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 336.71  | 370.30  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 340.98  | 375.14  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 345.54  | 379.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 347.81  | 382.54  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 350.09  | 385.10  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 352.37  | 387.66  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 354.64  | 390.22  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 359.20  | 395.06  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 363.75  | 400.18  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 370.58  | 407.58  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 377.13  | 414.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 386.24  | 424.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 397.62  | 437.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 411.00  | 451.99  |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 22444PA0040082 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 426.94 | 469.63 |
|                |               |                               | 47          | 444.87 | 489.27 |
|                |               |                               | 48          | 465.36 | 512.04 |
|                |               |                               | 49          | 485.57 | 534.24 |
|                |               |                               | 50          | 508.34 | 559.29 |
|                |               |                               | 51          | 530.83 | 584.05 |
|                |               |                               | 52          | 555.59 | 611.09 |
|                |               |                               | 53          | 580.64 | 638.70 |
|                |               |                               | 54          | 607.68 | 668.30 |
|                |               |                               | 55          | 634.72 | 698.19 |
|                |               |                               | 56          | 664.03 | 730.35 |
|                |               |                               | 57          | 693.63 | 763.08 |
|                |               |                               | 58          | 725.23 | 797.81 |
|                |               |                               | 59          | 740.88 | 814.88 |
|                |               |                               | 60          | 772.47 | 849.61 |
|                |               |                               | 61          | 799.80 | 879.78 |
|                |               |                               | 62          | 817.73 | 899.42 |
|                |               |                               | 63          | 840.22 | 924.18 |
|                |               |                               | 64 and over | 853.88 | 939.27 |
| 22444PA0040085 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 217.74 | 217.74 |
| 22444PA0040085 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 237.09 | 237.09 |
|                |               |                               | 16          | 244.49 | 244.49 |
|                |               |                               | 17          | 251.89 | 251.89 |
|                |               |                               | 18          | 259.86 | 259.86 |
|                |               |                               | 19          | 267.83 | 267.83 |
|                |               |                               | 20          | 276.09 | 276.09 |
|                |               |                               | 21          | 284.63 | 313.09 |
|                |               |                               | 22          | 284.63 | 313.09 |
|                |               |                               | 23          | 284.63 | 313.09 |
|                |               |                               | 24          | 284.63 | 313.09 |
|                |               |                               | 25          | 285.76 | 314.23 |
|                |               |                               | 26          | 291.46 | 320.49 |
|                |               |                               | 27          | 298.29 | 328.17 |
|                |               |                               | 28          | 309.39 | 340.41 |
|                |               |                               | 29          | 318.50 | 350.37 |
|                |               |                               | 30          | 323.05 | 355.50 |
|                |               |                               | 31          | 329.88 | 362.90 |
|                |               |                               | 32          | 336.71 | 370.30 |
|                |               |                               | 33          | 340.98 | 375.14 |
|                |               |                               | 34          | 345.54 | 379.98 |
|                |               |                               | 35          | 347.81 | 382.54 |
|                |               |                               | 36          | 350.09 | 385.10 |
|                |               |                               | 37          | 352.37 | 387.66 |
|                |               |                               | 38          | 354.64 | 390.22 |
|                |               |                               | 39          | 359.20 | 395.06 |
|                |               |                               | 40          | 363.75 | 400.18 |
|                |               |                               | 41          | 370.58 | 407.58 |
|                |               |                               | 42          | 377.13 | 414.98 |
|                |               |                               | 43          | 386.24 | 424.95 |
|                |               |                               | 44          | 397.62 | 437.47 |
|                |               |                               | 45          | 411.00 | 451.99 |
|                |               |                               | 46          | 426.94 | 469.63 |
|                |               |                               | 47          | 444.87 | 489.27 |
|                |               |                               | 48          | 465.36 | 512.04 |
|                |               |                               | 49          | 485.57 | 534.24 |
|                |               |                               | 50          | 508.34 | 559.29 |
|                |               |                               | 51          | 530.83 | 584.05 |
|                |               |                               | 52          | 555.59 | 611.09 |
|                |               |                               | 53          | 580.64 | 638.70 |
|                |               |                               | 54          | 607.68 | 668.30 |
|                |               |                               | 55          | 634.72 | 698.19 |
|                |               |                               | 56          | 664.03 | 730.35 |
|                |               |                               | 57          | 693.63 | 763.08 |
|                |               |                               | 58          | 725.23 | 797.81 |
|                |               |                               | 59          | 740.88 | 814.88 |
|                |               |                               | 60          | 772.47 | 849.61 |

|                              |               |  |                               |             |        |        |
|------------------------------|---------------|--|-------------------------------|-------------|--------|--------|
| 22444PA0040085 Rating Area 2 |               |  | Tobacco User/Non-Tobacco User | 61          | 799.80 | 879.78 |
| 22444PA0040085 Rating Area 2 |               |  | Tobacco User/Non-Tobacco User | 62          | 817.73 | 899.42 |
| 22444PA0040085 Rating Area 2 |               |  | Tobacco User/Non-Tobacco User | 63          | 840.22 | 924.18 |
| 22444PA0040085 Rating Area 2 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 853.88 | 939.27 |
| 22444PA0040085               | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 0-14        | 206.85 | 206.85 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 15          | 225.24 | 225.24 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 16          | 232.27 | 232.27 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 17          | 239.30 | 239.30 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 18          | 246.87 | 246.87 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 19          | 254.44 | 254.44 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 20          | 262.28 | 262.28 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 21          | 270.40 | 297.44 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 22          | 270.40 | 297.44 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 23          | 270.40 | 297.44 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 24          | 270.40 | 297.44 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 25          | 271.48 | 298.52 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 26          | 276.88 | 304.46 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 27          | 283.37 | 311.77 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 28          | 293.92 | 323.39 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 29          | 302.57 | 332.86 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 30          | 306.90 | 337.72 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 31          | 313.39 | 344.75 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 32          | 319.88 | 351.78 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 33          | 323.93 | 356.38 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 34          | 328.26 | 360.98 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 35          | 330.42 | 363.41 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 36          | 332.59 | 365.84 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 37          | 334.75 | 368.28 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 38          | 336.91 | 370.71 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 39          | 341.24 | 375.31 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 40          | 345.56 | 380.17 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 41          | 352.05 | 387.21 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 42          | 358.27 | 394.24 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 43          | 366.93 | 403.70 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 44          | 377.74 | 415.60 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 45          | 390.45 | 429.39 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 46          | 405.59 | 446.15 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 47          | 422.63 | 464.81 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 48          | 442.10 | 486.44 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 49          | 461.29 | 507.53 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 50          | 482.92 | 531.33 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 51          | 504.29 | 554.85 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 52          | 527.81 | 580.54 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 53          | 551.61 | 606.77 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 54          | 577.29 | 634.89 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 55          | 602.98 | 663.28 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 56          | 630.83 | 693.83 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 57          | 658.95 | 724.93 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 58          | 688.97 | 757.92 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 59          | 703.84 | 774.14 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 60          | 733.85 | 807.13 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 61          | 759.81 | 835.79 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 62          | 776.84 | 854.45 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 63          | 798.21 | 877.97 |
| 22444PA0040085 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 811.18 | 892.30 |

## Market: Individual – On and Off Exchange



**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133251205**

1. On page 4 of the actuarial memorandum, it states, “We have no planned changes to the scope of benefits covered.” It is also noted that the Change in Benefits on Table 5 of the PAAM Exhibits is 1.0.

a. Please explain how this is the case considering the Benefit Changes listed in the supporting rate exhibits.

The Change in Benefits factor on Table 5 of the PAAM Exhibits is used to reflect changes to the scope of covered benefits. As noted in the memorandum, we have no planned changes to the scope of benefits covered. The benefit changes listed in the supporting rate exhibits are plan specific and reflect changes to the cost sharing benefit design. These cost sharing changes are reflected in the pricing AVs.

b. If it is determined that plan design changes are being made, please explain why any such changes are not expected to change the allowed EHB claims in the rating period versus the experience period.

Please see the response to 1.a. above.

2. On page 4 of the actuarial memorandum, it states, “We attempted to remove this complexity by passing the membership and experience data through the Do-It-Yourself (DIY) tool provided by CMS for each year. However, this DIY tool was not producing actuarially sound results. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year’s filings.” Have you considered any other approaches to normalize for morbidity? For example, on page 8 of the actuarial memorandum, it is stated that GHP utilized “HHS risk scores to remove the impacts of morbidity.”

a. Please provide a detailed quantitative exhibit that demonstrates what was attempted to normalize for morbidity.

As noted on page 4 of the actuarial memorandum, each year the coefficients used in the risk adjustment model are updated by CMS. This means we cannot directly compare the average risk scores from each year to any other year. The reason we can use the HHS risk scores in the Geographic Factor analysis referenced on page 8 is because that only uses one year of data (2020). Therefore, the issue of coefficient changes from one year to another is not present. We have not considered additional approaches to normalize for morbidity aside from those mentioned in the memorandum.

3. On page 6 of the actuarial memorandum, it is stated that “there are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.”

a. Please provide a narrative on what is meant by “management approaches” and a quantitative exhibit that shows:

- i. the impact of management approaches for each impacted plan
- ii. the support for these management approaches.

Geisinger is a small regional health plan and therefore our data can be significantly different than the national average data used in the AV calculator. The management approaches are referring to our network management and care management structures. As an example, we utilize a wrap network for out of area coverage since we don’t have a national network. We are unable to quantify the impact of these items because they are inherently built into our historical claims experience.

4. Please provide a response to the following questions as it pertains to the “Trend” tab in the supporting rate exhibits.

a. Please provide a narrative on why it is reasonable to apply equal weight to a trend that occurred back in 2019. That is, the CY2019 Allowed PMPM divided by the CY2018 Allowed PMPM.

It is reasonable to utilize multiple years of historical data when calculating trends. This helps with volatility that may occur from year to year when reviewing smaller books of business such as our ACA block. Part of our consideration in deciding to apply equal weights to each of the three experience years was the uncertainty around COVID. While we have adjusted the 2020 and 2021 experience for our best estimates of the COVID impacts, there is still much uncertainty around how claims trends will unfold in future years. Therefore, applying equal weight to our last full year of trends prior to COVID (CY2019 over CY2018) is appropriate because it considers trend levels prior to the pandemic.

b. Please provide a narrative on how the Allowed PMPMs have been adjusted for COVID, if at all.

i. If the Allowed PMPMs have not been adjusted for COVID, please add an additional column to the table that illustrates what the Allowed PMPMs for periods 2020 and 2021 would have been absent the pandemic.

As noted in the memorandum, the data used to develop trend has been adjusted to remove the effects of COVID in 2020 and 2021 claims experience. Please refer to page 5 of the actuarial memorandum for a narrative of our adjustment for COVID.

c. Please add a column to the table that shows member months by period.

Member months were added to the 'Trend' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file.

d. Please provide an explanation as to why the individual experience (GHP + GQO combined) is considered 100% credible in the rate development Table 5, yet it has been determined that the trend development should also include small group experience.

The number of member months needed for full credibility in rate development is significantly lower than those needed for credibility in trend analysis. The individual experience (GHP + GQO combined) is 100% credible for purposes of rate development, but the instability in membership from year to year produces volatile trends. Combining the individual and small group markets decreases this volatility.

i. Please provide a second table on the "Trend" tab that develops a trend that is strictly based on Individual data (GHP + GQO combined).

A second table was added to the 'Trend' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. This table shows the trend development based on individual only (GHP + GQO combined) data.

e. Please provide an explanation as to why Geisinger's individual rate filings incorporate small group data into the trend development while Geisinger's small group rate filings do not incorporate individual data into the trend development, yet Geisinger has more membership in the individual market.

Geisinger has seen significant fluctuation in the individual ACA membership from year to year. This is shown in the member months on the 'Trend' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. This similar fluctuation is not seen in our small group ACA membership. Additionally, we see very high turnover in our individual ACA market compared to high retention in the small group ACA market. These factors contribute to higher volatility in the individual ACA market experience. Combining Geisinger's whole ACA population for purposes of trend development helps produce less volatile trends.

f. Between the mid/end-point of the base period and the mid/end-point of the rating period, what changes does Geisinger expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes considered in the current trend development?

We do not anticipate future unit cost or utilization to be significantly different than our historical COVID-adjusted data. Therefore, no adjustments were made for these considerations in the current trend development.

g. 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.

Our data on recent telehealth usage suggests that the unit cost and utilization are similar to comparable in-person services historically. The data confirms a shift in costs and utilization between telehealth and in-person services, but it has not impacted our overall professional trends. It has yet to be seen if these services will shift back to more traditional service types. Given the similar costs of telehealth and in-person visits, an adjustment was not necessary in our trend development.

5. The following question pertains to the “Benefit Changes” tab in the supporting rate exhibits:

a. It is noted that there are several plans that although the benefits became leaner the pricing AV increased, which is inherently counterintuitive. Please provide a detailed quantitative exhibit that walks from the 2022 Pricing AV to the 2023 Pricing AV providing a decrement for each benefit design change in the following order: MOOP, Deductible, coinsurance, copays, and other benefit design changes. If there were adjustments outside of the benefit design changes, please quantify them separately as well.

i. Please conduct this exercise for the following HIOS Plan IDs: 22444PA0010063, 22444PA0010144, and 22444PA0040080

The change in pricing AVs from our 2022 rate filing to the 2023 rate filing encompass more than just the impact of benefit design changes. They also capture the impact of updated experience and changes in our market level normalization factors. Please see the ‘Benefit Change Impacts’ tab of the “PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx” file for a breakout of these three components of the change in pricing AVs. You can see in this exhibit that the impact of benefits changes is reducing the pricing AV for all HIOS IDs requested.

6. “Risk Adjustment” tab in supporting rate exhibits

a. Please provide a detailed quantitative exhibit on how the estimated impact of 2023 coefficient changes was developed.

As noted on the Actuarial Memorandum under the ‘Projected Risk Adjustments PMPM’ section of page 6, the coefficient changes were developed by a 3<sup>rd</sup> party consultant.

b. Please provide a detailed quantitative exhibit on how the High Cost Risk Pool Charge Estimate PMPM was developed.

As noted on the Actuarial Memorandum under the ‘Projected Risk Adjustments PMPM’ section of page 6, the High Cost Risk Pool charge was estimated by a 3<sup>rd</sup> party consultant.

c. Please provide a detailed quantitative exhibit on how the High Cost Risk Pool Reinsurance Recoveries Estimate PMPM was developed.

Please see the ‘Risk Adjustment Support’ tab of the “PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx” file.

7. “COVID” tab in supporting rate exhibits

a. Where was the COVID adjustment factor of 0.9542 applied in the rate development?

The COVID factor was used to develop the Incurred Claims, Ultimate Incurred Claims, and Allowed Claims (Net of Prescription Drug Rebates) on Table 4B. The values in Table 4B are the sum of their corresponding GHP and GQO components from Table 4 multiplied by the COVID adjustment factor of .9542.

8. "Geographic Factors" tab in supporting rate exhibits

a. Please provide more detail as to how the Allowed PMPMs were normalized; additionally, please indicate how they were adjusted such that differences in morbidity are not reflected in the PMPM relativities that were produced.

As noted in the memorandum, the allowed PMPMs were normalized based on HHS risk scores to remove the impacts of morbidity. Specifically, the member-level allowed claims were divided by the member-level risk score. This risk score adjusted allowed amount was then summed for all members in the rating area. The total was divided by Member Months to get the Normalized Allowed PMPM for each rating area.

b. Please provide support for the 12,000 member months credibility threshold that was utilized.

The 12,000 member months was selected using professional judgement following ASOP 25.

c. Please confirm that the credibility development complies with ASOP 25.

Credibility development complies with ASOP 25. The credibility weighted allowed PMPM was developed by blending the subject experience with the relevant experience in cases where the subject experience was not fully credible, which is an acceptable approach for applying credibility according to section 3.4 of ASOP 25.

9. PAAM Exhibits – Table 10

a. Plan 1 and Plan 2 appear to have the exact same plan design. Please provide a brief narrative on why two separate HIOS Plan IDs are needed for these plans; this seems to occur for other plans as well.

Some plans, such as plans 1 and 2, are distinguishable only by their service area. Plan 1 belongs to service area PAS002, whereas plan 2 belongs to service area PAS004. Please refer to the 'Service Areas' sheet of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file for a list of the different service areas defined by Geisinger. Differentiating plans across service areas allows Geisinger to preserve flexibility and align counties with unique regional and network characteristics.

10. Unique Plan Design – Supporting Documentation and Justification

a. On page 1, it is mentioned that the generic drug cost for the calculator was based on an average weighted mix. What was the % assumed per tier?

We apply a 19% weight to Tier 6 - \$0 Rx, 12% weight to Tier 1 - Preferred Generic Drugs, and 69% weight to Tier 2 - Non-Preferred Generic Drugs.

11. Please explain what is meant by "connectivity factors"?

Connectivity factors are mentioned in section 5F of the Rate Filing Guidance supplied by the PID: "If the product filing has available connectivity features (broadband, data plans assistance, etc.), please describe in the narrative how the rate filing accounts for those connectivity features. If the rate filing does not account for such connectivity features but such features are available as part of the product, please state this in the response." As stated in the memorandum, we have no connectivity features or factors that impact rates.

12. Since your base experience is combined legal entity, please confirm that the network adjustment factors for both legal entities make sense. For example, using combined legal entity experience, one might expect the GHP network factors to both be below 1.0 and the GQO network factors to both be above 1.0. This does not seem to be the case when comparing each legal entity's filing.

Similar questions about whether to normalize at a market level or entity level have been discussed in rate filing questions and responses for many years. In the past, we have been given the direction to normalize at the entity level (GHP and GQO separately). This direction came from consulting with the PID and CMS a few years back.

13. "Reinsurance" tab in supporting rate exhibits

a. Please provide a narrative that describes the private reinsurance arrangement that Geisinger has and how this is managed in addition to the state's reinsurance program; for example, how the programs overlap, if at all.

Geisinger's private reinsurance program has an \$850,000 attachment point and 30% coinsurance rate. This attachment point is significantly higher than the state's reinsurance program so there is no overlap. The 30% coinsurance rate was selected to avoid overlap with the high-cost risk pool for claims above \$1 million.

b. Please provide support for the 20% increase in the reinsurance premium.

We estimated the 20% increase in reinsurance premium based on a Leveraged Trend Report published by a 3rd party and our historical rate increases. Our rate increases on the ACA block for the last 3 years have been 54%, -27%, and 3%. Additionally, we just received an initial quote for FY2023 reinsurance that included a 19% increase on the ACA line of business.

c. Please provide quantitative support for the 0.31 PMPM estimated reinsurance recoveries.

The \$0.31 PMPM estimate for reinsurance recoveries is based on our historical reinsurance claims experience from FY2018 through FY2021. During that time period our reinsurance recoveries averaged 0.04% of total allowed claims. 0.04% is multiplied by the Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM on Table 5 of \$783.55. This provides the \$0.31 PMPM estimated reinsurance recoveries.

d. Please explain why it is appropriate to be using the Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM prior to trend being applied in developing the 2023 adjustment factor.

We believe it is appropriate to use the Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM in developing the reinsurance adjustment factor because this is the same value used to calculate the \$0.31 PMPM estimated reinsurance recoveries as mentioned in response to question 13.c.

14. Please explain why the Projected Required Revenue PMPM in Table 6 is the most appropriate premium number to use when calculating the Projected Incurred Exchange User Fees PMPM (Table 5 – cell C32).

The Projected Required Revenue PMPM in Table 6 is the gross average premium rate that we expect to receive. Therefore it is the best metric to reference for estimating incurred exchange user fees, which are a fixed percentage of total premium revenue.

15. Please explain why it makes sense to apply the private reinsurance adjustment prior to any paid to allowed calculation? Or would this adjustment make more sense if it was part of an administrative charge?

As mentioned in response to 13.c. the PMPM estimate for reinsurance recoveries is based on a historical % of allowed claims. Therefore, it is appropriate to apply the adjustment prior to any paid to allowed calculation. Additionally, the 2023 ACA rate filing guidance from the PID specifies that private reinsurance should be included here: "Adjustments captured in Cells C21 and D21, the "Change in Other" category, must be identified. Adjustments such as private reinsurance should be included in these Cells." We follow the guidance from the PID and put the adjustment where they recommend.

16. Please provide a narrative on what Geisinger believes is driving the huge decrease in the risk adjustment receivable.

We are not entirely sure what causes the large fluctuations in risk adjustment from year to year in the individual ACA market. We know our membership turnover is very high in this market and that likely contributes to the large swings in risk adjustment from one year to the next as each carrier has a different mix of membership. For CY2021 specifically, it appears that the statewide PLRS increased while Geisinger's individual market PLRS decreased slightly.

17. Please provide a detailed quantitative exhibit that walks from the pricing AV of plan 4 to the pricing AV of plan 1. Please show what the pricing AV becomes after each of the following changes in this order: MOOP, deductible, coinsurance, copays, other specific changes to benefit design, any other changes not due to benefit design differences.

An additional exhibit demonstrating the development of the Pricing AV for the requested plans has been provided on the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. The Market Adjustment shown at the bottom of this tab normalizes our model for the individual ACA market historical paid to allowed.

18. "MLR" tab in supporting rate exhibits

a. It is noted that the 2020 MLR is stated to be 102.3%. In last year's PAAM Exhibits it was determined on the "Data" tab that the experience period's (i.e. 2020) loss ratio was 76.76%. Please provide a narrative on why these two MLRs are so far apart.

We follow the PID's guidance to use the final MLR information which was filed for the specified calendar year. The MLR of 102.3% from the supporting rate exhibits is based on the official 2020 MLR Annual Reporting Form submitted by Geisinger's finance team. This report incorporates other expenses in its development of the MLR besides only the Medical Expenses listed in Table 2.

19. Please explain why the current enrollment from the PAAM Exhibits (17,666) does not match the current enrollment from the URRRT (16,462).

The remaining 1204 members that are missing from the URRRT's current enrollment count are members that were part of plans that were new in 2022 but were discontinued and mapped to different HIOS plans for 2023. HIOS plans that were new in 2022 that were discontinued and mapped for 2023 are not included in the URRRT since such plans belong to neither the experience period nor the projection period. As a result, the members from such plans are missing from the current enrollment count within the URRRT. Section 2.2.1 of the URR instructions makes no reference to the plans offered in 2022 that were offered in neither the experience period nor the projection period. Therefore, we did not include them in the URRRT.

20. 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?

We have not included any adjustment for projected changes in drug rebates from the base period to the rating period. We recently switched rebate vendors for 2022, but we do not have any rebate data available yet to know how they compare to historical rebate levels. Our pharmacy team has not provided the actuarial team any estimated impacts to use.

21. 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.

Yes, we have tested to ensure that these rates are identical.

22. Per the Pennsylvania Final Rate Filing Guidance, the CSR defunding factor used in Table 10 is to reflect the assumption that the expanded CSR subsidies is not extended into plan year 2023. Please confirm that the CSR Defunding Factor of 1.22 in Table 10 is consistent with the Department's guidance.

Yes, the CSR factor of 1.22 reflects the assumption that the expanded CSR subsidies are not extended into plan year 2023.

23. With the assumption of the expanded subsidies not being extended into plan year 2023, has any adjustment been made in the assumption of on-exchange membership for plan year 2023? Has any adjustment been made to morbidity?

No membership or morbidity adjustments have been made. We did not see a significant shift in enrollment for 2021 with the implementation of ARPA. Also, an analysis of experience for new enrollees throughout 2021 didn't show significantly different experience than in prior years. Therefore, we don't anticipate an impact as a result of the expanded subsidies not being extended.

24. 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.

Our finance team is aware of this change and will be excluding indirect QIA expenses in the calculation of MLR moving forward beginning with the 2021 MLR filing due next month.

25. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Enrollee – Renewing, Special Enrollment Enrollee – New. 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 different compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.

Our commissions do not differentiate between an SEP or OEP enrollment. The 'Commission' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file shows the PMPM commission paid for new enrollees in the "First Year" line. The "Second or More Year" line reflects the PMPM commission paid for renewing enrollees.

26. Currently, the expanded subsidies from the American Rescue Plan are expected to discontinue for plan year 2023. Please confirm that the current rate filing assumptions are reflective of the expanded subsidies being removed for plan year 2023 and please provide a brief narrative on how rates were impacted.

We confirm that the current rate filing is reflective of the expanded subsidies being removed for plan year 2023. Our rates were not impacted by this assumption.

27. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments.

Rate development has not been affected. We have not applied any adjustments to account for the market changes associated with the end of the Public Health Emergency on July 15<sup>th</sup>.

28. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the assumption of on-exchange membership and morbidity for plan year 2023?

No adjustments have been made to account for the potential change in on-exchange membership and morbidity associated with the end of the Public Health Emergency. We lack visibility into the details of the members that are likely to transition from Medicaid to the Commercial Exchange. Therefore, we cannot accurately make adjustments that account for such members. We welcome guidance from the PID on how to account for this change in policy in our projections.

29. Per the PAAM Exhibits, Table 6, the Quality Improvement Initiatives is 2.05%. Please qualitatively and quantitatively show the development of the quality improvement initiative amount.

Please see the 'Quality Improvement' tab of the

"PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file for the development of the estimated percentage.

30. Please provide a narrative on why Geisinger believes the pricing AV should be consistently higher than the metallic AV. That is, what is driving the pricing AV to be greater than the metallic AV?

Geisinger uses a Market Adjustment to normalize our cost model for the individual ACA market historical paid to allowed. This adjustment is shown at the bottom of the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. Prior to this adjustment the average pricing AV is similar to the average metallic AV.

a. Please provide a brief narrative that describes what data is represented in GHP's cost model and whether or not the same cost model was used for all plans.

Our cost model combines all small group and individual ACA data for credibility purposes. As mentioned in the above response to question 30, a market level adjustment factor is then used to normalize for the individual ACA (GHP + GQO) market historical paid to allowed. The same cost model is used for all plans.

b. Please provide an explanation that supports catastrophic plans having a pricing AV that is 30% higher than the metallic tier AV.

The metallic tier AV for this plan is 57.0%. The pricing AV used in table 10 is 73.9%. Most of this difference is caused by the market adjustment mentioned in the above response to question 30. Prior to this adjustment factor, the pricing AV calculated from our cost model would be 63.5%.

31. The following questions are related to the "Change in Other" factor:

a. Please clarify how the \$0.31 Estimated Reinsurance Recoveries as shown on the 'Reinsurance' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file is estimated.

Please reference our response to question 13.c.

32. The following questions are related to the COVID adjustment(s) applied to the 2021 experience and the exhibit provided on the 'COVID' tab of the

"PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file:

a. Please explain why the methodology to calculate the COVID adjustment for 2021 experience was simplified from the methodology used to calculate the COVID adjustment for 2020 experience as shown in the exhibit and described in the Actuarial Memorandum. Were the two methodologies compared on the 2020 experience to assess any meaningful difference in approach?

Our 2020 COVID adjustments were calculated by trending forward 2019 experience and adjusting for the monthly incurred index. This worked well for 2020 since it was the first year of the pandemic and it allowed us to project what a 'normal' year of experience would have been without COVID. The monthly adjustment factors were necessary to reflect the sharp decline in utilization in April and May 2020 which was followed by higher-than-normal costs due to pent up demand and COVID related expenses. This approach would not have worked as well for 2021 because we would have had to trend two years from 2019 to 2021. We also didn't see significant closures and reductions in care like we saw in 2020. This reduced the need for monthly adjustment factors and allowed us to focus our adjustment on the increased costs from COVID. Similarly, the simplified 2021 adjustment methodology would not have worked for 2020 because it would not have captured the sharp decline in services early on.

b. Please clarify what historical experience was utilized (e.g., block of business) for reporting the Total Incurred Claims in 2021 of \$287,446,443.

The total incurred claims in 2021 of \$287,446,443 combined Geisinger's individual and small group ACA block of business.

c. Please clarify what expenses are included in the Total COVID Expenses in 2021 of \$16,039,438 (e.g., medical claims associated with COVID, vaccine fees, etc.).

The COVID expenses in 2021 include medical claims associated with COVID, COVID testing, COVID antibody testing, and vaccine fees.

d. Please provide support for the Estimated Portion of Claims from COVID in 2023 assumption of 1.0%. While the Actuarial Memorandum indicates discussion with other actuaries, please provide some specific drivers of the expected lower COVID costs in 2023.

There are many factors we believe will contribute to the lower COVID costs in 2023 when compared with 2021. First, while herd immunity has not been achieved, the portion of the population vaccinated against COVID-19 has continued to rise over time. The recent approval of COVID vaccines for younger ages will likely increase the immunity as well. We believe this will prevent many of the COVID hospitalizations seen in the earlier part of the pandemic. Additional COVID treatment options such as antiviral medications have also become more widely available in recent months. We anticipate these treatments will become more effective at reducing the number of hospitalizations over time. Other factors such as lower vaccine demand, more affordable testing options, and potential for less severe strains of the virus have also contributed to our projection for significantly lower COVID costs in 2023. While the 1% value is an estimate, we believe these factors combined with our discussions with other actuaries validated that our estimate is reasonable.

e. Please confirm that the Manual Total Allowed EHB Claims value of \$783.55 PMPM which is used in the development of the projected index rate is adjusted for COVID impact.

Yes, the Manual Total Allowed EHB Claims value is adjusted for the impact of COVID.

33. Please provide an exhibit demonstrating how the overall trend of 8.9% as developed on the 'Trend' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file is broken out into the unit cost and utilization trends by service category as shown in Table 3b.

As mentioned on page 5 of the memorandum, the breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 8.9% trend. The adjusted prior 3 years of component trends are shown on the 'Trend Components' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. The Average column matches what is shown on table 3b.

34. Please clarify where the \$825.14 that is used in the Exchange User Fee calculation as described on pg.6 of the Actuarial Memorandum under the "Projected Risk Adjustments PMPM" section is developed. The \$825.14 used in the Exchange User Fee calculation is the Projected Required Revenue PMPM, which can be found in Cell C64 of Table 6.

35. Please provide the numerical development of the projected 2023 MLR that shows compliance with the 80% minimum MLR.

The numerical development of the projected 2023 MLR can be found under the "Projected Loss Ratio" section on page 8 of the Actuarial Memorandum.

36. The 'MLR' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file demonstrates the actual vs. pricing MLRs for 2018 through 2020. This exhibit shows that the actual MLR has consistently been lower than the pricing MLR in 2018 and 2019. However, in 2020 the actual MLR exceeded the pricing MLR. Please explain the cause of this relationship and whether this relationship was considered in the development of this rate filing.

The difference between the actual MLR and the pricing MLR is attributable primarily to the notable difference between actual and projected membership. For each rate filing, we consider any noticeable changes in the market that may cause projected experience or member counts to differ from the experience period data. Based on our company's market position and objectives, we believe our 2022 February membership to be the most accurate base for projecting 2023 membership.

37. Please provide an exhibit demonstrating the development of the pricing AV as shown in column K of the PAAM Exhibits Table 10. Please provide this calculation for the following plans: Geisinger Marketplace Extra HMO 10/50/800, Geisinger Marketplace All-Access HMO 30/60/4600, Geisinger Marketplace All-Access HMO 40/80/8400, and Geisinger Marketplace All-Access Value.

An additional exhibit demonstrating the development of the Pricing AV for the requested plans has been provided on the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. The Market Adjustment shown at the bottom of this tab normalizes our model for the individual ACA market historical paid to allowed.

38. The following questions are related to the projected risk adjustment transfer amount as shown on the 'Risk Adjustment' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file:

a. Please provide the 2021 risk adjustment metrics similar to what is shown in the provided exhibit on the 'Risk Adjustment Metrics' tab

We have not yet received the final 2021 risk adjustment files from CMS. In the past we have used these final files from CMS as the basis for updating this exhibit. We can update this with the next round of questions in July if desired.

b. Please explain and provide the quantitative development of the 2023 coefficient change component of the risk transfer calculation.

Please refer to our response to question 6.a.

c. Please provide a demonstration of the high risk pool charge and reinsurance recovery amounts shown in the risk transfer calculation.

Please refer to our responses to questions 6.b. and 6.c.

39. Please state what assumptions, if any, were considered in the development of the 2023 rates related to the impact of the expanded premium tax credits made available under ARPA ending after 2022. Please provide support for these assumptions, including support for making no adjustment to the 2021 data if applicable.

We assume that the ending of the expanded premium tax credits does not affect our development of 2023 rates. We did not see a significant shift in enrollment for 2021 with the implementation of ARPA. Also, an analysis of experience for new enrollees throughout 2021 didn't show significantly different experience than in prior years. Therefore, we don't anticipate an impact caused by the ending of the expanded subsidies. Our supporting analysis assessing the impact of ARPA was provided to the PID on February 25<sup>th</sup>, 2022 in the file titled "ACA CSR – IA Estimates 20220224".

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Trend Exhibit**

**Individual and Small Group Combined**

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

| Period              | Member Months | Allowed PMPM | Annual Change | Weight |
|---------------------|---------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | 865,752       | \$563.07     |               |        |
| Jan 2019 - Dec 2019 | 666,962       | \$625.77     | 11.1%         | 33%    |
| Jan 2020 - Dec 2020 | 488,892       | \$664.72     | 6.2%          | 33%    |
| Jan 2021 - Dec 2021 | 422,075       | \$725.92     | 9.2%          | 33%    |

Percentage Annual Trend 8.9%

**Individual Only**

12 month rolling Allowed Claims PMPM from Table 4b.

| Period              | Member Months | Allowed PMPM | Annual Change | Weight |
|---------------------|---------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | 676,004       | \$580.48     |               |        |
| Jan 2019 - Dec 2019 | 439,161       | \$659.36     | 13.6%         | 33%    |
| Jan 2020 - Dec 2020 | 255,971       | \$729.30     | 10.6%         | 33%    |
| Jan 2021 - Dec 2021 | 259,755       | \$783.51     | 7.4%          | 33%    |

Percentage Annual Trend 10.5%

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Benefit Change Impacts**

|                |                |                |                |
|----------------|----------------|----------------|----------------|
| <b>HIOS ID</b> | 22444PA0010063 | 22444PA0010144 | 22444PA0040080 |
|----------------|----------------|----------------|----------------|

|                                         |       |       |       |
|-----------------------------------------|-------|-------|-------|
| <b>Pricing AV from 2022 Rate Filing</b> | 80.4% | 95.5% | 71.6% |
|-----------------------------------------|-------|-------|-------|

|                                     |       |       |       |
|-------------------------------------|-------|-------|-------|
| <b>Impact of Updated Experience</b> | 1.6%  | -0.9% | 0.6%  |
| <b>Impact of Benefit Changes</b>    | -2.0% | -0.5% | -0.6% |
| <b>Change in Market Adjustment</b>  | 2.5%  | 2.9%  | 2.3%  |

|                                    |       |       |       |
|------------------------------------|-------|-------|-------|
| <b>2023 Rate Filing Pricing AV</b> | 82.5% | 97.0% | 73.9% |
|------------------------------------|-------|-------|-------|

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Pricing AV Examples**

|                      | Geisinger Marketplace All-                       |                                                  |                            |                                                  |                                                  |                                         |
|----------------------|--------------------------------------------------|--------------------------------------------------|----------------------------|--------------------------------------------------|--------------------------------------------------|-----------------------------------------|
| Plan Name:           | Geisinger Marketplace All- Access HMO 20/50/3250 | Geisinger Marketplace All- Access HMO 30/60/7000 | Access Extra HMO 10/50/500 | Geisinger Marketplace All- Access HMO 30/60/5000 | Geisinger Marketplace All- Access HMO 40/80/8400 | Geisinger Marketplace All- Access Value |
| HIOS ID:             | 22444PA0010035                                   | 22444PA0010038                                   | 22444PA0010045             | 22444PA0010063                                   | 22444PA0010106                                   | 22444PA0040080                          |
| Metallic Level:      | Gold                                             | Silver                                           | Gold                       | Silver                                           | Bronze                                           | Catastrophic                            |
| Pricing AV Table 10: | 89.3%                                            | 79.0%                                            | 93.7%                      | 82.5%                                            | 72.5%                                            | 73.9%                                   |

| Benefit Component                  | Cost Sharing Value | Cost Sharing Value | Cost Sharing Value | Cost Sharing Value | Cost Sharing Value | Cost Sharing Value |
|------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| PCP                                | 0.4%               | 0.5%               | 0.9%               | 0.5%               | 0.9%               | 0.0%               |
| SPC                                | 0.9%               | 1.0%               | 0.9%               | 1.0%               | 1.7%               | 0.0%               |
| Urgent Care                        | 0.1%               | 0.1%               | 0.1%               | 0.1%               | 0.1%               | 0.0%               |
| ER                                 | 0.8%               | 0.6%               | 0.7%               | 0.7%               | 0.0%               | 0.0%               |
| IP (inc MH)                        | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               |
| OP Surgery                         | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               |
| MRI/CAT/PET                        | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               |
| Lab                                | 0.0%               | 0.0%               | 0.8%               | 0.0%               | 0.0%               | 0.0%               |
| Pharmacy Deductible                | 0.0%               | 0.3%               | 0.4%               | 0.3%               | 0.0%               | 0.0%               |
| Pharmacy Generic Copay             | 2.2%               | 2.6%               | 2.9%               | 2.6%               | 0.0%               | 0.0%               |
| Pharmacy Brand Preferred Copay     | 0.7%               | 0.9%               | 0.8%               | 0.8%               | 0.0%               | 0.0%               |
| Pharmacy Brand Non-Preferred Copay | 0.2%               | 0.3%               | 0.3%               | 0.3%               | 0.0%               | 0.0%               |
| Pharmacy Specialty Coinsurance     | 0.0%               | 2.8%               | 3.0%               | 2.7%               | 0.0%               | 0.0%               |
| Pharmacy Specialty Maximum         | 0.2%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               | 0.0%               |
| Coinsurance                        | 5.2%               | 3.5%               | 5.0%               | 4.1%               | 0.0%               | 0.0%               |
| Deductible                         | 11.2%              | 18.7%              | 3.0%               | 15.0%              | 32.0%              | 37.4%              |
| MOOP                               | -1.1%              | -1.6%              | -2.2%              | -1.6%              | -0.1%              | 0.0%               |
| Out-of-Network                     | 2.7%               | 2.5%               | 2.7%               | 2.5%               | 3.2%               | -0.9%              |
| Total Estimated Cost Sharing       | 23.3%              | 32.1%              | 19.5%              | 29.1%              | 37.7%              | 36.5%              |
| Unadjusted Plan Share              | 76.7%              | 67.9%              | 80.5%              | 70.9%              | 62.3%              | 63.5%              |
| Market Adjustment                  | 1.164              | 1.164              | 1.164              | 1.164              | 1.164              | 1.164              |
| Pricing AV                         | 89.3%              | 79.0%              | 93.7%              | 82.5%              | 72.5%              | 73.9%              |

**Market Adjustment**

Individual Market Experience in 2019

|         |                                                                                                                   |
|---------|-------------------------------------------------------------------------------------------------------------------|
| Paid    | \$175,914,356 (Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)       |
| Allowed | \$203,531,327 (Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation) |

|                 |       |
|-----------------|-------|
| Paid to Allowed | 86.4% |
|-----------------|-------|

|                                                                               |       |
|-------------------------------------------------------------------------------|-------|
| Weighted Average Pricing AV, Experience Period membership, includes CSR Plans |       |
| Average AV                                                                    | 74.3% |

|                                                                   |       |
|-------------------------------------------------------------------|-------|
| Market Adjustment                                                 | 1.164 |
| Model variation from actual experience needs to be accounted for. |       |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Trend Components**

**Cost Components**

| <b>Service Category</b> | <b>2019 Annual<br/>Change</b> | <b>2020 Annual<br/>Change</b> | <b>2021 Annual<br/>Change</b> | <b>Average</b> |
|-------------------------|-------------------------------|-------------------------------|-------------------------------|----------------|
| Inpatient Hospital      | 2.5%                          | 8.9%                          | 2.7%                          | 4.7%           |
| Outpatient Hospital     | 2.0%                          | 3.5%                          | -2.0%                         | 1.2%           |
| Professional            | 3.8%                          | 11.2%                         | 0.6%                          | 5.2%           |
| Other Medical           | 9.2%                          | -0.2%                         | -9.3%                         | -0.1%          |
| Prescription Drugs      | 5.3%                          | 11.2%                         | 0.7%                          | 5.7%           |

**Utilization Components**

| <b>Service Category</b> | <b>2019 Annual<br/>Change</b> | <b>2020 Annual<br/>Change</b> | <b>2021 Annual<br/>Change</b> | <b>Average</b> |
|-------------------------|-------------------------------|-------------------------------|-------------------------------|----------------|
| Inpatient Hospital      | 4.2%                          | -6.1%                         | 11.1%                         | 3.1%           |
| Outpatient Hospital     | 7.9%                          | 1.8%                          | 13.6%                         | 7.8%           |
| Professional            | 5.0%                          | -7.2%                         | 13.4%                         | 3.7%           |
| Other Medical           | 5.8%                          | 10.8%                         | 6.9%                          | 7.8%           |
| Prescription Drugs      | 5.1%                          | 11.4%                         | -5.0%                         | 3.8%           |

Geisinger Health Plan  
Individual Filing for 2023  
Risk Adjustment Support

High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:

|                                                                                        |                                                                                          |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$783.55 <----- From Table 2B Cell M10                                                   |
| Projected Total Incurred Claims                                                        | \$225,406,541 <----- From Continuanace Table for Calculating Reinsurance Impact Cell E61 |
| Claims over \$1 Million:                                                               | \$686,921                                                                                |
| 60% of Claims over \$1 Million:                                                        | \$412,152                                                                                |
| Reinsurance Recovery:                                                                  | 0.18%                                                                                    |
| High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:                              | \$1.43                                                                                   |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133251205**

1. It is noted in Table 1 of the PAAME that the projected MMs of the rating period is the same as the current members when multiplied by 12. Please explain, given the substantial rate increases requested, why GHP does not expect to lose membership.

Due to the volatility of the individual market, we cannot be certain of the impact that our rate increase will have on future membership. Also, we do not have insight into the rate increases being applied by other carriers, making it difficult to predict whether our membership is expected to increase or decrease based on market competitiveness.

2. The average rate change as reported in the Actuarial Memorandum and PAAM Table 10 is 25.9%. However, Worksheet 2 of the URRT indicates an overall average rate change of 26.3%. Please explain or reconcile this difference.

The 25.9% average rate change in PAAM Table 10 is based off projected membership, whereas the 26.3% average rate change in the URRT is based off current membership. Any members that are currently enrolled in plans that are discontinued and mapped in 2023 will not contribute to the average rate change within the URRT. Such plans are marked as "Terminated" in the URRT but the average rate change only relies on members from plans with statuses of "Renewing". Since PAAM Table 10 calculates the average rate change based off projected membership, any members mapped from a terminated plan to one of the 2023 plans listed in column F of Table 10 will still impact the average rate change.

3. The underlying base period allowed claim PMPM change of 14.5% appears to be a driver of the 25.9% calibrated index rate change. Please provide factors driving the 14.5% base period allowed claim PMPM change as presented in PAAM Table 8.

The numerator of the 14.5% change is based on claims data that has not been calibrated by plan specific or demographic factors. However, the denominator of the 14.5% change calculation uses a calibrated PMPM amount. For this reason, the 14.5% is a poor indicator for what is causing the 25.9% rate increase. The factors in sections D, E, and F provide a fairly accurate representation of the 25.9% calibrated index rate change (note the small discrepancy between components A and H).

4. The following questions pertain to the response received for Question 1:

a. Please explain what is meant by the "scope of benefits".

The scope of benefits refers to the types and categories of benefits covered by the plan. This language is used in 45 CFR 156.111(b) when explaining the requirements of EHB-benchmark plans.

b. Please explain what the cost sharing changes are relative to; that is, are the pricing AVs relative to a base plan?

The cost sharing changes listed on the 'Benefit Changes' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file are relative to the cost sharing of the 2022 filed plan designs. The pricing AVs are not relative to a base plan. They are calculated using our cost model by adding up the value of cost sharing for each benefit component. Examples of this calculation are shown on the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file.

c. Are the pricing AVs developed based on 2021 experience? If they are developed based on 2021 experience, please explain how the underlying CPD tables have been adjusted to better represent 2023 projected experience.

Yes, the pricing AVs are developed using 2021 experience. No adjustments were applied to the CPD tables.

d. The paid-to-allowed ratio as determined via Table 2 for the experience period for GHP is 0.871, for GHP+GQO it is 0.864. Please explain why there is no normalization to get back to legal entity specific benefits for the rating period. That is, should the change in benefits contain an adjustment for GHP equal to  $0.871 / 0.864 = 1.008$ ?

This adjustment is not necessary since we use combined GHP + GQO Individual data as the manual data. The projected Paid to Allowed Ratio on table 5 is reflective of the variation in average pricing AV for each legal entity separately.

e. The paid-to-allowed ratio of the rating period is 0.730 ( $0.85 / 1.164$ ) prior to any market adjustment. Please explain why there is such a big difference between these paid to allowed ratios.

The paid to allowed ratio for the 2021 experience period calculated from table 2b is 0.864. This combines COVID-adjusted GHP + GQO individual experience. The weighted average pricing AV based on 2021 enrollment and plan designs would have been 0.743 prior to any market adjustment. The market adjustment is calculated as  $0.864/0.743 = 1.164$  to adjust for the variation from our cost model to the actual experience for the individual market. The scale of the market adjustment means that there is likely some bias in our cost model or some things that are not being captured well. We intend to review this model closely prior to next year's filings to find a way to improve the model and shrink the market adjustment.

5. The following questions pertain to the response received for Question 4e:

a. Please provide a narrative that explains why GHP/GQO has seen very high turnover in its individual ACA market.

Geisinger has been a steady presence in our service area since ACA's inception, however the market has encountered several adjustments impacting increased membership turnover. The primary factor is new market entrants filing aggressive price points (particularly at the silver metallic level), which impact the pricing dynamics of the existing insurers and influences consumer shopping. Coupled with a variety of recent regulations allowing more opportunities and flexibility for consumer plan changes, such as the COVID SEP, Geisinger has experienced continual shifts in our ACA portfolio. Individuals within the ACA individual market tend to be price sensitive. As a result, each year many members tend to shop for new insurance or re-evaluate their decision to purchase insurance on the ACA exchange at all.

b. SG ACA has seen a steady decline in membership since March 2020, please explain how this is not contradictory towards Geisinger's response.

The 'Historical Membership' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file shows our historical membership for the individual and small group ACA blocks. Our SG ACA market has declined recently however if you look at the enrollment back to 2018, which is the data that was used to develop the trends, the Individual membership has gone from a maximum of about 56,000 to a minimum of nearly 21,000. This is about 38% of the enrollment in 2018. To the contrary, small group membership in 2018 was just under 16,000 with a maximum in 2020 of a little over 19,000 compared to over 13,000 in 2021. The fluctuation in our small group membership is much, much less than it was in the Individual market over the same time period.

6. The following questions pertain to the response received for Question 5:

a. Please explain what is driving the variation in the impact of updated experience adjustment. For example, why is the updated experience a reduction to the pricing AV for one plan whereas for other plans it is an increase?

The updated experience impacts each plan differently depending on their specific cost sharing structure. The Pricing AVs are calculated using our cost model by adding up the value of cost sharing for each benefit component. Samples of this calculation are shown on the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. Updating our experience leads to varying changes in the value of cost sharing for each component. As an example, if the cost sharing from ER copays is more valuable based on our updated experience (due to utilization or unit cost changes), the plans with ER copays would be impacted whereas the plans where ER is subject to deductible would not be directly impacted. Since the impact of updated experience can make each benefit component more or less valuable, it is possible to see both positive and negative impacts.

i. What is the range of the variation for all plans?

The range of variation of the impact of updated experience is from -1.2% to 4.1%.

b. Please provide a detailed narrative that explains what the market adjustment represents.

The market adjustment factor is used to adjust for the variation from our cost model to the actual experience for the individual market. The data used to calculate the pricing AVs is based on individual and small group ACA experience combined. Therefore, this is partially a normalization factor to adjust for each market (individual and small group) separately. It also accounts for any bias in our cost model. This adjustment is necessary so that the average pricing AV for the experience period is reflective of the actual paid to allowed ratio for the experience period.

This is consistent with how we have used this adjustment in prior year's filings. We have not made any significant changes to our cost model or pricing AV calculations since our 2021 rate filings when we moved to using ACA market-specific data. We would also like to note that our pricing AVs are very similar to last year's filings. The changes range from a -1.5% decrease to a 4.6% increase in AVs with the largest impacts coming from plans that had cost sharing benefit changes.

c. Please provide a detailed quantitative exhibit that supports increasing the market adjustment factor. If an exhibit cannot be provided, please remove the increase.

The calculation of the market adjustment factor is explained in response to question 4e and can be found at the bottom of the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file. The market adjustment factor from last year's filing is not considered anywhere within this calculation. Therefore, it doesn't make sense to continue using a prior year's market adjustment factor. As mentioned in response to question 4e, the scale of the market adjustment means that there is likely some bias in our cost model or some things that are not being captured. We intend to review the cost model closely prior to next year's filings to find a way to improve the model and shrink the market adjustment.

d. Please see questions below for more support around the market adjustment and its legitimacy in the rate development.

**Acknowledged.**

7. The following requests pertain to the response received for Question 7:

a. For the sake of transparency, please remove the COVID factor from values in Table 2B and Table 4B and apply the COVID adjustment factor in row 16 of Table 5.

As requested, the COVID factors for 2020 and 2021 have been removed from tables 2B and 4B. We applied the 2021 COVID factor in row 16 of table 5.

b. If the same adjustment was done in Tables 2 and 4, please remove the COVID factor from those tables as well and apply in row 16 of Table 5.

The COVID adjustment factors were only applied to the manual data in tables 2B and 4B.

c. Please update reference documents such as the actuarial memorandum appropriately.

All related files have been updated.

8. Regarding the response to Question 9, please explain why Geisinger cannot offer one plan in multiple different rating areas and must create several identical plans that are only distinguishable by their service area.

By offering the same plan with different HIOS ID's for each service area, we maintain the ability to remove a plan from one service area, rather than removing that plan from all service areas. If we only had only one HIOS ID across multiple service areas, our only options would be to offer that plan in our entire market or remove it from our portfolio. Maintaining this flexibility allows us to offer or exclude plans appropriately should we have changes to our provider network or corporate strategy between our initial filing and when we sign the contract to officially offer our plans on the exchange. While we haven't had to use this flexibility in recent years, we did have to use it frequently in the initial years of the ACA market.

9. The following requests pertain to the response received for Question 13:

a. Please update the premium increase to 19% on the Reinsurance tab in the initial supplemental exhibits file.

The 'Reinsurance' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file has been updated to reflect this change. We would like to reiterate that the initial quote of 19% was not known at the time of submitting our original filing in May. Historically we haven't been allowed to update assumptions based on new information after the initial submission unless explicitly instructed in the Rate Filing Guidance, such as for Risk Adjustment.

b. It does not make sense to be applying the 0.04% to 2021 claims when the reinsurance recoveries should be based on 2023 claims. Please apply the 0.04% to the Total Adjusted Projected Allowed EHB Claims PMPM.

The 'Reinsurance' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file has been updated to reflect this change.

c. To determine the final adjustment factor, utilize the Total Adjusted Projected Allowed EHB Claims PMPM in the denominator.

The 'Reinsurance' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file has been updated to reflect this change.

d. Please adjust any reference material such as actuarial memorandum accordingly.

All related files have been updated. These changes combined had a very minimal impact of reducing the Change in Other adjustment from 1.003 to 1.002.

10. The following question pertains to the response received for Question 17:

a. Please provide a detailed narrative that describes what data is initially utilized in GHP's cost model prior to making any market adjustment. The narrative should include all relevant information including but not limited to: legal entity, time period, adjustments due to morbidity, age/gender, induced demand, etc.

Geisinger's cost model uses calendar year 2021 data for our entire ACA book of business. This includes our GHP individual, GQO individual, GHP small group, and GQO small group blocks. No adjustments were applied outside of the market adjustment.

11. The following request pertains to the response received for Question 20:

a. Based on the data provided in Table 4B, it can be deduced that drug rebates, on a PMPM basis, have grown significantly over time. With the latest 2021 (i.e., 2021 divided by 2020) representing a 5.5% increase in drug rebates, 36% in 2020, and 30% in 2019. While considering the recent switch to a new rebate vendor, a switch that was most likely pursued to increase GHP/GQO's rebate windfall, it is unreasonable to not assume any adjustment for projected favorable changes in drug rebates. As a result, the Department requests that GHP/GQO reexamines this assumption and applies the applicable adjustment in the place where GHP/GQO feels it is most reasonable (i.e., drug trend, etc.).

While you are correct that the rebate PMPMs have grown over time, we typically look at Rx rebates as a percent of total Rx spend instead of as a standalone PMPM value. This helps remove the impact of pharmacy trends. From 2018 to 2021 our annual Rx rebates as a percent of pharmacy spend have only varied by 3.3%. This is based on our entire ACA block combined. When considering that Rx rebates are a small portion of our overall allowed claims in the ACA market (2.6% for 2021) this 3.3% variation from year to year is of minimal impact.

Additionally, we understand your assumption that a switch in rebate vendors would normally mean a windfall for GHP/GQO ACA market rebates. However, that is not necessarily the case as the primary impetus for this change was disagreements with our current vendor. We also know that rebates vary significantly by line of business. Since we do not yet have any estimates from our pharmacy team of how this new vendor will impact the rebates for our ACA block, we have no way of calculating an adjustment factor. Therefore, it is appropriate for us to continue without an adjustment for Rx rebates.

12. The following questions pertain to the response received for Question 30:

a. What is the time period for the underlying data? Is the underlying data being trended to 2023?

Please see our responses to questions 10a and 4c.

b. On the "Pricing AV" tab in the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file, which plans were used to develop the 74.3%? Was it the 2021 product portfolio or the 2023 product portfolio?

The 2021 product portfolio was used to develop the 74.3%.

i. Please provide the list of plans by HIOS ID and include the membership and the cost model's pricing AV (this should be before any market adjustment) for each plan. Within the list please split out and show your CSR variant plans and their membership.

Please see the 'Cost Model Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file. This shows member months and Pricing AVs for all experience period (2021) HIOS IDs and CSR variants. This tab also demonstrates the calculation of the 74.3% average AV.

ii. Please explain how plans that were discontinued and mapped are handled. These plans would have impacted the experience period's data, but not the rating period.

When calculating the weighted average pricing AV based on experience period membership of 74.3%, there were no adjustments for discontinued and mapped plans. This weighted average was calculated based on actual member months by plan as shown on the 'Cost Model Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file.

iii. Please provide a detailed quantitative exhibit that shows how the 2021 pricing assumption for membership by plan, split out for CSR variant plans, compared to actual 2021 experience.

Please see the '2021 Membership' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file. Please note that we did not file projected membership for the CSR variant plans in our 2021 ACA rate filings. Therefore, we are only showing actual, not projected, membership for the CSR variants.

c. Since the base experience already has the "market adjustment" baked into it, please explain how grossing up the cost model's pricing AV's directly does not double count the impact of the "market adjustment".

Please see our responses to questions 4e and 6b for more detail on what the market adjustment is. It is meant to adjust for the variation from our cost model to the actual experience for the individual market. It is not "baked in" to the base experience but is rather an adjustment meant to get the cost model output to be more reflective of the actual paid to allowed from the experience period.

d. Please explain why the projected pricing AVs should be adjusted so that the projection period's paid-to-allowed ratio is essentially set equal to the experience period's observed paid-to-allowed ratio? Does this not undo the change in benefits adjustment?

The market adjustment is not adjusting the projection period's paid-to-allowed ratio to set it equal to the experience period's observed paid-to-allowed ratio as this question suggests.

It is instead adjusting the weighted average pricing AV based on 2021 enrollment and plan designs from our cost model to equal the experience period's (2021) observed paid-to-allowed ratio. The market adjustment is then applied to the pricing AVs for the projection period. This does not make the projected paid-to-allowed ratio equal to the experience period's observed paid-to-allowed. More details on the calculation of the market adjustment are explained in our response to 4e.

e. While it is understood that the underlying experience in the cost model is combined IND and SG data, it is noted that BOTH the IND and SG market adjustments are greater than 1.0. Please provide a detailed narrative that justifies why both market adjustments should be greater than 1.0.

In our response to question 6b, we note that the market adjustment is partially a normalization factor to adjust for each market (individual and small group) separately, but it also accounts for any bias in our cost model. Therefore, it is possible for both market adjustments to be greater than 1.0 since they are also accounting for model bias.

i. Please provide a detailed narrative that explains why the base experience is specific to IND, yet the cost model's experience combines SG data.

This is similar to our response for question 4d from the first round of questions. The number of member months needed for full credibility in rate development is significantly lower than those needed for credibility in a cost model. The individual experience (GHP + GQO combined) is 100% credible for purposes of rate development, but the cost model needs significantly more data to be credible at the benefit component level.

f. Please provide a detailed quantitative exhibit and narrative that demonstrates that the market adjustment does not inject additional induced demand or morbidity into the pricing AVs. If you cannot provide an exhibit that demonstrates this, then please remove the market adjustment.

The market adjustment does not inject additional induced demand or morbidity into the pricing AVs. Our responses to above questions (including 4e and 6b) have provided a more in-depth demonstration of how the market adjustment is calculated and what it represents. It simply accounts for variation from our cost model to actual experience period data.

13. Regarding the response to Question 32b, it is indicated that the total incurred claims in 2021 used in the COVID adjustment reflects Geisinger's individual and small group ACA block of business. We would

have expected the \$287,446,443 used in the development to match the sum of the 2021 ultimate incurred claims as shown in PAAM exhibits Table 4b for the individual and small group filing. However, when we sum these values, we arrive at a total of \$278,927,911. Please explain or reconcile this difference.

The Ultimate Incurred claim amounts in Table 4B of the PAAM exhibits include adjustments for COVID. The \$287,446,443 is calculated by adding together the 2021 incurred claims from column D of Table 4 across all markets. The claim amounts in Table 4 do not include adjustments for COVID.

14. The following questions are related to the Company's trend development:

a. Regarding the response to Question 33 and the provided 'Trend Components' exhibit in the file "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" we see that 2020 annual change for inpatient hospital and professional claims cost is significantly higher than in the other years of data, while the inpatient hospital and professional utilization is significantly lower than the other years. Please provide some insight into what is driving these changes.

Both the lower utilization and higher costs exhibited in 2020 are attributable to the impacts of COVID. Due to COVID, many routine, low-cost, and non-urgent medical procedures that would have taken place in 2020 were either cancelled or postponed, thereby lowering utilization. Meanwhile, the inpatient and professional visits that were not postponed were more likely to be intensive, life-threatening, or high-cost procedures. Cost trends grew in 2020 as low-cost visits and inpatient stays were avoided, and more high-cost procedures were performed.

b. The 1/3 weighting of trend for each of 2019, 2020, and 2021 results at the high end of the range for trend relative to the Oliver Wyman Carrier Trend Survey. Please provide justification as to why the Company believes historical trends are reflective of 2023.

Please see our response to question 4a from the first round of questions for an explanation of why the 1/3 weighting on historical years was used. As noted in that response, there is still uncertainty about how COVID will impact future years. However, using a combination of historical trends from pre-COVID years (2019) and years impacted by COVID (2020 and 2021) is our best way of projecting future trends for 2023.

This question also noted that our trend is at the high end relative to a carrier trend survey. While that may be true, these trends are very comparable to what has been used in our prior filings (9.5% for 2021 and 8.7% for 2022). We have seen consistently high trends on this block for many years now and our trend selection for 2023 is reflective of that.

i. Please provide justification for the 2023 utilization picks for the inpatient, outpatient, and professional service categories.

Similar to the methodology used to determine overall trend, the utilization trend component was determined using the average of the historical utilization trends of the prior three years. Please see the 'Trend Components' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322.xlsx" file for this calculation.

ii. Please confirm if the unit cost trend amounts assumed for 2023 align with contractual costs for 2023. Our unit costs align with 2023 contractual costs. In addition to contractual costs, our unit cost trends also reflect the severity of services and case mix changes.

c. Please provide an update to the 'Trend' exhibit that was provided in the response exhibits file in response to Question 4B presenting the allowed PMPMs with and without the COVID adjustment.

Please see the 'Trend' sheet of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file.

15. The following questions are regarding the response to Questions 17, 30, and 37:

a. Please confirm if the data shown in the market adjustment development on the 'Pricing AV' tab of the response exhibits file reflects 2019 paid and allowed values as the labelling indicates.

This label was incorrect. It reflects "Individual Market Experience in 2021".

b. Please confirm if the paid value of \$175,914,356 includes all necessary paid components. Please explain why risk adjustment receivables are not included in the paid to allowed calculation.

Yes, this paid value includes all necessary components. It is calculated as the sum of Ultimate Incurred Claims, Total Prescription Drug Rebates, and Total EHB Capitation from table 2b. This is in line with how the allowed values were calculated in order to mirror the "Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)" calculation from table 2b. Risk adjustment receivables are not included in the paid to allowed calculation since they are an adjustment to premium, not expenses.

16. Regarding the response to Question 38a, please provide the 2021 risk adjustment metrics similar to what is shown in the provided exhibit on the 'Risk Adjustment Metrics' tab now that the final 2021 risk adjustment files from CMS are available.

2021 values were added to the 'Risk Adjustment Metrics' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422.xlsx" file.

17. The following questions relate to the applied morbidity adjustment.

a. Please explain the difference in risk profile between the experience period and the anticipated projection period risk profile. The Company is currently applying a 1.00 morbidity factor, indicating a stable population and no change in risk profile. However, answers to previous questions indicate high volatility in membership within the individual block of business.

Although we can anticipate membership volatility in the individual ACA market, we do not have insight to determine whether the members joining or leaving our plans will be more or less risky relative to the rest of the market. We serve less than 10% of the overall market, so we are unable to make such mortality predictions accurately.

b. To the extent that a portion of the Company's morbidity adjustment reflects anticipated changes in morbidity specific to the Company's internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company's risk adjustment transfer assumption as developed on the 'Risk Adjustment' tab of the

"PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_052022.xlsx" file.

Because we applied no morbidity adjustment, we did not consider the impacts of morbidity on our estimated risk adjustment transfer payments.

18. 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 risk adjustment amount reflects the final CMS risk adjustment amount released on June 30<sup>th</sup>.

19. 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.

No changes were made to the projected risk adjustment transfer amount in Table 5.

20. 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.

Yes, the rates across the exhibits and rate tables are identical.

21. 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.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- 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")
- e. URRRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- 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.

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**2018 to 2021 Historical Membership**

|             | Average Membership<br>(GHP + GQO combined) |             |
|-------------|--------------------------------------------|-------------|
|             | Individual                                 | Small Group |
| <b>2018</b> | 56,334                                     | 15,812      |
| <b>2019</b> | 36,597                                     | 18,983      |
| <b>2020</b> | 21,331                                     | 19,410      |
| <b>2021</b> | 21,646                                     | 13,527      |

Average membership is based on member months from table 4b for the respective markets

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Projected Reinsurance Calculation - Revised**

|                                                   | <b>PMPM</b> |
|---------------------------------------------------|-------------|
| Reinsurance Premium July 2021 - June 2022         | \$1.92      |
| Assumed Reinsurance Premium July 2022 - June 2023 | \$2.28      |
| Assumed Reinsurance Premium July 2023 - June 2024 | \$2.74      |
| Estimated Reinsurance Premium Jan 2023 - Dec 2023 | \$2.51      |

|                                  |        |
|----------------------------------|--------|
| Estimated Reinsurance Recoveries | \$0.37 |
|----------------------------------|--------|

|                             |              |
|-----------------------------|--------------|
| Net Reinsurance             | \$2.14       |
| <b>Other Factor - Other</b> | <b>1.002</b> |

|                                                  |          |
|--------------------------------------------------|----------|
| Total Adjusted Projected Allowed EHB Claims PMPM | \$935.35 |
|--------------------------------------------------|----------|

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Experience Period Cost Model Pricing AVs**

Weighted Average Pricing AV, Experience Period membership, includes CSR Plans

Average AV 74.3%

| 2021 HIOS ID     | Member Months | Pricing AV Prior to<br>Market |
|------------------|---------------|-------------------------------|
|                  |               | Adjustment                    |
| 22444PA001003500 | 2,744         | 0.800                         |
| 22444PA001003501 | 8,293         | 0.800                         |
| 22444PA001003502 | 3             | 0.800                         |
| 22444PA001003600 | 169           | 0.800                         |
| 22444PA001003601 | 1,100         | 0.800                         |
| 22444PA001003700 | 103           | 0.800                         |
| 22444PA001003701 | 1,467         | 0.800                         |
| 22444PA001003800 | 315           | 0.728                         |
| 22444PA001003801 | 361           | 0.728                         |
| 22444PA001003804 | 409           | 0.754                         |
| 22444PA001003805 | 2,004         | 0.883                         |
| 22444PA001003806 | 1,652         | 0.964                         |
| 22444PA001003900 | 24            | 0.728                         |
| 22444PA001003901 | 34            | 0.728                         |
| 22444PA001003904 | 25            | 0.754                         |
| 22444PA001003905 | 186           | 0.883                         |
| 22444PA001003906 | 293           | 0.964                         |
| 22444PA001004000 | 13            | 0.728                         |
| 22444PA001004001 | 27            | 0.728                         |
| 22444PA001004004 | 83            | 0.754                         |
| 22444PA001004005 | 118           | 0.883                         |
| 22444PA001004006 | 300           | 0.964                         |
| 22444PA001004100 | 26            | 0.728                         |
| 22444PA001004101 | 51            | 0.728                         |
| 22444PA001004104 | 34            | 0.754                         |
| 22444PA001004105 | 252           | 0.883                         |
| 22444PA001004106 | 309           | 0.964                         |
| 22444PA001004200 | 154           | 0.800                         |
| 22444PA001004201 | 1,696         | 0.800                         |
| 22444PA001004202 | 3             | 0.800                         |
| 22444PA001004500 | 3,072         | 0.802                         |
| 22444PA001004501 | 24,552        | 0.802                         |
| 22444PA001004502 | 7             | 0.802                         |
| 22444PA001004600 | 263           | 0.802                         |
| 22444PA001004601 | 4,921         | 0.802                         |
| 22444PA001004700 | 12            | 0.721                         |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 22444PA001004701    | 123                  | 0.721             |
| 22444PA001004704    | 123                  | 0.745             |
| 22444PA001004705    | 1,663                | 0.877             |
| 22444PA001004706    | 1,648                | 0.959             |
| 22444PA001004801    | 95                   | 0.721             |
| 22444PA001004804    | 92                   | 0.745             |
| 22444PA001004805    | 446                  | 0.877             |
| 22444PA001004806    | 601                  | 0.959             |
| 22444PA001005300    | 1,854                | 0.623             |
| 22444PA001005301    | 13,164               | 0.623             |
| 22444PA001005302    | 16                   | 0.623             |
| 22444PA001005400    | 405                  | 0.623             |
| 22444PA001005401    | 5,680                | 0.623             |
| 22444PA001005403    | 7                    | 0.623             |
| 22444PA001005500    | 195                  | 0.623             |
| 22444PA001005501    | 3,131                | 0.623             |
| 22444PA001005600    | 172                  | 0.623             |
| 22444PA001005601    | 3,169                | 0.623             |
| 22444PA001005603    | 12                   | 0.623             |
| 22444PA001006300    | 1,145                | 0.729             |
| 22444PA001006400    | 72                   | 0.729             |
| 22444PA001006500    | 91                   | 0.729             |
| 22444PA001006600    | 98                   | 0.729             |
| 22444PA001006700    | 35                   | 0.800             |
| 22444PA001006701    | 1,935                | 0.800             |
| 22444PA001006800    | 24                   | 0.728             |
| 22444PA001006801    | 55                   | 0.728             |
| 22444PA001006804    | 72                   | 0.754             |
| 22444PA001006805    | 433                  | 0.883             |
| 22444PA001006806    | 169                  | 0.964             |
| 22444PA001006900    | 40                   | 0.623             |
| 22444PA001006901    | 1,219                | 0.623             |
| 22444PA001007000    | 12                   | 0.729             |
| 22444PA001007100    | 12                   | 0.721             |
| 22444PA001007104    | 38                   | 0.745             |
| 22444PA001007105    | 57                   | 0.877             |
| 22444PA001007106    | 113                  | 0.959             |
| 22444PA001007201    | 99                   | 0.721             |
| 22444PA001007204    | 74                   | 0.745             |
| 22444PA001007205    | 377                  | 0.877             |
| 22444PA001007206    | 528                  | 0.959             |
| 22444PA001007301    | 90                   | 0.721             |
| 22444PA001007304    | 128                  | 0.745             |
| 22444PA001007305    | 475                  | 0.877             |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 22444PA001007306    | 323                  | 0.959             |
| 22444PA001007401    | 12                   | 0.721             |
| 22444PA001007404    | 7                    | 0.745             |
| 22444PA001007405    | 158                  | 0.877             |
| 22444PA001007406    | 119                  | 0.959             |
| 22444PA001007501    | 31                   | 0.721             |
| 22444PA001007504    | 76                   | 0.745             |
| 22444PA001007505    | 248                  | 0.877             |
| 22444PA001007506    | 250                  | 0.959             |
| 22444PA001007600    | 100                  | 0.802             |
| 22444PA001007601    | 1,171                | 0.802             |
| 22444PA001007700    | 256                  | 0.802             |
| 22444PA001007701    | 2,854                | 0.802             |
| 22444PA001007800    | 717                  | 0.802             |
| 22444PA001007801    | 8,552                | 0.802             |
| 22444PA001007900    | 479                  | 0.802             |
| 22444PA001007901    | 6,507                | 0.802             |
| 22444PA001008000    | 86                   | 0.802             |
| 22444PA001008001    | 1,818                | 0.802             |
| 22444PA001008003    | 3                    | 0.802             |
| 22444PA001008100    | 284                  | 0.802             |
| 22444PA001008101    | 3,226                | 0.802             |
| 22444PA001008200    | 133                  | 0.800             |
| 22444PA001008201    | 1,336                | 0.800             |
| 22444PA001008301    | 445                  | 0.800             |
| 22444PA001008400    | 152                  | 0.800             |
| 22444PA001008401    | 327                  | 0.800             |
| 22444PA001008500    | 186                  | 0.800             |
| 22444PA001008501    | 454                  | 0.800             |
| 22444PA001008600    | 364                  | 0.800             |
| 22444PA001008601    | 1,195                | 0.800             |
| 22444PA001008700    | 636                  | 0.800             |
| 22444PA001008701    | 1,767                | 0.800             |
| 22444PA001008702    | 1                    | 0.800             |
| 22444PA001008800    | 337                  | 0.800             |
| 22444PA001008801    | 1,099                | 0.800             |
| 22444PA001008900    | 89                   | 0.800             |
| 22444PA001008901    | 2,027                | 0.800             |
| 22444PA001008902    | 21                   | 0.800             |
| 22444PA001009000    | 41                   | 0.729             |
| 22444PA001009200    | 15                   | 0.729             |
| 22444PA001009300    | 53                   | 0.729             |
| 22444PA001009400    | 131                  | 0.729             |
| 22444PA001009500    | 392                  | 0.729             |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 22444PA001009600    | 115                  | 0.729             |
| 22444PA001009700    | 36                   | 0.729             |
| 22444PA001009801    | 53                   | 0.728             |
| 22444PA001009804    | 47                   | 0.754             |
| 22444PA001009805    | 110                  | 0.883             |
| 22444PA001009806    | 126                  | 0.964             |
| 22444PA001009904    | 22                   | 0.754             |
| 22444PA001009905    | 48                   | 0.883             |
| 22444PA001009906    | 50                   | 0.964             |
| 22444PA001010000    | 24                   | 0.728             |
| 22444PA001010005    | 28                   | 0.883             |
| 22444PA001010006    | 36                   | 0.964             |
| 22444PA001010100    | 56                   | 0.728             |
| 22444PA001010101    | 48                   | 0.728             |
| 22444PA001010104    | 5                    | 0.754             |
| 22444PA001010105    | 16                   | 0.883             |
| 22444PA001010106    | 15                   | 0.964             |
| 22444PA001010200    | 85                   | 0.728             |
| 22444PA001010201    | 73                   | 0.728             |
| 22444PA001010202    | 3                    | 0.728             |
| 22444PA001010204    | 21                   | 0.754             |
| 22444PA001010205    | 74                   | 0.883             |
| 22444PA001010206    | 289                  | 0.964             |
| 22444PA001010300    | 117                  | 0.728             |
| 22444PA001010301    | 108                  | 0.728             |
| 22444PA001010304    | 68                   | 0.754             |
| 22444PA001010305    | 273                  | 0.883             |
| 22444PA001010306    | 296                  | 0.964             |
| 22444PA001010400    | 25                   | 0.728             |
| 22444PA001010401    | 54                   | 0.728             |
| 22444PA001010404    | 106                  | 0.754             |
| 22444PA001010405    | 279                  | 0.883             |
| 22444PA001010406    | 334                  | 0.964             |
| 22444PA001010500    | 12                   | 0.728             |
| 22444PA001010504    | 60                   | 0.754             |
| 22444PA001010505    | 71                   | 0.883             |
| 22444PA001010506    | 114                  | 0.964             |
| 22444PA001010600    | 59                   | 0.623             |
| 22444PA001010601    | 1,099                | 0.623             |
| 22444PA001010700    | 24                   | 0.623             |
| 22444PA001010701    | 157                  | 0.623             |
| 22444PA001010800    | 99                   | 0.623             |
| 22444PA001010801    | 435                  | 0.623             |
| 22444PA001010900    | 192                  | 0.623             |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 22444PA001010901    | 409                  | 0.623             |
| 22444PA001011000    | 272                  | 0.623             |
| 22444PA001011001    | 2,054                | 0.623             |
| 22444PA001011002    | 24                   | 0.623             |
| 22444PA001011100    | 877                  | 0.623             |
| 22444PA001011101    | 2,630                | 0.623             |
| 22444PA001011102    | 12                   | 0.623             |
| 22444PA001011200    | 269                  | 0.623             |
| 22444PA001011201    | 2,176                | 0.623             |
| 22444PA001011300    | 171                  | 0.623             |
| 22444PA001011301    | 5,700                | 0.623             |
| 22444PA001011302    | 3                    | 0.623             |
| 22444PA001011303    | 5                    | 0.623             |
| 22444PA001013404    | 14                   | 0.745             |
| 22444PA001013405    | 97                   | 0.877             |
| 22444PA001013406    | 136                  | 0.959             |
| 22444PA001013500    | 215                  | 0.800             |
| 22444PA001013501    | 6,242                | 0.800             |
| 22444PA001013601    | 32                   | 0.728             |
| 22444PA001013604    | 113                  | 0.754             |
| 22444PA001013605    | 929                  | 0.883             |
| 22444PA001013606    | 997                  | 0.964             |
| 22444PA001013700    | 936                  | 0.623             |
| 22444PA001013701    | 7,452                | 0.623             |
| 22444PA001013702    | 14                   | 0.623             |
| 22444PA001013800    | 62                   | 0.800             |
| 22444PA001013801    | 4,080                | 0.800             |
| 22444PA001013901    | 33                   | 0.728             |
| 22444PA001013904    | 40                   | 0.754             |
| 22444PA001013905    | 364                  | 0.883             |
| 22444PA001013906    | 544                  | 0.964             |
| 22444PA001014000    | 366                  | 0.623             |
| 22444PA001014001    | 5,752                | 0.623             |
| 22444PA001014100    | 252                  | 0.800             |
| 22444PA001014101    | 8,518                | 0.800             |
| 22444PA001014201    | 41                   | 0.728             |
| 22444PA001014204    | 89                   | 0.754             |
| 22444PA001014205    | 654                  | 0.883             |
| 22444PA001014206    | 1,130                | 0.964             |
| 22444PA001014300    | 864                  | 0.623             |
| 22444PA001014301    | 11,838               | 0.623             |
| 22444PA001014303    | 10                   | 0.623             |
| 22444PA004008000    | 238                  | 0.642             |
| 22444PA004008001    | 191                  | 0.642             |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 22444PA004008100    | 12                   | 0.642             |
| 22444PA004008101    | 48                   | 0.642             |
| 22444PA004008200    | 12                   | 0.642             |
| 22444PA004008201    | 20                   | 0.642             |
| 22444PA004008301    | 43                   | 0.642             |
| 22444PA004008500    | 56                   | 0.642             |
| 22444PA004008501    | 12                   | 0.642             |
| 22444PA004008601    | 7                    | 0.642             |
| 22444PA004008701    | 24                   | 0.642             |
| 22444PA004008800    | 12                   | 0.642             |
| 22444PA004008900    | 39                   | 0.642             |
| 22444PA004008901    | 44                   | 0.642             |
| 22444PA004009000    | 87                   | 0.642             |
| 22444PA004009001    | 70                   | 0.642             |
| 22444PA004009100    | 12                   | 0.642             |
| 22444PA004009101    | 12                   | 0.642             |
| 22444PA004009200    | 16                   | 0.642             |
| 22444PA004009201    | 65                   | 0.642             |
| 75729PA001263000    | 967                  | 0.751             |
| 75729PA001263100    | 87                   | 0.751             |
| 75729PA001263300    | 108                  | 0.751             |
| 75729PA001263400    | 24                   | 0.751             |
| 75729PA001263500    | 44                   | 0.751             |
| 75729PA001263600    | 183                  | 0.751             |
| 75729PA001263700    | 147                  | 0.751             |
| 75729PA001263800    | 2                    | 0.751             |
| 75729PA001263900    | 220                  | 0.751             |
| 75729PA001264000    | 58                   | 0.751             |
| 75729PA001264700    | 111                  | 0.834             |
| 75729PA001264701    | 738                  | 0.834             |
| 75729PA001264801    | 345                  | 0.834             |
| 75729PA001264901    | 300                  | 0.834             |
| 75729PA001265000    | 49                   | 0.834             |
| 75729PA001265001    | 329                  | 0.834             |
| 75729PA001265100    | 12                   | 0.834             |
| 75729PA001265101    | 472                  | 0.834             |
| 75729PA001265200    | 101                  | 0.834             |
| 75729PA001265201    | 646                  | 0.834             |
| 75729PA001265300    | 22                   | 0.834             |
| 75729PA001265301    | 490                  | 0.834             |
| 75729PA001265302    | 3                    | 0.834             |
| 75729PA001265400    | 21                   | 0.834             |
| 75729PA001265401    | 878                  | 0.834             |
| 75729PA001265500    | 943                  | 0.834             |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 75729PA001265501    | 5,365                | 0.834             |
| 75729PA001265502    | 1                    | 0.834             |
| 75729PA001265600    | 279                  | 0.834             |
| 75729PA001265601    | 2,627                | 0.834             |
| 75729PA001265700    | 96                   | 0.834             |
| 75729PA001265701    | 593                  | 0.834             |
| 75729PA001265801    | 346                  | 0.834             |
| 75729PA001266401    | 15                   | 0.763             |
| 75729PA001266404    | 1                    | 0.789             |
| 75729PA001266405    | 49                   | 0.918             |
| 75729PA001266406    | 48                   | 0.999             |
| 75729PA001266505    | 12                   | 0.918             |
| 75729PA001266506    | 9                    | 0.999             |
| 75729PA001266601    | 24                   | 0.763             |
| 75729PA001266605    | 11                   | 0.918             |
| 75729PA001266606    | 39                   | 0.999             |
| 75729PA001266704    | 6                    | 0.789             |
| 75729PA001266705    | 52                   | 0.918             |
| 75729PA001266706    | 27                   | 0.999             |
| 75729PA001266805    | 85                   | 0.918             |
| 75729PA001266806    | 24                   | 0.999             |
| 75729PA001266901    | 2                    | 0.763             |
| 75729PA001266905    | 23                   | 0.918             |
| 75729PA001266906    | 89                   | 0.999             |
| 75729PA001267001    | 1                    | 0.763             |
| 75729PA001267004    | 30                   | 0.789             |
| 75729PA001267005    | 75                   | 0.918             |
| 75729PA001267006    | 85                   | 0.999             |
| 75729PA001267104    | 6                    | 0.789             |
| 75729PA001267105    | 57                   | 0.918             |
| 75729PA001267106    | 47                   | 0.999             |
| 75729PA001267201    | 126                  | 0.763             |
| 75729PA001267204    | 50                   | 0.789             |
| 75729PA001267205    | 496                  | 0.918             |
| 75729PA001267206    | 656                  | 0.999             |
| 75729PA001267304    | 13                   | 0.789             |
| 75729PA001267305    | 159                  | 0.918             |
| 75729PA001267306    | 303                  | 0.999             |
| 75729PA001267401    | 4                    | 0.763             |
| 75729PA001267404    | 11                   | 0.789             |
| 75729PA001267405    | 58                   | 0.918             |
| 75729PA001267406    | 56                   | 0.999             |
| 75729PA001267504    | 8                    | 0.789             |
| 75729PA001267505    | 21                   | 0.918             |

**Pricing AV Prior to  
Market**

| <b>2021 HIOS ID</b> | <b>Member Months</b> | <b>Adjustment</b> |
|---------------------|----------------------|-------------------|
| 75729PA001267506    | 24                   | 0.999             |
| 75729PA001268100    | 26                   | 0.653             |
| 75729PA001268101    | 659                  | 0.653             |
| 75729PA001268200    | 12                   | 0.653             |
| 75729PA001268201    | 301                  | 0.653             |
| 75729PA001268300    | 79                   | 0.653             |
| 75729PA001268301    | 120                  | 0.653             |
| 75729PA001268400    | 89                   | 0.653             |
| 75729PA001268401    | 513                  | 0.653             |
| 75729PA001268402    | 1                    | 0.653             |
| 75729PA001268500    | 140                  | 0.653             |
| 75729PA001268501    | 2,080                | 0.653             |
| 75729PA001268503    | 12                   | 0.653             |
| 75729PA001268600    | 154                  | 0.653             |
| 75729PA001268601    | 941                  | 0.653             |
| 75729PA001268602    | 3                    | 0.653             |
| 75729PA001268700    | 222                  | 0.653             |
| 75729PA001268701    | 1,863                | 0.653             |
| 75729PA001268800    | 88                   | 0.653             |
| 75729PA001268801    | 2,846                | 0.653             |
| 75729PA001268900    | 670                  | 0.653             |
| 75729PA001268901    | 9,162                | 0.653             |
| 75729PA001268902    | 7                    | 0.653             |
| 75729PA001268903    | 2                    | 0.653             |
| 75729PA001269000    | 279                  | 0.653             |
| 75729PA001269001    | 3,106                | 0.653             |
| 75729PA001269002    | 15                   | 0.653             |
| 75729PA001269100    | 163                  | 0.653             |
| 75729PA001269101    | 2,161                | 0.653             |
| 75729PA001269200    | 17                   | 0.653             |
| 75729PA001269201    | 502                  | 0.653             |
| 75729PA001269800    | 12                   | 0.751             |
| 75729PA001269900    | 18                   | 0.834             |
| 75729PA001269901    | 539                  | 0.834             |
| 75729PA001270001    | 12                   | 0.763             |
| 75729PA001270004    | 11                   | 0.789             |
| 75729PA001270005    | 69                   | 0.918             |
| 75729PA001270006    | 79                   | 0.999             |
| 75729PA001270100    | 45                   | 0.653             |
| 75729PA001270101    | 1,749                | 0.653             |
| 75729PA001270102    | 12                   | 0.653             |
| 75729PA001270201    | 231                  | 0.672             |
| 75729PA001270301    | 41                   | 0.672             |
| 75729PA001270401    | 27                   | 0.672             |

Pricing AV Prior to  
Market

| 2021 HIOS ID     | Member Months | Adjustment |
|------------------|---------------|------------|
| 75729PA001270500 | 7             | 0.672      |
| 75729PA001270501 | 139           | 0.672      |
| 75729PA001270601 | 312           | 0.672      |
| 75729PA001270700 | 60            | 0.672      |
| 75729PA001270701 | 223           | 0.672      |
| 75729PA001270800 | 12            | 0.672      |
| 75729PA001270801 | 289           | 0.672      |
| 75729PA001270901 | 769           | 0.672      |
| 75729PA001271001 | 1,755         | 0.672      |
| 75729PA001271100 | 12            | 0.672      |
| 75729PA001271101 | 500           | 0.672      |
| 75729PA001271201 | 342           | 0.672      |
| 75729PA001271301 | 158           | 0.672      |
| 75729PA001271401 | 351           | 0.672      |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**2021 Actual vs. Projected Membership**

| <b>HIOS ID</b>   | <b>Projected Membership<br/>(2021 ACA Rate Filing)</b> | <b>Actual Membership</b> |
|------------------|--------------------------------------------------------|--------------------------|
| 22444PA0010035   | 1,232                                                  | 920                      |
| 22444PA0010036   | 197                                                    | 106                      |
| 22444PA0010037   | 166                                                    | 131                      |
| 22444PA0010038   | 890                                                    | 56                       |
| 22444PA001003804 | N/A                                                    | 34                       |
| 22444PA001003805 | N/A                                                    | 167                      |
| 22444PA001003806 | N/A                                                    | 138                      |
| 22444PA0010039   | 116                                                    | 5                        |
| 22444PA001003904 | N/A                                                    | 2                        |
| 22444PA001003905 | N/A                                                    | 16                       |
| 22444PA001003906 | N/A                                                    | 24                       |
| 22444PA0010040   | 126                                                    | 3                        |
| 22444PA001004004 | N/A                                                    | 7                        |
| 22444PA001004005 | N/A                                                    | 10                       |
| 22444PA001004006 | N/A                                                    | 25                       |
| 22444PA0010041   | 103                                                    | 6                        |
| 22444PA001004104 | N/A                                                    | 3                        |
| 22444PA001004105 | N/A                                                    | 21                       |
| 22444PA001004106 | N/A                                                    | 26                       |
| 22444PA0010042   | 224                                                    | 154                      |
| 22444PA0010045   | 2,335                                                  | 2,303                    |
| 22444PA0010046   | 514                                                    | 432                      |
| 22444PA0010047   | 931                                                    | 11                       |
| 22444PA001004704 | N/A                                                    | 10                       |
| 22444PA001004705 | N/A                                                    | 139                      |
| 22444PA001004706 | N/A                                                    | 137                      |
| 22444PA0010048   | 240                                                    | 8                        |
| 22444PA001004804 | N/A                                                    | 8                        |
| 22444PA001004805 | N/A                                                    | 37                       |
| 22444PA001004806 | N/A                                                    | 50                       |
| 22444PA0010053   | 1,290                                                  | 1,253                    |
| 22444PA0010054   | 611                                                    | 508                      |
| 22444PA0010055   | 488                                                    | 277                      |
| 22444PA0010056   | 409                                                    | 279                      |
| 22444PA0010063   | 115                                                    | 95                       |
| 22444PA0010064   | 7                                                      | 6                        |
| 22444PA0010065   | 14                                                     | 8                        |
| 22444PA0010066   | 15                                                     | 8                        |
| 22444PA0010067   | 261                                                    | 164                      |
| 22444PA0010068   | 146                                                    | 7                        |

| <b>HIOS ID</b>   | <b>Projected Membership<br/>(2021 ACA Rate Filing)</b> | <b>Actual Membership</b> |
|------------------|--------------------------------------------------------|--------------------------|
| 22444PA001006804 | N/A                                                    | 6                        |
| 22444PA001006805 | N/A                                                    | 36                       |
| 22444PA001006806 | N/A                                                    | 14                       |
| 22444PA0010069   | 176                                                    | 105                      |
| 22444PA0010070   | 1                                                      | 1                        |
| 22444PA0010071   | 21                                                     | 1                        |
| 22444PA001007104 | N/A                                                    | 3                        |
| 22444PA001007105 | N/A                                                    | 5                        |
| 22444PA001007106 | N/A                                                    | 9                        |
| 22444PA0010072   | 139                                                    | 8                        |
| 22444PA001007204 | N/A                                                    | 6                        |
| 22444PA001007205 | N/A                                                    | 31                       |
| 22444PA001007206 | N/A                                                    | 44                       |
| 22444PA0010073   | 248                                                    | 7                        |
| 22444PA001007304 | N/A                                                    | 11                       |
| 22444PA001007305 | N/A                                                    | 40                       |
| 22444PA001007306 | N/A                                                    | 27                       |
| 22444PA0010074   | 83                                                     | 1                        |
| 22444PA001007404 | N/A                                                    | 1                        |
| 22444PA001007405 | N/A                                                    | 13                       |
| 22444PA001007406 | N/A                                                    | 10                       |
| 22444PA0010075   | 68                                                     | 3                        |
| 22444PA001007504 | N/A                                                    | 6                        |
| 22444PA001007505 | N/A                                                    | 21                       |
| 22444PA001007506 | N/A                                                    | 21                       |
| 22444PA0010076   | 71                                                     | 106                      |
| 22444PA0010077   | 113                                                    | 259                      |
| 22444PA0010078   | 589                                                    | 772                      |
| 22444PA0010079   | 594                                                    | 582                      |
| 22444PA0010080   | 158                                                    | 159                      |
| 22444PA0010081   | 198                                                    | 293                      |
| 22444PA0010082   | 80                                                     | 122                      |
| 22444PA0010083   | 12                                                     | 37                       |
| 22444PA0010084   | 39                                                     | 40                       |
| 22444PA0010085   | 49                                                     | 53                       |
| 22444PA0010086   | 143                                                    | 130                      |
| 22444PA0010087   | 224                                                    | 200                      |
| 22444PA0010088   | 155                                                    | 120                      |
| 22444PA0010089   | 194                                                    | 178                      |
| 22444PA0010090   | 4                                                      | 3                        |
| 22444PA0010091   | 0                                                      | 0                        |
| 22444PA0010092   | 2                                                      | 1                        |
| 22444PA0010093   | 11                                                     | 4                        |
| 22444PA0010094   | 19                                                     | 11                       |

| <b>HIOS ID</b>   | <b>Projected Membership<br/>(2021 ACA Rate Filing)</b> | <b>Actual Membership</b> |
|------------------|--------------------------------------------------------|--------------------------|
| 22444PA0010095   | 34                                                     | 33                       |
| 22444PA0010096   | 16                                                     | 10                       |
| 22444PA0010097   | 7                                                      | 3                        |
| 22444PA0010098   | 30                                                     | 4                        |
| 22444PA001009804 | N/A                                                    | 4                        |
| 22444PA001009805 | N/A                                                    | 9                        |
| 22444PA001009806 | N/A                                                    | 11                       |
| 22444PA0010099   | 2                                                      | 0                        |
| 22444PA001009904 | N/A                                                    | 2                        |
| 22444PA001009905 | N/A                                                    | 4                        |
| 22444PA001009906 | N/A                                                    | 4                        |
| 22444PA0010100   | 18                                                     | 2                        |
| 22444PA001010004 | N/A                                                    | 0                        |
| 22444PA001010005 | N/A                                                    | 2                        |
| 22444PA001010006 | N/A                                                    | 3                        |
| 22444PA0010101   | 14                                                     | 9                        |
| 22444PA001010104 | N/A                                                    | 0                        |
| 22444PA001010105 | N/A                                                    | 1                        |
| 22444PA001010106 | N/A                                                    | 1                        |
| 22444PA0010102   | 71                                                     | 13                       |
| 22444PA001010204 | N/A                                                    | 2                        |
| 22444PA001010205 | N/A                                                    | 6                        |
| 22444PA001010206 | N/A                                                    | 24                       |
| 22444PA0010103   | 122                                                    | 19                       |
| 22444PA001010304 | N/A                                                    | 6                        |
| 22444PA001010305 | N/A                                                    | 23                       |
| 22444PA001010306 | N/A                                                    | 25                       |
| 22444PA0010104   | 146                                                    | 7                        |
| 22444PA001010404 | N/A                                                    | 9                        |
| 22444PA001010405 | N/A                                                    | 23                       |
| 22444PA001010406 | N/A                                                    | 28                       |
| 22444PA0010105   | 75                                                     | 1                        |
| 22444PA001010504 | N/A                                                    | 5                        |
| 22444PA001010505 | N/A                                                    | 6                        |
| 22444PA001010506 | N/A                                                    | 10                       |
| 22444PA0010106   | 77                                                     | 97                       |
| 22444PA0010107   | 13                                                     | 15                       |
| 22444PA0010108   | 65                                                     | 45                       |
| 22444PA0010109   | 70                                                     | 50                       |
| 22444PA0010110   | 172                                                    | 196                      |
| 22444PA0010111   | 409                                                    | 293                      |
| 22444PA0010112   | 288                                                    | 204                      |
| 22444PA0010113   | 610                                                    | 490                      |
| 22444PA0010134   | 30                                                     | 0                        |

| <b>HIOS ID</b>   | <b>Projected Membership<br/>(2021 ACA Rate Filing)</b> | <b>Actual Membership</b> |
|------------------|--------------------------------------------------------|--------------------------|
| 22444PA001013404 | N/A                                                    | 1                        |
| 22444PA001013405 | N/A                                                    | 8                        |
| 22444PA001013406 | N/A                                                    | 11                       |
| 22444PA0010135   | 392                                                    | 538                      |
| 22444PA0010136   | 142                                                    | 3                        |
| 22444PA001013604 | N/A                                                    | 9                        |
| 22444PA001013605 | N/A                                                    | 77                       |
| 22444PA001013606 | N/A                                                    | 83                       |
| 22444PA0010137   | 611                                                    | 700                      |
| 22444PA0010138   | 371                                                    | 345                      |
| 22444PA0010139   | 154                                                    | 3                        |
| 22444PA001013904 | N/A                                                    | 3                        |
| 22444PA001013905 | N/A                                                    | 30                       |
| 22444PA001013906 | N/A                                                    | 45                       |
| 22444PA0010140   | 372                                                    | 510                      |
| 22444PA0010141   | 775                                                    | 731                      |
| 22444PA0010142   | 357                                                    | 3                        |
| 22444PA001014204 | N/A                                                    | 7                        |
| 22444PA001014205 | N/A                                                    | 55                       |
| 22444PA001014206 | N/A                                                    | 94                       |
| 22444PA0010143   | 555                                                    | 1,059                    |
| 22444PA0040080   | 50                                                     | 36                       |
| 22444PA0040081   | 10                                                     | 5                        |
| 22444PA0040082   | 6                                                      | 3                        |
| 22444PA0040083   | 9                                                      | 4                        |
| 22444PA0040084   | 1                                                      | 0                        |
| 22444PA0040085   | 4                                                      | 6                        |
| 22444PA0040086   | 0                                                      | 1                        |
| 22444PA0040087   | 1                                                      | 2                        |
| 22444PA0040088   | 5                                                      | 1                        |
| 22444PA0040089   | 12                                                     | 7                        |
| 22444PA0040090   | 18                                                     | 13                       |
| 22444PA0040091   | 11                                                     | 2                        |
| 22444PA0040092   | 8                                                      | 7                        |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Trend Exhibit**

**COVID Adjusted**

**Individual and Small Group Combined**

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

| Period              | Member Months | Allowed PMPM | Annual Change | Weight |
|---------------------|---------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | 865,752       | \$563.07     |               |        |
| Jan 2019 - Dec 2019 | 666,962       | \$625.77     | 11.1%         | 33%    |
| Jan 2020 - Dec 2020 | 488,892       | \$664.72     | 6.2%          | 33%    |
| Jan 2021 - Dec 2021 | 422,075       | \$725.92     | 9.2%          | 33%    |

Percentage Annual Trend 8.9%

**Individual Only**

12 month rolling Allowed Claims PMPM from Table 4b.

| Period              | Member Months | Allowed PMPM | Annual Change | Weight |
|---------------------|---------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | 676,004       | \$580.48     |               |        |
| Jan 2019 - Dec 2019 | 439,161       | \$659.36     | 13.6%         | 33%    |
| Jan 2020 - Dec 2020 | 255,971       | \$729.30     | 10.6%         | 33%    |
| Jan 2021 - Dec 2021 | 259,755       | \$783.51     | 7.4%          | 33%    |

Percentage Annual Trend 10.5%

## Without COVID Adjustment

### Individual and Small Group Combined

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

| Period              | Member Months | Allowed PMPM | Annual Change | Weight |
|---------------------|---------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | 865,752       | \$563.07     |               |        |
| Jan 2019 - Dec 2019 | 666,962       | \$625.77     | 11.1%         | 33%    |
| Jan 2020 - Dec 2020 | 488,892       | \$678.33     | 8.4%          | 33%    |
| Jan 2021 - Dec 2021 | 422,075       | \$761.75     | 12.3%         | 33%    |

Percentage Annual Trend 10.6%

### Individual Only

12 month rolling Allowed Claims PMPM from Table 4b.

| Period              | Member Months | Allowed PMPM | Annual Change | Weight |
|---------------------|---------------|--------------|---------------|--------|
| Jan 2018 - Dec 2018 | 676,004       | \$580.48     |               |        |
| Jan 2019 - Dec 2019 | 439,161       | \$659.36     | 13.6%         | 33%    |
| Jan 2020 - Dec 2020 | 255,971       | \$773.40     | 17.3%         | 33%    |
| Jan 2021 - Dec 2021 | 259,755       | \$822.11     | 6.3%          | 33%    |

Percentage Annual Trend 12.4%

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Risk Adjustment Metrics**

**GHP Individual**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 519,529                       | 1.752               | 0.705             | 1.845              |
| 2018        | 677,053                       | 1.677               | 0.728             | 1.836              |
| 2019        | 377,861                       | 1.795               | 0.701             | 1.864              |
| 2020        | 220,702                       | 1.764               | 0.717             | 1.909              |
| 2021        | 209,001                       | 1.753               | 0.716             | 1.896              |

**GQO Individual**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 3,354                         | 1.965               | 0.700             | 1.536              |
| 2018        | 3,230                         | 1.740               | 0.700             | 1.699              |
| 2019        | 64,579                        | 1.413               | 0.633             | 1.934              |
| 2020        | 39,257                        | 1.837               | 0.679             | 1.946              |
| 2021        | 54,115                        | 1.623               | 0.666             | 1.915              |

**GHP Small Group**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 51,117                        | 1.475               | 0.859             | 1.532              |
| 2018        | 16,547                        | 1.372               | 0.829             | 1.534              |
| 2019        | 15,883                        | 1.477               | 0.821             | 1.600              |
| 2020        | 25,142                        | 1.399               | 0.812             | 1.587              |
| 2021        | 28,074                        | 1.497               | 0.808             | 1.557              |

**GQO Small Group**

| <b>Year</b> | <b>Billable Member Months</b> | <b>Average PLRS</b> | <b>Average AV</b> | <b>Average ARF</b> |
|-------------|-------------------------------|---------------------|-------------------|--------------------|
| 2017        | 92,920                        | 1.507               | 0.841             | 1.501              |
| 2018        | 160,123                       | 1.451               | 0.826             | 1.537              |
| 2019        | 199,400                       | 1.518               | 0.829             | 1.547              |
| 2020        | 210,403                       | 1.393               | 0.829             | 1.538              |
| 2021        | 135,586                       | 1.559               | 0.826             | 1.547              |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133251205**

1. Regarding your response to Question 3 of the second round, the Company indicates the factors in section D, E, and F in PAAM Table 8 provide a more accurate representation of the rate change. Please provide specific factors driving the 13.8% increase in normalized base period allowed claims PMPM as shown in the revised PAAM Table 8. This includes support for the 26.0% increase in normalized claims before normalization and the -12.2% change in normalization which calculates the 13.8% increase in normalized allowed claims. Additionally, please confirm the market (individual, small group) and entity (GHP, GQO) being used.

Although we cannot identify every factor that is causing the change in claims experience between the 2020 and 2021 experience periods for the GHP individual market with certainty, the 13.8% change in the base period allowed claims after normalization in the GHP individual PAAM Table 8 is driven primarily by trend and COVID-related expenses. Prior to being asked to remove the COVID adjustment factors from Table 2b and Table 4b, the value in row D1 of Table 8 was only 8.5%. The resulting increase of 5.5% (from 8.5% to 13.8%) can be attributed to the portion of COVID-related expenses that occurred in 2021, which we don't expect to continue into 2023. The impact of the COVID adjustment was moved to row D3 of Table 8 at the PID's request. The total annual trend calculated in Table 3B is close to 9% and is therefore causing the remaining 8.5% change in experience between the 2020 and 2021 experience periods.

2. Regarding your response to 4c of the second round, please explain why the Company did not adjust the CPD tables in the AV calculations to better represent 2023 experience.

We do not know exactly what actual 2023 experience will look like. Therefore, our CPDs based on historical experience are our best projection at this time. We will consider adding a trend component to the cost model as we make improvements and updates for our 2024 ACA rate filing.

3. Please confirm that the manual rate data used in the individual filing as shown in the tables on the 'I.b. Manual Data' worksheet of the PAAM exhibits reflects the combined individual experience for both Geisinger Health Plan and Geisinger Quality Options. Please confirm that this data does not include any small group experience.

This is confirmed. The 'I.b. Manual Data' sheet of the individual PAAM exhibits contains individual experience for both Geisinger Health Plan and Geisinger Quality Options and does not include any small group experience.

4. Please clarify specifically by line of business and legal entity what data is represented in the underlying cost model in which the individual rate filings were developed. Please clarify what the difference is between the experience in the underlying cost model and the experience used as the manual rate.

See our response to question 10a from the second round of questions. That response states "Geisinger's cost model uses calendar year 2021 data for our entire ACA book of business. This includes our GHP individual, GQO individual, GHP small group, and GQO small group blocks."

See our response to question 3 for an explanation of the data used as the manual rate. The difference between the manual and the cost model is that the cost model includes small group experience.

5. Regarding the provided 'Cost Model Pricing AV' exhibit in the "PID\_Response\_Exhibits\_GHP\_Indiv\_071422":

a. Please clarify what experience is included (line of business and legal entity) in the 74.3% AV calculation. Based on the total membership of 259,755 member months, it appears to reflect the same experience as the manual rate member months as shown in Table 2b of the PAAM exhibits.

GHP individual and GQO individual experience is included in the 74.3% average AV calculation. You are correct that this aligns with our manual data in Table 2b.

b. In the Paid to Allowed ratio of 86.4%, is risk adjustment included in the paid amounts?

No. As stated in response to question 15b from the second round of questions, "Risk adjustment receivables are not included in the paid to allowed calculation since they are an adjustment to premium, not expenses."

c. In your response to question 4e of the second round, the Company noted that the 86.4% was derived using COVID adjustment data. Please specify how the data was adjusted for COVID. What is this ratio without COVID adjustments?

As shown on the 'Pricing AV' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062322" file from the first round of questions, the COVID adjusted data was pulled directly from Table 2b prior to the PID's request that the COVID adjustment be removed from table 2b. Therefore, it was adjusted in the same manner that all of the manual data was adjusted within our filing.

The ratio without COVID adjustments would be the same at 86.4%.

6. Regarding your response to question 10a, please explain why no adjustments are necessary for the difference in morbidity, demographics, etc. between the population underlying the cost model and the population used as the manual rate in the rate development.

These factors are all accounted for within the market adjustment since it normalizes to the experience period's (2021) observed paid-to-allowed ratio. Therefore, no individual adjustments are necessary.

7. What business and entities are included in the single risk pool for development of the index rate?

The single risk pool used in the development of the index rate includes the individual experience from both Geisinger Quality Options and Geisinger Health Plan, as explained in the 'Index Rate' section on page 6 of the Actuarial Memorandum.

8. The following requests pertains to the response received in Q4 from round two:

a. Since the same base experience is used in the cost model and no adjustments were applied to the CPD tables, as stated in the response to part (c), the amount of variation in the PtA ratio that you are seeing between the actual experience and the theoretical is very large. Without any ideas as to why this huge variation is occurring, it is hard to accept that this full amount should be included as a legitimate adjustment to the pricing AVs. While the Department understands that Geisinger intends to review this model more closely in the future, the Department needs a legitimate explanation that supports why the cost model does not accurately reflect the actual experience.

We suspect a large portion of the market adjustment needed on the individual market is coming from the use of combined individual and small group market data. We know the utilization levels and claims PMPM are higher on the individual ACA market than on the small group ACA market. This is likely contributing to different paid to allowed patterns among the two markets. As mentioned in response to question 9c, we will consider using multiple years of individual data instead of combining individual and small group data for our 2024 rate filings.

While we hope to shrink the market adjustment in future filings, we still believe applying the market adjustment is the best way to account for the variation from our cost model to the actual experience for the individual market. Without this adjustment we would be severely underpriced unless an equivalent normalization was accounted for elsewhere in the rate development.

b. Please explain what is meant by “bias in our cost model”.

Perhaps bias was a confusing word to use. We just mean any misestimations or imperfections in the model projections. As an example, this could include a bias towards projecting the average pricing AV for the experience period more accurately for our small group market than our individual market.

9. The following questions pertain to the response received in Q12:

a. Please explain how the market adjustment is partially a normalization factor to adjust for each market (IND and SG) separately.

As explained in response to question 4, the cost model uses data for our entire ACA book of business (individual and small group). As explained in response to question 4e from the second round of questions, the market adjustment factor is calculated using only the individual ACA (GHP + GQO) market experience. Therefore, part of the market adjustment is normalizing from the individual + small group combined data to the individual paid to allowed ratio.

b. Based on the responses received in round 2 it sounds like Geisinger’s base experience is exclusively IND (GHP and GQO combined) yet the cost model’s underlying experience is IND + SG (all 4 legal entities combined). Geisinger then ran only the IND plans through the cost model with IND+SG experience and determined the theoretical PtA ratio is 74.3%. Please explain why this is reasonable. Why shouldn’t all the SG plans also be included in the theoretical PtA ratio calculation since the underlying experience in the cost model is IND+SG.

Geisinger’s manual data used in the rate development is individual ACA (GHP + GQO) market data. As explained in response to question 4e from the second round of questions, the weighted average pricing AV of 0.743 was calculated based on 2021 enrollment and plan designs from the individual ACA market (GHP + GQO). A separate market adjustment is calculated in the same manner for the small group market. These are calculated separately to be consistent with the manual data being used in the rate development.

c. If one year of IND experience is not considered credible for cost modeling purposes please consider utilizing more than one year of IND experience.

We agree that this is a good alternative to consider when updating our cost model for the 2024 ACA filings. We will explore this option.

d. Did Geisinger underestimate the amount of members in CSR variant plans for 2021?

As noted in response to question 12biii from the second round of questions, we did not project membership for the CSR variant plans in our 2021 ACA rate filings.

i. Please explain how underestimating the amount of members in CSR variant plans would impact the cost model’s theoretical PtA ratio and how this would affect the comparison to the base experience’s PtA ratio.

We don’t use the projected membership anywhere within our market adjustment calculation. We utilize actual 2021 membership by plan in the calculation of the weighted average pricing AV of 0.743.

Therefore, an underestimation in the amount of members in CSR variant plans in 2021 would not have an impact on the calculation.

ii. Please provide a narrative regarding how Geisinger's cost model handles CSR variant plans. For 2023 plans, please provide a list of CSR variant plans, the projected 2023 membership, and 2023 pricing AV for each.

The cost model handles CSR variant plans in the same manner as the rest of our plan designs. We do not project membership in the CSR plans. We also do not utilize the 2023 pricing AVs for CSR variant plans in our filings. Therefore, we do not have them readily available to share at this time.

e. Since CSR variant plans are not listed out on the plan rates tab in the PAAME please explain how the non-CSR variant plans' pricing AVs are not being grossed up as a result of CSR variant plans' experience. The adjustment for CSR variant plans is applied in column P of Table 10. Therefore, we do not consider the 2023 CSR variant plan designs in the calculation of the Pricing AVs.

10. Considering any cost of care management programs that Geisinger has enacted or plans to enact, please explain why the base experience's PtA ratio should not be adjusted downward to account for a shift in services to less costly places of service in the rating period prior to calculating the market adjustment.

Geisinger has already enacted various cost of care management programs, and regularly creates new initiatives to lower costs of care. Such programs, however, are already captured in our experience data and trend development. By not applying adjustments to account for cost of care management programs, we avoid double counting their impact on claims experience.

11. How was the upcoming change in pharmacy rebate strategy incorporated into the trend development? What is the anticipated change in pharmacy relative to historical experience?

As explained in question 20 of the first round of questions, we do not have any 2022 rebate data available to compare to historical rebate levels. Additionally, as stated in our response to question 11 in the second round of questions "We also know that rebates vary significantly by line of business. Since we do not yet have any estimates from our pharmacy team of how this new vendor will impact the rebates for our ACA block, we have no way of calculating an adjustment factor. Therefore, it is appropriate for us to continue without an adjustment for Rx rebates. "

12. Please fill in the chart below as it pertains to the profit and risk margin, as a percentage of premium:

Pricing Actual

2019

2020

2021

2022

Please see the completed chart in the "PID\_Response\_Exhibits\_GHP\_Indiv\_071922.xlsx" file.

How does this align with the 2.0% risk and profit margin and the rate action requested for the 2023 plan year? How achievable is the profit and risk margin for Individual if the projected loss ratio is approximately 92% and assumed administrative expenses of over 8%?

We continue to target a 2% profit and risk margin. The actual profits that we have achieved vary due to the volatile nature of the individual market and the recent uncertainty around COVID impacts. The 91.7% projected loss ratio shown in the actuarial memorandum already includes the cost of Quality Initiatives in its numerator, which is also included in the administrative expense of 8%. Please refer to attachment 1 to see our projected distribution of premium, which shows that a 2% profit margin is achievable alongside the 8% allowance for administrative expenses.

13. Have you implemented any incentives for providers and enrollees to continue managing health care cost and claims for individuals eligible for reinsurance (individual ACA compliant enrollees)? If yes, please provide a high-level description of the incentive.

We have not implemented any incentives for providers and enrollees specific to the individual ACA members as a result of the reinsurance program.

14. It was noted in the PY23 rate filing that the CSR Defunding Adjustment factor would be 1.22 if ARPA subsidies were extended. In addition to adjusting the CSR load, please explain if any other favorable adjustment should be made (due to increased membership, improving morbidity, etc.). If so, please provide a range on what any such adjustment would be (i.e. 0.98 to 1.0).

As explained in question 23 of the first round of questions, we did not see a significant change in experience resulting from the expanded ARPA subsidies. As such, we do not believe any additional adjustments are necessary. However, being a smaller carrier, we lack the market share to predict membership and morbidity changes with great accuracy. In the past we have relied on the PID for guidance on such adjustments.

15. Please provide an updated public PDF with limited redactions as directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission).

An updated PDF has been provided.

16. If the average requested rate change has changed from this round of questions, please provide an updated Rate Change Summary (Attachment 1) with the new average rate change listed in the Revised average rate change section and update the rate change range.

The requested rate change did not change with this round of questions.

**Geisinger Health Plan  
Individual Filing for 2023  
Profit and Risk Margin**

|      | Pricing | Actual |
|------|---------|--------|
| 2019 | 2.0%    | 8.5%   |
| 2020 | 2.0%    | 1.5%   |
| 2021 | 2.0%    | -21.3% |
| 2022 | 2.0%    |        |

Please note that this exhibit does not include capitation, pharmacy rebates, Transitional Reinsurance, Risk Corridor and Risk Adjustment transfer payments which would need to be considered when evaluating profit.

**Geisinger Health Plan  
Individual Filing for 2023  
Response to Questions  
SERFF Tracking Number: GSHP-133251205**

**General note to the reviewer:**

Many of the questions listed below propose potential alternatives to the methodology used in our rate filings. Some suggest that we may change our methodology if we would like to. However, in the past the PID has never allowed us to make any changes to our initial filings unless they specifically tell us what value(s) they are requiring us to change. In prior years, when we have agreed with alternatives the department provided such as these, we were not permitted to make changes to any documents until the PID specified which tables and factors we were allowed to revise. When we initiated the changes prior to the PID's explicit request we were told to revert our files to the original versions and reminded that we are never allowed to change files unless the PID specifies in detail what change is required. This is supported by the paragraph below from the PID's 2023 ACA Rate Filing Guidance:

*The Department will only permit revisions to a rate filing to correct clearly inadvertent errors that impact the rates, for unforeseen circumstances that impact the industry, for risk adjustment after the CMS Risk Adjustment Report, or at the Department's request.*

Therefore, we have not made any changes to our filed documents based on the potential alternatives posed in the questions below. Please let us know exactly what the PID is requesting we change in our filed documents if that was the intent of this round of questions. If it's determined that the rate development tables need to be revised, that will require updating rates and almost all documents that were previously filed. It would take us approximately 1 week to make all changes and resubmit documents if all four of our filings require changes. We could work with the department to prioritize which documents or filings they would like to be completed first. It is our understanding that the reinsurance parameters may be changing for the individual market. We would respectfully request that any changes required by the PID be implemented at the same time as the reinsurance parameter change to avoid unnecessary rework.

1. There appears to be a discrepancy in the paid and allowed amounts that were provided between the "Pricing AV" tab in the excel file "PID\_Response\_Exhibits\_GHP\_Indiv\_062322" (175.9M and 203.5M respectively) and the "Costs by HIOS ID" tab in the excel file "PID\_Response\_Exhibit\_Indiv\_080122" (184.6M and 213.5M). Please confirm that the difference is due to the COVID adjustment factor.  
**Confirmed.**

2. On the "Cost Model Pricing AV" tab in the excel file "PID\_Response\_Exhibits\_GHP\_Indiv\_071422", please complete the weighted average utilizing allowed claims, that is, allowed claims + rx rebates + EHB capitation. Utilizing allowed claims is an appropriate weighting methodology for the pricing AVs since the pricing AVs are driven by claims and the paid to allowed ratio is determined by the frequency and severity of claims incurred by plan design. Member months is not an appropriate weighting methodology for development of the market adjustment factor. Please use the excel file entitled "Geisinger Objection Exhibits 081822" that has been attached to this objection letter.

We populated the PID's "Geisinger Objection Exhibits 081822" file to show the alternate market adjustment calculated by weighting the pricing AVs using allowed claims instead of member months. This would lower the market adjustment factors from 1.164 to 1.121 for individual and from 1.023 to 1.015 for small group.

We are willing to make this change if the PID requires it in order to approve our filings. However, we would like to note that we believe this approach distorts the average because it gives too much weight to the platinum and gold plan designs. We added the 'Allowed PMPMs by Metallic' tab to the "Geisinger Objection Exhibits 081822" file to show how the Allowed PMPMs increase significantly as benefit richness increases. This is primarily caused by induced demand and the tendency of higher risk individuals to elect richer plans. Weighting the pricing AVs by Allowed Claims gives much more weight to the richer pricing AVs of Gold and Platinum plans.

Additionally, our approach of using member months is in line with the department's calculation in cell K15 of table 10. This weights together the pricing AVs by projected membership in order to get to the Projected Paid to Allowed Ratio used on table 5. We chose to use member months as the weight for the market adjustment calculation to align with the department's approach and avoid the concern of more heavily weighting certain metallics. Therefore, we do not believe that weighting by allowed claims is a more appropriate methodology and will only do so if the PID requires us to make that change.

3. After further review of the market adjustment and induced demand, the Department is concerned that induced demand is not cancelled out by dividing the actual experience with the cost model's experience because the numerator (i.e., the actual experience) is IND-only data whereas the denominator (i.e., the cost model's experience) is based off IND+SG data. As a result, additional induced demand is being introduced via the market adjustment. Furthermore, the Unadjusted Plan Share (the pricing AV prior to applying the market adjustment) also contains induced demand since the cost model is not being normalized for induced demand. This additional induced demand does not conform to the formula that the Department has set forth in its guidance. Please correct the induced demand issue as it pertains to both the market adjustment and the unadjusted plan share calculations.

If the PID is requiring a change in order to approve our filings, please let us know specifically what change is being requested. We are willing to make the necessary changes to get the filing approved. We do not understand what this question is asking for when it states, "correct the induced demand issue as it pertains to both the market adjustment and the unadjusted plan share calculations". We do not believe there is an induced demand issue with either the market adjustment or the unadjusted plan share calculations and therefore don't know what you are looking for us to correct. If the PID disagrees with our explanation, we will need explicit instructions on what values to change because we believe this calculation is done correctly as filed.

As discussed on our call with the department on August 15<sup>th</sup>, there are no induced demand factors applied to any plan designs within our cost model. Therefore, the pricing AVs prior to the Market Adjustment do not contain any induced demand impacts at a plan level.

As you mentioned, our cost model is not being normalized for induced demand at a market level and it includes both small group and individual data. Therefore, an adjustment is needed to ensure the

average pricing AV for each market (individual and small group) is only reflective of that market's average induced demand. This is incorporated as part of the market adjustment. The market adjustment factor is different for individual and small group, and it adjusts the average pricing AV from our cost model to reflect the market-specific (individual vs. small group) experience period paid to allowed ratio. After applying the market adjustment factor for individual, the average pricing AV (or paid to allowed ratio) is reflective of only the individual market's induced demand.

Simply using the market adjustment factor to normalize the cost model results to the experience period actual paid to allowed does not introduce additional induced demand as the question suggests, but instead adjusts the induced demand to reflect only the individual market. The market adjusted pricing AVs are then entered into Table 10. The fact that the market adjustment is normalizing the pricing AVs to the experience period actual paid to allowed ensures that the total projected paid to allowed ratio calculated in cell K15 of Table 10 is only reflective of the individual market induced demand.

Up to this point, there are no induced demand adjustments or factors applied at the plan level. The induced demand factors are then applied in column L of table 10 such that they are normalized to 1.0 in total. Therefore, at no point in the calculation are the induced demand factors double counted at a plan level or in total at a market level. Specifically, they are only accounted for at a market level by the pricing AVs entered in column K of Table 10 and are only accounted for at a plan level by the Benefit Richness (induced demand) in column L of Table 10.

If the PID feels that an adjustment is needed before the filing can be approved, we are willing to make that change. We don't understand exactly what we are being asked to change. We ask that the PID specify what they are asking us to change (which cells in which table of the rate development).

4. The Department has reviewed prior objections and responses as it pertains to the trend development. While COVID has impacted 2020 claims substantially, the Department has not been provided with any documentation to show that Geisinger has not adequately adjusted the claims in the trend development to remove the impact of COVID. Uncertainty and volatility will inevitably be a part of IND ACA rate filings. The Department has not been provided with any information that would demonstrate that simply weighting equally 3 years of data, which consists of going back to 2018, reasonably projects trends that will occur in 2022 and 2023. The Department suggests that the more recent years are assigned a greater weighting in the trend calculation. A more supportable weighting might consist of 40% for CY21, 35% for CY20, and 25% for CY19. If you have research supporting and justifying your approach, please provide that research to the Department.

The choice of what weights to use by year is a subjective selection and there are many different combinations that could be deemed reasonable or supportable. As mentioned in our prior responses, our decision to apply equal weights was impacted by the uncertainty around COVID and the general volatility of this market. Our 2022 rate filings also used equal weights on 3 years of historical experience for similar reasons. The PID did not question this assumption and approved our filings using the equal weighting. We took their approval of this approach in the 2022 filings as support that these weights are reasonable.

We will change to using 40%, 35%, and 25% weights if the PID requires it in order to approve our filings. This would change the trends input in Tables 3 and 3b. This would then impact the Unadjusted Projected Allowed EHB Claims PMPM on Table 5 and flow through the rest of the filing tables and rates.

5. Considering the size of the requested increase for PY23 and the size of the increase that was deemed appropriate last year (essentially a rate hold), the Department is concerned that the difference in rate increases will only add to the volatility and uncertainty as it pertains to Geisinger's membership base. A more supportable approach would be to phase such an increase in over more than one year. At the current requested rate increase level, the assumption that membership will stay flat as of February 2022 has not been adequately supported. With much lower membership, Geisinger's admin cost as a percentage will not be around 8% as indicated. As it has been presented, the Department does not see where a 2% profit margin fits in to the total rate development where claim costs plus admin plus margin add up to 100% of the policyholder's premium paid.

In order to respond to parts a and b of this question, we felt it was necessary to provide some insight into a few of the things that were mentioned in this section. Please let us know if we are misunderstanding any of the comments or if you disagree with our responses.

Given the size of our filed rate increase the department suggests "a more supportable approach would be to phase such an increase in over more than one year." We do not believe there is any mechanism that would allow for phasing in such an increase based on the PID's Rate Filing Guidance or the Unified Rate Review Instructions issued by CMS. Specifically, the URR Instructions state that the actuarial certification must include:

*2) A certification that the projected Index Rate is:*

*a. In compliance with all applicable state and federal statutes and regulations (45 CFR 156.80 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 nor deficient***

We could not actuarially certify that the rates are neither excessive nor deficient if we attempted to only request part of the necessary rate increase. Therefore, we need to file for the full rate increase as calculated in the PID's rate development exhibits.

This question also suggests that if our membership is lower than current, our "admin cost as a percentage will not be around 8% as indicated" in the filing. As explained in the memorandum, our administration expenses are based on activity-based allocation by product. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium as required by the PID's template. Given the small size of the individual ACA market relative to Geisinger's total book of business, it would take a very significant change in individual ACA membership to have a measurable impact on the PMPM administration expenses that are allocated to this line of business. Therefore, we feel there is little risk that our administrative expenses as a percentage of premium will change significantly as a result of enrollment changes in this market.

Finally, this question explains that “the Department does not see where a 2% profit margin fits in to the total rate development where claim costs plus admin plus margin add up to 100% of the policyholder’s premium paid.” The breakdown of what percent of premiums will go to each category is shown in the blue “How it plans to spend your premium” box on the Attachment 1 - Rate Change Summary file. I’ve copied that breakdown below for reference:

| <b>How it plans to spend your premium</b>                                         |     |
|-----------------------------------------------------------------------------------|-----|
| This is how the insurance company plans to spend the premium it collects in 2023: |     |
| Claims:                                                                           | 87% |
| Administrative:                                                                   | 8%  |
| Taxes & fees:                                                                     | 3%  |
| Profit:                                                                           | 2%  |

This adds up to 100% and is aligned with the breakdown on Table 6 of the PID’s Rate Development.

a. Please provide a detailed quantitative exhibit that supports membership will stay flat given the requested rate increases.

The assumption that membership will stay flat in light of the requested rate increases was a subjective assumption provided by our sales and product development teams. Therefore, there is no way to create a quantitative exhibit that supports this projection.

b. If an exhibit cannot be supported, and absent any other demonstration by the company, the Department suggests that Geisinger removes the 2% profit margin.

It is our understanding that we are not allowed to change our original filings unless the PID requests it. If the PID is explicitly requiring that we use 0% margin on Table 6, we will make that change.

Individual Filing for 2023  
Costs By HIOS ID

| Earned Premium    | Paid Claims       | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|-------------------|-------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 172,276,987.36 | \$ 185,593,489.99 | \$ 189,964,088.39        | 259,755       | \$ 28,942,530.83                      | \$ 218,906,619.21              | \$ -                              | \$ (5,360,437.36)                | \$ 11,012.12         | \$ -                     | \$ 12,144,624.00          | \$ 10,320,771.01                 |

| Total Across All HIOS ID's |                  |                 |                        |
|----------------------------|------------------|-----------------|------------------------|
| Ultimate Incurred Claims   | Allowed Claims   | Drug Rebates    | EHB Capitation Amounts |
| \$189,964,088.39           | \$218,906,619.21 | -\$5,360,437.36 | \$11,012.12            |

| Summary By HIOS ID |                  |                          |                |              |                        |
|--------------------|------------------|--------------------------|----------------|--------------|------------------------|
| Market             | HIOS ID          | Ultimate Incurred Claims | Allowed Claims | Drug Rebates | EHB Capitation Amounts |
| GHP                | 22444PA001003500 | \$2,570,751              | \$2,886,493    | -\$130,112   | \$118 Non-CSR          |
| GHP                | 22444PA001003501 | \$7,020,782              | \$7,894,092    | -\$342,518   | \$358 Non-CSR          |
| GHP                | 22444PA001003502 | \$1,534                  | \$1,534        | \$0          | \$0 CSR Var            |
| GHP                | 22444PA001003600 | \$120,446                | \$128,717      | -\$7,830     | \$7 Non-CSR            |
| GHP                | 22444PA001003601 | \$1,595,556              | \$1,711,286    | -\$48,475    | \$48 Non-CSR           |
| GHP                | 22444PA001003700 | \$181,545                | \$209,468      | -\$17,170    | \$4 Non-CSR            |
| GHP                | 22444PA001003701 | \$1,388,781              | \$1,557,355    | -\$94,765    | \$63 Non-CSR           |
| GHP                | 22444PA001003800 | \$242,198                | \$293,628      | -\$6,903     | \$14 Non-CSR           |
| GHP                | 22444PA001003801 | \$145,742                | \$197,728      | -\$14,068    | \$17 Non-CSR           |
| GHP                | 22444PA001003804 | \$484,865                | \$559,066      | -\$10,040    | \$18 CSR Var           |
| GHP                | 22444PA001003805 | \$2,480,865              | \$2,629,988    | -\$45,560    | \$87 CSR Var           |
| GHP                | 22444PA001003806 | \$1,742,467              | \$1,789,799    | -\$23,982    | \$73 CSR Var           |
| GHP                | 22444PA001003900 | \$108                    | \$108          | \$0          | \$1 Non-CSR            |
| GHP                | 22444PA001003901 | \$13,024                 | \$19,555       | -\$60        | \$2 Non-CSR            |
| GHP                | 22444PA001003904 | \$541                    | \$1,228        | \$0          | \$1 CSR Var            |
| GHP                | 22444PA001003905 | \$290,526                | \$305,874      | -\$3,006     | \$8 CSR Var            |
| GHP                | 22444PA001003906 | \$145,322                | \$155,007      | -\$14,865    | \$13 CSR Var           |
| GHP                | 22444PA001004000 | \$2,263                  | \$3,931        | -\$160       | \$1 Non-CSR            |
| GHP                | 22444PA001004001 | \$1,409                  | \$3,380        | \$0          | \$1 Non-CSR            |
| GHP                | 22444PA001004004 | \$49,910                 | \$61,782       | -\$6,019     | \$4 CSR Var            |
| GHP                | 22444PA001004005 | \$87,775                 | \$98,779       | -\$5,182     | \$5 CSR Var            |
| GHP                | 22444PA001004006 | \$451,464                | \$458,334      | -\$7,704     | \$13 CSR Var           |
| GHP                | 22444PA001004100 | \$20,523                 | \$28,334       | \$0          | \$1 Non-CSR            |
| GHP                | 22444PA001004101 | \$5,376                  | \$13,645       | -\$7         | \$2 Non-CSR            |
| GHP                | 22444PA001004104 | \$12,042                 | \$15,958       | -\$105       | \$1 CSR Var            |
| GHP                | 22444PA001004105 | \$447,401                | \$470,367      | -\$12,094    | \$11 CSR Var           |
| GHP                | 22444PA001004106 | \$734,023                | \$742,061      | -\$4,948     | \$13 CSR Var           |
| GHP                | 22444PA001004200 | \$213,094                | \$233,715      | -\$2,309     | \$7 Non-CSR            |
| GHP                | 22444PA001004201 | \$1,956,560              | \$2,143,000    | -\$74,686    | \$73 Non-CSR           |
| GHP                | 22444PA001004202 | \$319                    | \$319          | \$0          | \$0 CSR Var            |
| GHP                | 22444PA001004500 | \$3,226,568              | \$3,503,792    | -\$67,157    | \$132 Non-CSR          |
| GHP                | 22444PA001004501 | \$19,828,648             | \$22,028,895   | -\$629,345   | \$1,051 Non-CSR        |
| GHP                | 22444PA001004502 | \$16                     | \$16           | \$0          | \$0 CSR Var            |
| GHP                | 22444PA001004600 | \$175,187                | \$205,539      | -\$2,558     | \$11 Non-CSR           |
| GHP                | 22444PA001004601 | \$5,048,848              | \$5,522,145    | -\$117,192   | \$209 Non-CSR          |
| GHP                | 22444PA001004700 | \$99                     | \$184          | \$0          | \$0 Non-CSR            |
| GHP                | 22444PA001004701 | \$230,249                | \$255,427      | -\$1,089     | \$6 Non-CSR            |
| GHP                | 22444PA001004704 | \$26,543                 | \$35,646       | -\$2         | \$6 CSR Var            |
| GHP                | 22444PA001004705 | \$1,167,422              | \$1,319,816    | -\$40,346    | \$73 CSR Var           |
| GHP                | 22444PA001004706 | \$1,778,074              | \$1,841,291    | -\$50,608    | \$72 CSR Var           |
| GHP                | 22444PA001004801 | \$86,467                 | \$102,925      | -\$13,293    | \$4 Non-CSR            |
| GHP                | 22444PA001004804 | \$22,079                 | \$50,801       | \$0          | \$4 CSR Var            |
| GHP                | 22444PA001004805 | \$273,668                | \$302,797      | -\$5,850     | \$19 CSR Var           |
| GHP                | 22444PA001004806 | \$305,369                | \$322,964      | -\$7,129     | \$26 CSR Var           |
| GHP                | 22444PA001005300 | \$446,276                | \$675,991      | -\$2,846     | \$79 Non-CSR           |
| GHP                | 22444PA001005301 | \$4,558,712              | \$6,212,261    | -\$81,585    | \$555 Non-CSR          |
| GHP                | 22444PA001005302 | \$307                    | \$307          | \$0          | \$1 CSR Var            |
| GHP                | 22444PA001005400 | \$142,377                | \$199,612      | -\$6,648     | \$17 Non-CSR           |
| GHP                | 22444PA001005401 | \$2,118,049              | \$2,634,971    | -\$48,749    | \$237 Non-CSR          |
| GHP                | 22444PA001005403 | \$507                    | \$942          | \$2          | \$0 CSR Var            |
| GHP                | 22444PA001005500 | \$444,102                | \$476,133      | -\$27,641    | \$8 Non-CSR            |
| GHP                | 22444PA001005501 | \$1,108,986              | \$1,881,065    | -\$23,582    | \$133 Non-CSR          |
| GHP                | 22444PA001005600 | \$56,879                 | \$69,800       | -\$9,011     | \$7 Non-CSR            |
| GHP                | 22444PA001005601 | \$1,137,494              | \$1,582,998    | -\$65,229    | \$132 Non-CSR          |
| GHP                | 22444PA001005603 | \$147                    | \$385          | \$0          | \$1 CSR Var            |
| GHP                | 22444PA001006300 | \$412,257                | \$524,707      | -\$12,702    | \$50 Non-CSR           |
| GHP                | 22444PA001006400 | \$13,080                 | \$29,236       | -\$1,336     | \$3 Non-CSR            |
| GHP                | 22444PA001006500 | \$23,498                 | \$30,541       | -\$2,397     | \$4 Non-CSR            |
| GHP                | 22444PA001006600 | \$52,803                 | \$67,727       | -\$1,653     | \$4 Non-CSR            |
| GHP                | 22444PA001006700 | \$10,346                 | \$11,970       | -\$859       | \$1 Non-CSR            |
| GHP                | 22444PA001006701 | \$2,175,025              | \$2,423,982    | -\$98,606    | \$85 Non-CSR           |
| GHP                | 22444PA001006800 | \$9,032                  | \$16,175       | -\$2         | \$1 Non-CSR            |
| GHP                | 22444PA001006801 | \$54,824                 | \$68,841       | -\$1,208     | \$3 Non-CSR            |
| GHP                | 22444PA001006804 | \$29,703                 | \$36,874       | -\$2         | \$3 CSR Var            |
| GHP                | 22444PA001006805 | \$241,954                | \$271,337      | -\$14,473    | \$19 CSR Var           |
| GHP                | 22444PA001006806 | \$218,905                | \$223,814      | -\$1,651     | \$7 CSR Var            |
| GHP                | 22444PA001006900 | \$1,861                  | \$5,362        | -\$3         | \$2 Non-CSR            |
| GHP                | 22444PA001006901 | \$548,519                | \$680,920      | -\$1,469     | \$52 Non-CSR           |
| GHP                | 22444PA001007000 | \$54                     | \$54           | \$0          | \$1 Non-CSR            |
| GHP                | 22444PA001007100 | \$6,617                  | \$7,708        | \$0          | \$1 Non-CSR            |
| GHP                | 22444PA001007104 | \$2,375                  | \$3,564        | \$0          | \$2 CSR Var            |
| GHP                | 22444PA001007105 | \$19,934                 | \$22,785       | -\$416       | \$2 CSR Var            |
| GHP                | 22444PA001007106 | \$107,048                | \$111,084      | -\$1,017     | \$5 CSR Var            |
| GHP                | 22444PA001007201 | \$358,617                | \$384,511      | -\$1,345     | \$4 Non-CSR            |
| GHP                | 22444PA001007204 | \$8,734                  | \$14,153       | \$0          | \$3 CSR Var            |
| GHP                | 22444PA001007205 | \$539,254                | \$576,832      | -\$26,426    | \$16 CSR Var           |
| GHP                | 22444PA001007206 | \$494,825                | \$512,427      | -\$13,966    | \$23 CSR Var           |
| GHP                | 22444PA001007301 | \$9,152                  | \$15,896       | -\$430       | \$4 Non-CSR            |
| GHP                | 22444PA001007304 | \$359,202                | \$394,870      | -\$4,682     | \$6 CSR Var            |
| GHP                | 22444PA001007305 | \$701,067                | \$739,094      | -\$12,462    | \$21 CSR Var           |
| GHP                | 22444PA001007306 | \$200,038                | \$217,306      | -\$9,245     | \$14 CSR Var           |
| GHP                | 22444PA001007401 | \$54                     | \$123          | \$0          | \$1 Non-CSR            |
| GHP                | 22444PA001007404 | \$1,487                  | \$2,025        | -\$63        | \$0 CSR Var            |
| GHP                | 22444PA001007405 | \$77,283                 | \$91,494       | -\$3,117     | \$7 CSR Var            |
| GHP                | 22444PA001007406 | \$45,243                 | \$49,327       | -\$2,092     | \$5 CSR Var            |
| GHP                | 22444PA001007501 | \$26,567                 | \$36,739       | -\$1,337     | \$2 Non-CSR            |
| GHP                | 22444PA001007504 | \$17,890                 | \$31,778       | -\$2         | \$3 CSR Var            |
| GHP                | 22444PA001007505 | \$268,042                | \$296,592      | -\$8,981     | \$11 CSR Var           |
| GHP                | 22444PA001007506 | \$595,051                | \$606,229      | -\$1,722     | \$11 CSR Var           |
| GHP                | 22444PA001007600 | \$12,147                 | \$14,558       | -\$177       | \$4 Non-CSR            |
| GHP                | 22444PA001007601 | \$588,439                | \$670,540      | -\$10,562    | \$49 Non-CSR           |
| GHP                | 22444PA001007700 | \$148,198                | \$165,422      | -\$234       | \$11 Non-CSR           |
| GHP                | 22444PA001007701 | \$1,954,471              | \$2,218,813    | -\$39,900    | \$118 Non-CSR          |
| GHP                | 22444PA001007800 | \$453,592                | \$518,283      | -\$6,174     | \$31 Non-CSR           |
| GHP                | 22444PA001007801 | \$7,193,132              | \$7,975,384    | -\$123,852   | \$361 Non-CSR          |
| GHP                | 22444PA001007900 | \$520,009                | \$565,977      | -\$14,755    | \$21 Non-CSR           |
| GHP                | 22444PA001007901 | \$6,538,743              | \$7,134,768    | -\$163,473   | \$277 Non-CSR          |
| GHP                | 22444PA001008000 | \$209,493                | \$222,220      | -\$1,142     | \$4 Non-CSR            |
| GHP                | 22444PA001008001 | \$2,529,523              | \$2,743,412    | -\$42,657    | \$78 Non-CSR           |
| GHP                | 22444PA001008003 | \$33                     | \$33           | \$0          | \$0 CSR Var            |
| GHP                | 22444PA001008100 | \$446,029                | \$478,773      | -\$12,116    | \$12 Non-CSR           |
| GHP                | 22444PA001008101 | \$3,135,292              | \$3,422,319    | -\$95,484    | \$135 Non-CSR          |

|     |                  |             |             |            |
|-----|------------------|-------------|-------------|------------|
| GHP | 22444PA001008200 | \$23,273    | \$30,698    | -\$1,685   |
| GHP | 22444PA001008201 | \$1,150,488 | \$1,308,054 | -\$63,683  |
| GHP | 22444PA001008301 | \$489,536   | \$537,038   | -\$17,559  |
| GHP | 22444PA001008400 | \$91,499    | \$105,351   | -\$4,908   |
| GHP | 22444PA001008401 | \$382,998   | \$422,280   | -\$4,036   |
| GHP | 22444PA001008500 | \$54,647    | \$64,659    | -\$2,394   |
| GHP | 22444PA001008501 | \$577,796   | \$649,859   | -\$55,338  |
| GHP | 22444PA001008600 | \$852,773   | \$911,090   | -\$23,376  |
| GHP | 22444PA001008601 | \$1,925,196 | \$2,096,737 | -\$89,732  |
| GHP | 22444PA001008700 | \$698,773   | \$800,067   | -\$16,628  |
| GHP | 22444PA001008701 | \$1,424,261 | \$1,652,685 | -\$38,697  |
| GHP | 22444PA001008702 | \$172       | \$172       | \$0        |
| GHP | 22444PA001008800 | \$169,501   | \$205,151   | -\$3,683   |
| GHP | 22444PA001008801 | \$940,592   | \$1,063,040 | -\$55,526  |
| GHP | 22444PA001008900 | \$684,552   | \$703,235   | -\$6,402   |
| GHP | 22444PA001008901 | \$2,263,152 | \$2,524,144 | -\$74,826  |
| GHP | 22444PA001008902 | \$6,761     | \$6,776     | -\$211     |
| GHP | 22444PA001009000 | \$23,095    | \$31,654    | -\$2,441   |
| GHP | 22444PA001009200 | \$2,348     | \$3,373     | \$0        |
| GHP | 22444PA001009300 | \$62,944    | \$79,111    | -\$6,082   |
| GHP | 22444PA001009400 | \$346,244   | \$371,640   | -\$12,187  |
| GHP | 22444PA001009500 | \$140,926   | \$200,612   | -\$11,414  |
| GHP | 22444PA001009600 | \$39,712    | \$55,041    | -\$4,130   |
| GHP | 22444PA001009700 | \$8,534     | \$9,963     | -\$5       |
| GHP | 22444PA001009801 | \$24,547    | \$38,826    | \$0        |
| GHP | 22444PA001009804 | \$13,346    | \$15,975    | -\$932     |
| GHP | 22444PA001009805 | \$102,693   | \$111,236   | -\$969     |
| GHP | 22444PA001009806 | \$201,267   | \$206,304   | -\$7,865   |
| GHP | 22444PA001009904 | \$1,323     | \$1,476     | \$0        |
| GHP | 22444PA001009905 | \$5,586     | \$6,182     | \$0        |
| GHP | 22444PA001009906 | \$10,013    | \$10,865    | -\$529     |
| GHP | 22444PA001010000 | \$1,864     | \$3,028     | \$0        |
| GHP | 22444PA001010005 | \$25,651    | \$28,374    | -\$718     |
| GHP | 22444PA001010006 | \$38,523    | \$40,962    | -\$3,163   |
| GHP | 22444PA001010100 | \$391,088   | \$406,150   | -\$4,595   |
| GHP | 22444PA001010101 | \$19,421    | \$27,149    | -\$2,228   |
| GHP | 22444PA001010104 | \$38        | \$44        | \$0        |
| GHP | 22444PA001010105 | \$7,582     | \$8,795     | -\$567     |
| GHP | 22444PA001010106 | \$125       | \$330       | \$0        |
| GHP | 22444PA001010200 | \$149,761   | \$170,889   | -\$81      |
| GHP | 22444PA001010201 | \$90,414    | \$112,659   | -\$132     |
| GHP | 22444PA001010202 | \$21        | \$21        | \$0        |
| GHP | 22444PA001010204 | \$2,253     | \$3,160     | -\$512     |
| GHP | 22444PA001010205 | \$58,084    | \$61,247    | -\$9,709   |
| GHP | 22444PA001010206 | \$317,055   | \$325,638   | -\$9,639   |
| GHP | 22444PA001010300 | \$210,276   | \$239,638   | -\$10,433  |
| GHP | 22444PA001010301 | \$94,478    | \$123,409   | -\$5,711   |
| GHP | 22444PA001010304 | \$20,895    | \$29,238    | -\$2       |
| GHP | 22444PA001010305 | \$286,844   | \$310,032   | -\$5,879   |
| GHP | 22444PA001010306 | \$272,418   | \$278,571   | -\$6,387   |
| GHP | 22444PA001010400 | \$171       | \$948       | \$0        |
| GHP | 22444PA001010401 | \$20,131    | \$26,417    | -\$130     |
| GHP | 22444PA001010404 | \$51,876    | \$75,812    | -\$872     |
| GHP | 22444PA001010405 | \$292,783   | \$320,926   | -\$4,437   |
| GHP | 22444PA001010406 | \$315,960   | \$327,871   | -\$14,949  |
| GHP | 22444PA001010500 | \$13,883    | \$21,159    | -\$2,602   |
| GHP | 22444PA001010504 | \$3,822     | \$6,393     | -\$2       |
| GHP | 22444PA001010505 | \$20,531    | \$22,477    | \$0        |
| GHP | 22444PA001010506 | \$81,874    | \$87,996    | -\$5,085   |
| GHP | 22444PA001010600 | \$24,312    | \$34,257    | -\$40      |
| GHP | 22444PA001010601 | \$621,929   | \$754,275   | -\$8,469   |
| GHP | 22444PA001010700 | \$147,869   | \$156,281   | \$0        |
| GHP | 22444PA001010701 | \$72,993    | \$83,526    | -\$11,305  |
| GHP | 22444PA001010800 | \$18,104    | \$36,615    | -\$2       |
| GHP | 22444PA001010801 | \$349,210   | \$418,274   | -\$26      |
| GHP | 22444PA001010900 | \$18,676    | \$40,453    | -\$18      |
| GHP | 22444PA001010901 | \$224,535   | \$281,173   | -\$2,040   |
| GHP | 22444PA001011000 | \$70,428    | \$139,494   | -\$152     |
| GHP | 22444PA001011001 | \$622,076   | \$902,817   | -\$4,378   |
| GHP | 22444PA001011002 | \$2,259     | \$2,259     | -\$7       |
| GHP | 22444PA001011100 | \$932,992   | \$1,032,117 | -\$10,414  |
| GHP | 22444PA001011101 | \$1,399,175 | \$1,790,804 | -\$19,441  |
| GHP | 22444PA001011102 | \$9,196     | \$9,196     | -\$5       |
| GHP | 22444PA001011200 | \$26,756    | \$59,713    | -\$29      |
| GHP | 22444PA001011201 | \$456,571   | \$736,577   | -\$5,661   |
| GHP | 22444PA001011300 | \$17,765    | \$40,656    | \$9        |
| GHP | 22444PA001011301 | \$5,058,581 | \$5,870,605 | -\$56,298  |
| GHP | 22444PA001011302 | \$50        | \$50        | \$0        |
| GHP | 22444PA001011303 | \$57        | \$226       | \$0        |
| GHP | 22444PA001013404 | \$3,869     | \$4,041     | -\$1       |
| GHP | 22444PA001013405 | \$172,329   | \$185,439   | -\$2,135   |
| GHP | 22444PA001013406 | \$243,925   | \$249,995   | -\$18,000  |
| GHP | 22444PA001013500 | \$209,107   | \$241,509   | -\$8,073   |
| GHP | 22444PA001013501 | \$5,345,191 | \$5,987,521 | -\$184,120 |
| GHP | 22444PA001013601 | \$42,581    | \$48,906    | -\$3,304   |
| GHP | 22444PA001013604 | \$23,976    | \$39,069    | -\$426     |
| GHP | 22444PA001013605 | \$691,737   | \$758,635   | -\$19,677  |
| GHP | 22444PA001013606 | \$1,242,615 | \$1,270,598 | -\$27,735  |
| GHP | 22444PA001013700 | \$349,305   | \$439,785   | -\$4,347   |
| GHP | 22444PA001013701 | \$2,416,200 | \$3,332,782 | -\$21,312  |
| GHP | 22444PA001013702 | \$69        | \$69        | \$0        |
| GHP | 22444PA001013800 | \$43,933    | \$58,829    | -\$51      |
| GHP | 22444PA001013801 | \$3,879,741 | \$4,281,742 | -\$116,066 |
| GHP | 22444PA001013901 | \$29,889    | \$40,453    | -\$254     |
| GHP | 22444PA001013904 | \$8,422     | \$20,626    | -\$547     |
| GHP | 22444PA001013905 | \$440,474   | \$479,479   | -\$18,611  |
| GHP | 22444PA001013906 | \$639,421   | \$658,823   | -\$26,560  |
| GHP | 22444PA001014000 | \$204,399   | \$261,825   | -\$11,144  |
| GHP | 22444PA001014001 | \$2,422,669 | \$3,118,902 | -\$40,995  |
| GHP | 22444PA001014100 | \$222,854   | \$265,992   | -\$6,985   |
| GHP | 22444PA001014101 | \$5,659,354 | \$6,490,881 | -\$218,330 |
| GHP | 22444PA001014201 | \$12,030    | \$15,367    | -\$527     |
| GHP | 22444PA001014204 | \$36,976    | \$51,930    | \$0        |
| GHP | 22444PA001014205 | \$353,101   | \$395,437   | -\$11,336  |
| GHP | 22444PA001014206 | \$1,000,756 | \$1,036,345 | -\$27,111  |
| GHP | 22444PA001014300 | \$73,630    | \$133,917   | -\$573     |
| GHP | 22444PA001014301 | \$3,218,369 | \$4,407,693 | -\$51,840  |
| GHP | 22444PA001014303 | \$152       | \$165       | \$0        |
| GHP | 22444PA004008000 | \$7,592     | \$17,297    | -\$46      |
| GHP | 22444PA004008001 | \$25,826    | \$47,524    | -\$449     |
| GHP | 22444PA004008100 | \$669       | \$669       | -\$124     |
| GHP | 22444PA004008101 | \$1,192     | \$1,819     | -\$2       |
| GHP | 22444PA004008200 | \$11,450    | \$14,011    | \$0        |
| GHP | 22444PA004008201 | \$90,019    | \$100,173   | \$0        |
| GHP | 22444PA004008301 | \$14,251    | \$28,528    | \$0        |
| GHP | 22444PA004008500 | \$11,017    | \$20,165    | \$0        |
| GHP | 22444PA004008501 | \$660       | \$959       | -\$2       |
| GHP | 22444PA004008601 | \$3,851     | \$13,711    | \$0        |
| GHP | 22444PA004008701 | \$673       | \$1,003     | \$0        |
| GHP | 22444PA004008800 | \$415       | \$415       | \$0        |
| GHP | 22444PA004008900 | \$2,208     | \$2,295     | -\$341     |

|       |         |
|-------|---------|
| \$6   | Non-CSR |
| \$56  | Non-CSR |
| \$18  | Non-CSR |
| \$7   | Non-CSR |
| \$14  | Non-CSR |
| \$8   | Non-CSR |
| \$20  | Non-CSR |
| \$16  | Non-CSR |
| \$51  | Non-CSR |
| \$28  | Non-CSR |
| \$75  | Non-CSR |
| \$0   | CSR Var |
| \$14  | Non-CSR |
| \$47  | Non-CSR |
| \$4   | Non-CSR |
| \$87  | Non-CSR |
| \$1   | CSR Var |
| \$2   | Non-CSR |
| \$1   | Non-CSR |
| \$2   | Non-CSR |
| \$6   | Non-CSR |
| \$17  | Non-CSR |
| \$5   | Non-CSR |
| \$2   | Non-CSR |
| \$2   | Non-CSR |
| \$2   | CSR Var |
| \$5   | CSR Var |
| \$5   | CSR Var |
| \$1   | CSR Var |
| \$2   | CSR Var |
| \$1   | Non-CSR |
| \$1   | CSR Var |
| \$2   | CSR Var |
| \$1   | Non-CSR |
| \$2   | CSR Var |
| \$2   | Non-CSR |
| \$2   | Non-CSR |
| \$0   | CSR Var |
| \$1   | CSR Var |
| \$1   | CSR Var |
| \$4   | Non-CSR |
| \$2   | Non-CSR |
| \$0   | CSR Var |
| \$5   | Non-CSR |
| \$5   | Non-CSR |
| \$3   | CSR Var |
| \$12  | CSR Var |
| \$13  | CSR Var |
| \$1   | Non-CSR |
| \$3   | Non-CSR |
| \$5   | CSR Var |
| \$12  | CSR Var |
| \$14  | CSR Var |
| \$1   | Non-CSR |
| \$3   | CSR Var |
| \$3   | CSR Var |
| \$5   | CSR Var |
| \$3   | Non-CSR |
| \$46  | Non-CSR |
| \$1   | Non-CSR |
| \$6   | Non-CSR |
| \$4   | Non-CSR |
| \$19  | Non-CSR |
| \$8   | Non-CSR |
| \$17  | Non-CSR |
| \$12  | Non-CSR |
| \$86  | Non-CSR |
| \$1   | CSR Var |
| \$38  | Non-CSR |
| \$113 | Non-CSR |
| \$1   | CSR Var |
| \$12  | Non-CSR |
| \$92  | Non-CSR |
| \$7   | Non-CSR |
| \$240 | Non-CSR |
| \$0   | CSR Var |
| \$0   | CSR Var |
| \$1   | CSR Var |
| \$4   | CSR Var |
| \$6   | CSR Var |
| \$9   | Non-CSR |
| \$265 | Non-CSR |
| \$2   | Non-CSR |
| \$5   | CSR Var |
| \$40  | CSR Var |
| \$42  | CSR Var |
| \$39  | Non-CSR |
| \$314 | Non-CSR |
| \$1   | CSR Var |
| \$3   | Non-CSR |
| \$174 | Non-CSR |
| \$2   | Non-CSR |
| \$2   | CSR Var |
| \$16  | CSR Var |
| \$23  | CSR Var |
| \$15  | Non-CSR |
| \$241 | Non-CSR |
| \$11  | Non-CSR |
| \$365 | Non-CSR |
| \$2   | Non-CSR |
| \$4   | CSR Var |
| \$29  | CSR Var |
| \$49  | CSR Var |
| \$36  | Non-CSR |
| \$488 | Non-CSR |
| \$0   | CSR Var |
| \$10  | Non-CSR |
| \$8   | Non-CSR |
| \$1   | Non-CSR |
| \$2   | Non-CSR |
| \$1   | Non-CSR |
| \$1   | Non-CSR |
| \$2   | Non-CSR |

|     |                  |             |             |            |      |         |
|-----|------------------|-------------|-------------|------------|------|---------|
| GHP | 22444PA004008901 | \$1,340     | \$4,675     | \$0        | S2   | Non-CSR |
| GHP | 22444PA004009000 | \$11,218    | \$16,207    | -\$5       | S4   | Non-CSR |
| GHP | 22444PA004009001 | \$53,477    | \$63,479    | -\$22      | S3   | Non-CSR |
| GHP | 22444PA004009100 | \$8,649     | \$11,204    | -\$3       | S1   | Non-CSR |
| GHP | 22444PA004009101 | \$195       | \$391       | -\$2       | S1   | Non-CSR |
| GHP | 22444PA004009200 | \$99        | \$362       | \$0        | S1   | Non-CSR |
| GHP | 22444PA004009201 | \$13,227    | \$32,143    | \$0        | S3   | Non-CSR |
| GQO | 75729PA001263000 | \$335,187   | \$471,485   | -\$8,882   | S42  | Non-CSR |
| GQO | 75729PA001263100 | \$175,957   | \$199,406   | -\$575     | S4   | Non-CSR |
| GQO | 75729PA001263300 | \$15,699    | \$28,794    | -\$4       | S5   | Non-CSR |
| GQO | 75729PA001263400 | \$514       | \$840       | \$0        | S1   | Non-CSR |
| GQO | 75729PA001263500 | \$24,142    | \$37,324    | -\$150     | S2   | Non-CSR |
| GQO | 75729PA001263600 | \$445,490   | \$486,210   | -\$10,090  | S8   | Non-CSR |
| GQO | 75729PA001263700 | \$30,938    | \$60,392    | -\$507     | S6   | Non-CSR |
| GQO | 75729PA001263800 | \$8,992     | \$16,348    | \$0        | S0   | Non-CSR |
| GQO | 75729PA001263900 | \$167,207   | \$194,424   | -\$15,060  | S9   | Non-CSR |
| GQO | 75729PA001264000 | \$57,967    | \$64,017    | -\$5,219   | S3   | Non-CSR |
| GQO | 75729PA001264700 | \$22,992    | \$29,078    | -\$2,146   | S5   | Non-CSR |
| GQO | 75729PA001264701 | \$515,214   | \$631,225   | -\$22,249  | S30  | Non-CSR |
| GQO | 75729PA001264801 | \$269,331   | \$316,679   | -\$4,579   | S14  | Non-CSR |
| GQO | 75729PA001264901 | \$316,073   | \$354,263   | -\$4,192   | S12  | Non-CSR |
| GQO | 75729PA001265000 | \$40,695    | \$50,406    | -\$2       | S2   | Non-CSR |
| GQO | 75729PA001265001 | \$208,208   | \$244,362   | -\$4,066   | S13  | Non-CSR |
| GQO | 75729PA001265100 | \$4,580     | \$4,883     | -\$376     | S1   | Non-CSR |
| GQO | 75729PA001265101 | \$775,218   | \$847,741   | -\$25,332  | S20  | Non-CSR |
| GQO | 75729PA001265200 | \$87,928    | \$99,008    | -\$3,034   | S4   | Non-CSR |
| GQO | 75729PA001265201 | \$847,889   | \$932,760   | -\$19,105  | S27  | Non-CSR |
| GQO | 75729PA001265300 | \$167,975   | \$175,819   | -\$653     | S1   | Non-CSR |
| GQO | 75729PA001265301 | \$408,859   | \$478,465   | -\$22,842  | S21  | Non-CSR |
| GQO | 75729PA001265302 | \$0         | \$0         | \$0        | S0   | CSR Var |
| GQO | 75729PA001265400 | \$3,361     | \$8,310     | \$0        | S1   | Non-CSR |
| GQO | 75729PA001265401 | \$1,211,536 | \$1,336,106 | -\$16,076  | S37  | Non-CSR |
| GQO | 75729PA001265500 | \$725,337   | \$822,034   | -\$43,106  | S41  | Non-CSR |
| GQO | 75729PA001265501 | \$4,908,626 | \$5,595,348 | -\$148,079 | S226 | Non-CSR |
| GQO | 75729PA001265502 | \$0         | \$0         | \$0        | S0   | CSR Var |
| GQO | 75729PA001265600 | \$180,813   | \$207,740   | -\$2,286   | S12  | Non-CSR |
| GQO | 75729PA001265601 | \$3,538,010 | \$3,882,883 | -\$112,261 | S111 | Non-CSR |
| GQO | 75729PA001265700 | \$114,086   | \$134,622   | -\$1,792   | S4   | Non-CSR |
| GQO | 75729PA001265701 | \$1,300,433 | \$1,431,309 | -\$39,539  | S25  | Non-CSR |
| GQO | 75729PA001265801 | \$202,905   | \$237,578   | -\$13,720  | S15  | Non-CSR |
| GQO | 75729PA001266401 | \$269       | \$495       | \$0        | S1   | Non-CSR |
| GQO | 75729PA001266404 | \$0         | \$0         | \$0        | S0   | CSR Var |
| GQO | 75729PA001266405 | \$45,166    | \$51,520    | -\$5,207   | S2   | CSR Var |
| GQO | 75729PA001266406 | \$41,605    | \$42,953    | -\$72      | S2   | CSR Var |
| GQO | 75729PA001266505 | \$49        | \$49        | \$0        | S0   | CSR Var |
| GQO | 75729PA001266506 | \$1,809     | \$2,122     | -\$3       | S0   | CSR Var |
| GQO | 75729PA001266601 | \$7,165     | \$14,385    | \$0        | S1   | Non-CSR |
| GQO | 75729PA001266605 | \$385       | \$397       | \$0        | S0   | CSR Var |
| GQO | 75729PA001266606 | \$41,384    | \$43,126    | -\$3,015   | S2   | CSR Var |
| GQO | 75729PA001266704 | \$1,074     | \$2,606     | -\$167     | S0   | CSR Var |
| GQO | 75729PA001266705 | \$67,073    | \$71,771    | -\$142     | S2   | CSR Var |
| GQO | 75729PA001266706 | \$43,683    | \$44,893    | -\$249     | S1   | CSR Var |
| GQO | 75729PA001266805 | \$170,756   | \$182,266   | -\$13,979  | S4   | CSR Var |
| GQO | 75729PA001266806 | \$1,771     | \$1,991     | \$0        | S1   | CSR Var |
| GQO | 75729PA001266901 | \$1,131     | \$2,566     | -\$267     | S0   | Non-CSR |
| GQO | 75729PA001266905 | \$166,028   | \$172,871   | -\$265     | S1   | CSR Var |
| GQO | 75729PA001266906 | \$261,840   | \$268,299   | -\$12,093  | S4   | CSR Var |
| GQO | 75729PA001267001 | \$1         | \$64        | \$0        | S0   | Non-CSR |
| GQO | 75729PA001267004 | \$140,115   | \$147,559   | \$0        | S1   | CSR Var |
| GQO | 75729PA001267005 | \$32,066    | \$37,119    | -\$913     | S3   | CSR Var |
| GQO | 75729PA001267006 | \$56,607    | \$58,748    | -\$2,345   | S4   | CSR Var |
| GQO | 75729PA001267104 | \$3,877     | \$8,444     | \$0        | S0   | CSR Var |
| GQO | 75729PA001267105 | \$91,012    | \$97,937    | -\$3,569   | S3   | CSR Var |
| GQO | 75729PA001267106 | \$71,158    | \$72,712    | -\$1,677   | S2   | CSR Var |
| GQO | 75729PA001267201 | \$36,152    | \$61,591    | -\$374     | S6   | Non-CSR |
| GQO | 75729PA001267204 | \$8,050     | \$15,392    | \$0        | S2   | CSR Var |
| GQO | 75729PA001267205 | \$557,295   | \$605,877   | -\$17,530  | S21  | CSR Var |
| GQO | 75729PA001267206 | \$606,874   | \$651,987   | -\$18,485  | S28  | CSR Var |
| GQO | 75729PA001267304 | \$1,508     | \$4,817     | -\$150     | S1   | CSR Var |
| GQO | 75729PA001267305 | \$50,736    | \$62,283    | -\$750     | S7   | CSR Var |
| GQO | 75729PA001267306 | \$615,284   | \$645,648   | -\$24,906  | S13  | CSR Var |
| GQO | 75729PA001267401 | \$5,419     | \$5,710     | -\$735     | S0   | Non-CSR |
| GQO | 75729PA001267404 | \$2,007     | \$2,606     | -\$3       | S0   | CSR Var |
| GQO | 75729PA001267405 | \$216,420   | \$223,981   | -\$8,637   | S3   | CSR Var |
| GQO | 75729PA001267406 | \$378,725   | \$381,429   | -\$9,299   | S2   | CSR Var |
| GQO | 75729PA001267504 | \$55        | \$115       | \$0        | S0   | CSR Var |
| GQO | 75729PA001267505 | \$37,121    | \$40,112    | -\$3,077   | S1   | CSR Var |
| GQO | 75729PA001267506 | \$1,317     | \$2,469     | \$0        | S1   | CSR Var |
| GQO | 75729PA001268100 | \$3,157     | \$12,580    | -\$31      | S1   | Non-CSR |
| GQO | 75729PA001268101 | \$70,269    | \$129,818   | -\$705     | S27  | Non-CSR |
| GQO | 75729PA001268200 | \$1,751     | \$10,279    | \$0        | S0   | Non-CSR |
| GQO | 75729PA001268201 | \$17,321    | \$42,654    | -\$281     | S12  | Non-CSR |
| GQO | 75729PA001268300 | \$11,528    | \$24,678    | -\$1       | S3   | Non-CSR |
| GQO | 75729PA001268301 | \$46,529    | \$59,187    | -\$1,812   | S5   | Non-CSR |
| GQO | 75729PA001268400 | \$6,370     | \$11,088    | \$0        | S4   | Non-CSR |
| GQO | 75729PA001268401 | \$136,804   | \$188,445   | -\$6,104   | S21  | Non-CSR |
| GQO | 75729PA001268402 | \$482       | \$482       | \$0        | S0   | CSR Var |
| GQO | 75729PA001268500 | \$160,834   | \$200,499   | -\$1,439   | S6   | Non-CSR |
| GQO | 75729PA001268501 | \$1,394,889 | \$1,687,118 | -\$6,679   | S86  | Non-CSR |
| GQO | 75729PA001268503 | \$4,647     | \$5,992     | \$0        | S0   | CSR Var |
| GQO | 75729PA001268600 | \$13,175    | \$20,642    | \$0        | S6   | Non-CSR |
| GQO | 75729PA001268601 | \$239,436   | \$387,840   | -\$7,379   | S39  | Non-CSR |
| GQO | 75729PA001268602 | \$1,977     | \$1,977     | \$0        | S0   | CSR Var |
| GQO | 75729PA001268700 | \$76,103    | \$93,960    | -\$334     | S9   | Non-CSR |
| GQO | 75729PA001268701 | \$1,059,816 | \$1,300,318 | -\$27,392  | S78  | Non-CSR |
| GQO | 75729PA001268800 | \$18,599    | \$28,122    | -\$3       | S4   | Non-CSR |
| GQO | 75729PA001268801 | \$2,054,776 | \$2,470,213 | -\$17,062  | S119 | Non-CSR |
| GQO | 75729PA001268900 | \$212,479   | \$291,153   | -\$1,256   | S28  | Non-CSR |
| GQO | 75729PA001268901 | \$2,557,876 | \$3,622,185 | -\$70,598  | S380 | Non-CSR |
| GQO | 75729PA001268902 | \$5,777     | \$5,777     | \$0        | S0   | CSR Var |
| GQO | 75729PA001268903 | \$0         | \$0         | \$0        | S0   | CSR Var |
| GQO | 75729PA001269000 | \$155,135   | \$239,746   | -\$2,812   | S12  | Non-CSR |
| GQO | 75729PA001269001 | \$1,898,297 | \$2,296,900 | -\$43,161  | S130 | Non-CSR |
| GQO | 75729PA001269002 | \$9,277     | \$9,277     | \$0        | S1   | CSR Var |
| GQO | 75729PA001269100 | \$15,566    | \$35,110    | -\$169     | S7   | Non-CSR |
| GQO | 75729PA001269101 | \$1,210,134 | \$1,585,893 | -\$53,711  | S89  | Non-CSR |
| GQO | 75729PA001269200 | \$32,724    | \$35,715    | \$0        | S1   | Non-CSR |
| GQO | 75729PA001269201 | \$537,316   | \$595,561   | -\$25,592  | S21  | Non-CSR |
| GQO | 75729PA001269600 | \$30,499    | \$37,868    | -\$866     | S0   | Non-CSR |
| GQO | 75729PA001269900 | \$16,865    | \$19,411    | -\$2,461   | S1   | Non-CSR |
| GQO | 75729PA001269901 | \$800,452   | \$910,699   | -\$45,119  | S23  | Non-CSR |
| GQO | 75729PA001270001 | \$21,439    | \$27,974    | -\$2       | S1   | Non-CSR |
| GQO | 75729PA001270004 | \$3,078     | \$3,118     | -\$540     | S0   | CSR Var |
| GQO | 75729PA001270005 | \$153,857   | \$163,164   | -\$2,042   | S3   | CSR Var |
| GQO | 75729PA001270006 | \$526,949   | \$532,123   | -\$1,794   | S3   | CSR Var |
| GQO | 75729PA001270100 | \$100,885   | \$116,354   | \$0        | S2   | Non-CSR |
| GQO | 75729PA001270101 | \$1,127,015 | \$1,392,853 | -\$17,812  | S72  | Non-CSR |
| GQO | 75729PA001270102 | \$5         | \$5         | \$0        | S0   | CSR Var |
| GQO | 75729PA001270201 | \$149,471   | \$182,884   | -\$232     | S9   | Non-CSR |
| GQO | 75729PA001270301 | \$866       | \$6,465     | \$0        | S2   | Non-CSR |
| GQO | 75729PA001270401 | \$4,485     | \$12,584    | -\$2       | S1   | Non-CSR |

|     |                  |           |             |           |      |         |
|-----|------------------|-----------|-------------|-----------|------|---------|
| GQO | 75729PA001270500 | \$265     | \$383       | \$0       | \$0  | Non-CSR |
| GQO | 75729PA001270501 | \$160,532 | \$224,233   | -\$8      | \$6  | Non-CSR |
| GQO | 75729PA001270601 | \$77,635  | \$126,404   | -\$14     | \$13 | Non-CSR |
| GQO | 75729PA001270700 | \$468,020 | \$478,792   | -\$473    | \$2  | Non-CSR |
| GQO | 75729PA001270701 | \$168,397 | \$206,274   | -\$1,916  | \$9  | Non-CSR |
| GQO | 75729PA001270800 | \$434     | \$3,393     | \$0       | \$0  | Non-CSR |
| GQO | 75729PA001270801 | \$415,748 | \$483,655   | -\$671    | \$12 | Non-CSR |
| GQO | 75729PA001270901 | \$481,333 | \$580,483   | -\$2,204  | \$31 | Non-CSR |
| GQO | 75729PA001271001 | \$804,618 | \$1,049,878 | -\$19,852 | \$71 | Non-CSR |
| GQO | 75729PA001271100 | \$382     | \$382       | \$0       | \$0  | Non-CSR |
| GQO | 75729PA001271101 | \$263,052 | \$342,882   | -\$1,471  | \$20 | Non-CSR |
| GQO | 75729PA001271201 | \$318,157 | \$367,100   | -\$3,158  | \$14 | Non-CSR |
| GQO | 75729PA001271301 | \$5,099   | \$12,898    | -\$3      | \$6  | Non-CSR |
| GQO | 75729PA001271401 | \$261,610 | \$318,793   | -\$501    | \$14 | Non-CSR |

Small Group Filing for 2023  
Costs By HIOS ID

| Earned Premium    | Paid Claims       | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|-------------------|-------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 106,272,413.74 | \$ 101,852,953.27 | \$ 102,351,816.53        | 162,320       | \$ 8,992,675.11                       | \$ 111,344,491.63              | \$ -                              | \$ (3,373,549.29)                | \$ 6,872.96          | \$ -                     | \$ 10,549,410.00          | \$ -                             |

| Total Across All HIOS ID's |                  |                 |                        |
|----------------------------|------------------|-----------------|------------------------|
| Ultimate Incurred Claims   | Allowed Claims   | Drug Rebates    | EHB Capitation Amounts |
| \$102,351,816.53           | \$111,344,491.63 | -\$3,373,549.29 | \$6,872.96             |

| Summary By HIOS ID |                  |                          |                |                        |
|--------------------|------------------|--------------------------|----------------|------------------------|
| Market             | HIOS ID          | Ultimate Incurred Claims | Allowed Claims | EHB Capitation Amounts |
| GHP                | 22444PA006006200 | \$1,299,109              | \$1,453,413    | -\$41,372              |
| GHP                | 22444PA006006300 | \$655,900                | \$894,812      | -\$16,840              |
| GHP                | 22444PA006011400 | \$916,630                | \$942,963      | -\$65,182              |
| GHP                | 22444PA006011500 | \$165,505                | \$177,422      | -\$3,803               |
| GHP                | 22444PA006011600 | \$2,459,864              | \$2,654,347    | -\$81,123              |
| GHP                | 22444PA006011700 | \$2,773,500              | \$3,070,177    | -\$95,915              |
| GHP                | 22444PA006011800 | \$1,193,801              | \$1,365,305    | -\$68,355              |
| GHP                | 22444PA006011900 | \$367,504                | \$406,050      | -\$17,793              |
| GHP                | 22444PA006012000 | \$3,172,298              | \$3,339,780    | -\$154,099             |
| GHP                | 22444PA006012100 | \$252,982                | \$255,445      | -\$21,978              |
| GHP                | 22444PA006012200 | \$645,452                | \$722,019      | -\$10,625              |
| GHP                | 22444PA006012300 | \$282,480                | \$299,307      | -\$1,661               |
| GHP                | 22444PA006012400 | \$148,471                | \$171,092      | -\$4,517               |
| GHP                | 22444PA006012500 | \$1,031,698              | \$1,140,003    | -\$52,325              |
| GHP                | 22444PA006012700 | \$73,464                 | \$79,621       | -\$1,564               |
| GHP                | 22444PA006012800 | \$5,721                  | \$7,811        | -\$127                 |
| GHP                | 22444PA006013000 | \$10,749                 | \$14,377       | \$0                    |
| GHP                | 22444PA006013100 | \$1,482                  | \$1,565        | -\$1                   |
| GHP                | 22444PA006013200 | \$101,627                | \$119,943      | -\$2,988               |
| GHP                | 22444PA006013300 | \$48,452                 | \$58,296       | -\$37                  |
| GHP                | 22444PA006013500 | \$185,293                | \$223,798      | -\$8,897               |
| GHP                | 22444PA008006600 | \$108,924                | \$156,930      | -\$756                 |
| GQO                | 75729PA005006200 | \$371,738                | \$479,281      | -\$9,456               |
| GQO                | 75729PA005006800 | \$15,172,155             | \$16,460,155   | -\$473,465             |
| GQO                | 75729PA005007000 | \$3,846,439              | \$4,285,380    | -\$157,063             |
| GQO                | 75729PA005007100 | \$1,034,993              | \$1,168,888    | -\$37,321              |
| GQO                | 75729PA005007300 | \$480,349                | \$572,396      | -\$8,737               |
| GQO                | 75729PA005007500 | \$53,913                 | \$90,659       | -\$1,932               |
| GQO                | 75729PA005007800 | \$1,621,514              | \$1,826,195    | -\$42,173              |
| GQO                | 75729PA005007900 | \$423,446                | \$527,980      | -\$12,073              |
| GQO                | 75729PA005008000 | \$5,243,026              | \$5,514,497    | -\$168,615             |
| GQO                | 75729PA005008200 | \$6,060,206              | \$6,350,556    | -\$170,294             |
| GQO                | 75729PA005009600 | \$169,595                | \$216,740      | -\$6,190               |
| GQO                | 75729PA005009700 | \$1,391,469              | \$1,617,676    | -\$58,267              |
| GQO                | 75729PA005010200 | \$7,119,292              | \$7,655,284    | -\$214,200             |
| GQO                | 75729PA005010300 | \$2,031,367              | \$2,250,454    | -\$78,920              |
| GQO                | 75729PA005010400 | \$1,700,773              | \$1,847,331    | -\$33,129              |
| GQO                | 75729PA005010500 | \$574,025                | \$707,922      | -\$26,370              |
| GQO                | 75729PA005010600 | \$59,985                 | \$79,083       | -\$837                 |
| GQO                | 75729PA005010700 | \$146,564                | \$234,209      | -\$15,303              |
| GQO                | 75729PA005010800 | \$941,951                | \$1,168,079    | -\$25,785              |
| GQO                | 75729PA005012700 | \$1,600,431              | \$1,836,980    | -\$61,013              |
| GQO                | 75729PA005012800 | \$15,232,666             | \$15,668,032   | -\$453,940             |
| GQO                | 75729PA005012900 | \$1,774,786              | \$1,847,926    | -\$72,320              |
| GQO                | 75729PA005013000 | \$1,225,015              | \$1,358,166    | -\$40,996              |
| GQO                | 75729PA005013100 | \$6,234,245              | \$6,427,767    | -\$202,673             |
| GQO                | 75729PA005013200 | \$4,350,419              | \$4,884,264    | -\$140,203             |
| GQO                | 75729PA005013300 | \$5,361,729              | \$6,086,653    | -\$153,328             |
| GQO                | 75729PA005013400 | \$127,035                | \$175,753      | -\$1,241               |
| GQO                | 75729PA005013500 | \$404                    | \$448          | \$0                    |
| GQO                | 75729PA005013600 | \$144,311                | \$165,167      | -\$9,141               |
| GQO                | 75729PA005013700 | \$248,558                | \$294,017      | -\$1,051               |
| GQO                | 75729PA005014000 | \$99,040                 | \$102,681      | -\$5,143               |
| GQO                | 75729PA005014100 | \$203,765                | \$222,725      | -\$5,038               |
| GQO                | 75729PA005014200 | \$96,332                 | \$125,452      | -\$1,016               |
| GQO                | 75729PA005014300 | \$287,700                | \$322,586      | -\$1,605               |
| GQO                | 75729PA005014400 | \$63,368                 | \$67,052       | -\$3,651               |
| GQO                | 75729PA005014500 | \$240,448                | \$271,690      | -\$8,565               |
| GQO                | 75729PA005014600 | \$210,047                | \$247,588      | -\$5,190               |
| GQO                | 75729PA005014700 | \$126,977                | \$176,386      | -\$1,405               |
| GQO                | 75729PA005014800 | \$29,558                 | \$32,457       | -\$202                 |
| GQO                | 75729PA005014900 | \$272,724                | \$330,141      | -\$13,665              |
| GQO                | 75729PA005015000 | \$8,591                  | \$13,080       | -\$703                 |
| GQO                | 75729PA005015100 | \$69,965                 | \$80,238       | -\$1,371               |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Experience Period Cost Model Pricing AVs**

Weighted Average Pricing AV, Experience Period **Allowed Claims**, includes CSR Plans

Average AV 77.1% 75.0% <-- Without CSR Plans

| 2021 HIOS ID     | Allowed Claims | Pricing AV Prior<br>to Market | CSR Variant | 2021 HIOS ID   |
|------------------|----------------|-------------------------------|-------------|----------------|
|                  |                | Adjustment                    |             |                |
| 22444PA001003500 | 2,756,499      | 0.800                         | Non-CSR     | 22444PA0010035 |
| 22444PA001003501 | 7,551,932      | 0.800                         | Non-CSR     | 22444PA0010035 |
| 22444PA001003502 | 1,534          | 0.800                         | CSR         | 22444PA0010035 |
| 22444PA001003600 | 120,895        | 0.800                         | Non-CSR     | 22444PA0010036 |
| 22444PA001003601 | 1,662,859      | 0.800                         | Non-CSR     | 22444PA0010036 |
| 22444PA001003700 | 192,302        | 0.800                         | Non-CSR     | 22444PA0010037 |
| 22444PA001003701 | 1,462,653      | 0.800                         | Non-CSR     | 22444PA0010037 |
| 22444PA001003800 | 286,739        | 0.728                         | Non-CSR     | 22444PA0010038 |
| 22444PA001003801 | 183,677        | 0.728                         | Non-CSR     | 22444PA0010038 |
| 22444PA001003804 | 549,044        | 0.754                         | CSR         | 22444PA0010038 |
| 22444PA001003805 | 2,584,515      | 0.883                         | CSR         | 22444PA0010038 |
| 22444PA001003806 | 1,765,889      | 0.964                         | CSR         | 22444PA0010038 |
| 22444PA001003900 | 109            | 0.728                         | Non-CSR     | 22444PA0010039 |
| 22444PA001003901 | 19,496         | 0.728                         | Non-CSR     | 22444PA0010039 |
| 22444PA001003904 | 1,229          | 0.754                         | CSR         | 22444PA0010039 |
| 22444PA001003905 | 302,875        | 0.883                         | CSR         | 22444PA0010039 |
| 22444PA001003906 | 140,154        | 0.964                         | CSR         | 22444PA0010039 |
| 22444PA001004000 | 3,771          | 0.728                         | Non-CSR     | 22444PA0010040 |
| 22444PA001004001 | 3,381          | 0.728                         | Non-CSR     | 22444PA0010040 |
| 22444PA001004004 | 55,766         | 0.754                         | CSR         | 22444PA0010040 |
| 22444PA001004005 | 93,603         | 0.883                         | CSR         | 22444PA0010040 |
| 22444PA001004006 | 450,644        | 0.964                         | CSR         | 22444PA0010040 |
| 22444PA001004100 | 28,335         | 0.728                         | Non-CSR     | 22444PA0010041 |
| 22444PA001004101 | 13,640         | 0.728                         | Non-CSR     | 22444PA0010041 |
| 22444PA001004104 | 15,854         | 0.754                         | CSR         | 22444PA0010041 |
| 22444PA001004105 | 458,284        | 0.883                         | CSR         | 22444PA0010041 |
| 22444PA001004106 | 737,126        | 0.964                         | CSR         | 22444PA0010041 |
| 22444PA001004200 | 231,412        | 0.800                         | Non-CSR     | 22444PA0010042 |
| 22444PA001004201 | 2,068,387      | 0.800                         | Non-CSR     | 22444PA0010042 |
| 22444PA001004202 | 319            | 0.800                         | CSR         | 22444PA0010042 |
| 22444PA001004500 | 3,436,768      | 0.802                         | Non-CSR     | 22444PA0010045 |
| 22444PA001004501 | 21,400,601     | 0.802                         | Non-CSR     | 22444PA0010045 |
| 22444PA001004502 | 17             | 0.802                         | CSR         | 22444PA0010045 |
| 22444PA001004600 | 202,992        | 0.802                         | Non-CSR     | 22444PA0010046 |
| 22444PA001004601 | 5,405,162      | 0.802                         | Non-CSR     | 22444PA0010046 |
| 22444PA001004700 | 185            | 0.721                         | Non-CSR     | 22444PA0010047 |
| 22444PA001004701 | 254,344        | 0.721                         | Non-CSR     | 22444PA0010047 |
| 22444PA001004704 | 35,650         | 0.745                         | CSR         | 22444PA0010047 |
| 22444PA001004705 | 1,279,543      | 0.877                         | CSR         | 22444PA0010047 |

|                  |           |       |         |                |
|------------------|-----------|-------|---------|----------------|
| 22444PA001004706 | 1,790,755 | 0.959 | CSR     | 22444PA0010047 |
| 22444PA001004801 | 89,636    | 0.721 | Non-CSR | 22444PA0010048 |
| 22444PA001004804 | 50,805    | 0.745 | CSR     | 22444PA0010048 |
| 22444PA001004805 | 296,966   | 0.877 | CSR     | 22444PA0010048 |
| 22444PA001004806 | 315,862   | 0.959 | CSR     | 22444PA0010048 |
| 22444PA001005300 | 673,224   | 0.623 | Non-CSR | 22444PA0010053 |
| 22444PA001005301 | 6,131,231 | 0.623 | Non-CSR | 22444PA0010053 |
| 22444PA001005302 | 308       | 0.623 | CSR     | 22444PA0010053 |
| 22444PA001005400 | 192,981   | 0.623 | Non-CSR | 22444PA0010054 |
| 22444PA001005401 | 2,586,459 | 0.623 | Non-CSR | 22444PA0010054 |
| 22444PA001005403 | 940       | 0.623 | CSR     | 22444PA0010054 |
| 22444PA001005500 | 448,501   | 0.623 | Non-CSR | 22444PA0010055 |
| 22444PA001005501 | 1,557,616 | 0.623 | Non-CSR | 22444PA0010055 |
| 22444PA001005600 | 60,797    | 0.623 | Non-CSR | 22444PA0010056 |
| 22444PA001005601 | 1,517,902 | 0.623 | Non-CSR | 22444PA0010056 |
| 22444PA001005603 | 385       | 0.623 | CSR     | 22444PA0010056 |
| 22444PA001006300 | 512,054   | 0.729 | Non-CSR | 22444PA0010063 |
| 22444PA001006400 | 27,903    | 0.729 | Non-CSR | 22444PA0010064 |
| 22444PA001006500 | 28,148    | 0.729 | Non-CSR | 22444PA0010065 |
| 22444PA001006600 | 66,079    | 0.729 | Non-CSR | 22444PA0010066 |
| 22444PA001006700 | 11,113    | 0.800 | Non-CSR | 22444PA0010067 |
| 22444PA001006701 | 2,325,460 | 0.800 | Non-CSR | 22444PA0010067 |
| 22444PA001006800 | 16,174    | 0.728 | Non-CSR | 22444PA0010068 |
| 22444PA001006801 | 67,635    | 0.728 | Non-CSR | 22444PA0010068 |
| 22444PA001006804 | 36,875    | 0.754 | CSR     | 22444PA0010068 |
| 22444PA001006805 | 256,883   | 0.883 | CSR     | 22444PA0010068 |
| 22444PA001006806 | 222,170   | 0.964 | CSR     | 22444PA0010068 |
| 22444PA001006900 | 5,361     | 0.623 | Non-CSR | 22444PA0010069 |
| 22444PA001006901 | 679,503   | 0.623 | Non-CSR | 22444PA0010069 |
| 22444PA001007000 | 55        | 0.729 | Non-CSR | 22444PA0010070 |
| 22444PA001007100 | 7,708     | 0.721 | Non-CSR | 22444PA0010071 |
| 22444PA001007104 | 3,566     | 0.745 | CSR     | 22444PA0010071 |
| 22444PA001007105 | 22,371    | 0.877 | CSR     | 22444PA0010071 |
| 22444PA001007106 | 110,072   | 0.959 | CSR     | 22444PA0010071 |
| 22444PA001007201 | 383,170   | 0.721 | Non-CSR | 22444PA0010072 |
| 22444PA001007204 | 14,156    | 0.745 | CSR     | 22444PA0010072 |
| 22444PA001007205 | 550,422   | 0.877 | CSR     | 22444PA0010072 |
| 22444PA001007206 | 498,484   | 0.959 | CSR     | 22444PA0010072 |
| 22444PA001007301 | 15,470    | 0.721 | Non-CSR | 22444PA0010073 |
| 22444PA001007304 | 390,194   | 0.745 | CSR     | 22444PA0010073 |
| 22444PA001007305 | 726,653   | 0.877 | CSR     | 22444PA0010073 |
| 22444PA001007306 | 208,074   | 0.959 | CSR     | 22444PA0010073 |
| 22444PA001007401 | 123       | 0.721 | Non-CSR | 22444PA0010074 |
| 22444PA001007404 | 1,962     | 0.745 | CSR     | 22444PA0010074 |
| 22444PA001007405 | 88,384    | 0.877 | CSR     | 22444PA0010074 |
| 22444PA001007406 | 47,240    | 0.959 | CSR     | 22444PA0010074 |
| 22444PA001007501 | 35,404    | 0.721 | Non-CSR | 22444PA0010075 |
| 22444PA001007504 | 31,779    | 0.745 | CSR     | 22444PA0010075 |
| 22444PA001007505 | 287,622   | 0.877 | CSR     | 22444PA0010075 |
| 22444PA001007506 | 604,518   | 0.959 | CSR     | 22444PA0010075 |

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| 22444PA001007600 | 14,384    | 0.802 | Non-CSR | 22444PA0010076 |
| 22444PA001007601 | 660,028   | 0.802 | Non-CSR | 22444PA0010076 |
| 22444PA001007700 | 165,199   | 0.802 | Non-CSR | 22444PA0010077 |
| 22444PA001007701 | 2,179,031 | 0.802 | Non-CSR | 22444PA0010077 |
| 22444PA001007800 | 512,140   | 0.802 | Non-CSR | 22444PA0010078 |
| 22444PA001007801 | 7,851,893 | 0.802 | Non-CSR | 22444PA0010078 |
| 22444PA001007900 | 551,243   | 0.802 | Non-CSR | 22444PA0010079 |
| 22444PA001007901 | 6,971,572 | 0.802 | Non-CSR | 22444PA0010079 |
| 22444PA001008000 | 221,081   | 0.802 | Non-CSR | 22444PA0010080 |
| 22444PA001008001 | 2,700,833 | 0.802 | Non-CSR | 22444PA0010080 |
| 22444PA001008003 | 33        | 0.802 | CSR     | 22444PA0010080 |
| 22444PA001008100 | 466,670   | 0.802 | Non-CSR | 22444PA0010081 |
| 22444PA001008101 | 3,326,970 | 0.802 | Non-CSR | 22444PA0010081 |
| 22444PA001008200 | 29,018    | 0.800 | Non-CSR | 22444PA0010082 |
| 22444PA001008201 | 1,244,427 | 0.800 | Non-CSR | 22444PA0010082 |
| 22444PA001008301 | 519,497   | 0.800 | Non-CSR | 22444PA0010083 |
| 22444PA001008400 | 100,449   | 0.800 | Non-CSR | 22444PA0010084 |
| 22444PA001008401 | 418,258   | 0.800 | Non-CSR | 22444PA0010084 |
| 22444PA001008500 | 62,273    | 0.800 | Non-CSR | 22444PA0010085 |
| 22444PA001008501 | 594,540   | 0.800 | Non-CSR | 22444PA0010085 |
| 22444PA001008600 | 887,730   | 0.800 | Non-CSR | 22444PA0010086 |
| 22444PA001008601 | 2,007,056 | 0.800 | Non-CSR | 22444PA0010086 |
| 22444PA001008700 | 783,467   | 0.800 | Non-CSR | 22444PA0010087 |
| 22444PA001008701 | 1,614,063 | 0.800 | Non-CSR | 22444PA0010087 |
| 22444PA001008702 | 172       | 0.800 | CSR     | 22444PA0010087 |
| 22444PA001008800 | 201,483   | 0.800 | Non-CSR | 22444PA0010088 |
| 22444PA001008801 | 1,007,561 | 0.800 | Non-CSR | 22444PA0010088 |
| 22444PA001008900 | 696,837   | 0.800 | Non-CSR | 22444PA0010089 |
| 22444PA001008901 | 2,449,405 | 0.800 | Non-CSR | 22444PA0010089 |
| 22444PA001008902 | 6,566     | 0.800 | CSR     | 22444PA0010089 |
| 22444PA001009000 | 29,214    | 0.729 | Non-CSR | 22444PA0010090 |
| 22444PA001009200 | 3,373     | 0.729 | Non-CSR | 22444PA0010092 |
| 22444PA001009300 | 73,032    | 0.729 | Non-CSR | 22444PA0010093 |
| 22444PA001009400 | 359,459   | 0.729 | Non-CSR | 22444PA0010094 |
| 22444PA001009500 | 189,216   | 0.729 | Non-CSR | 22444PA0010095 |
| 22444PA001009600 | 50,916    | 0.729 | Non-CSR | 22444PA0010096 |
| 22444PA001009700 | 9,960     | 0.729 | Non-CSR | 22444PA0010097 |
| 22444PA001009801 | 38,828    | 0.728 | Non-CSR | 22444PA0010098 |
| 22444PA001009804 | 15,045    | 0.754 | CSR     | 22444PA0010098 |
| 22444PA001009805 | 110,272   | 0.883 | CSR     | 22444PA0010098 |
| 22444PA001009806 | 198,445   | 0.964 | CSR     | 22444PA0010098 |
| 22444PA001009904 | 1,477     | 0.754 | CSR     | 22444PA0010099 |
| 22444PA001009905 | 6,184     | 0.883 | CSR     | 22444PA0010099 |
| 22444PA001009906 | 10,339    | 0.964 | CSR     | 22444PA0010099 |
| 22444PA001010000 | 3,029     | 0.728 | Non-CSR | 22444PA0010100 |
| 22444PA001010005 | 27,657    | 0.883 | CSR     | 22444PA0010100 |
| 22444PA001010006 | 37,800    | 0.964 | CSR     | 22444PA0010100 |
| 22444PA001010100 | 401,557   | 0.728 | Non-CSR | 22444PA0010101 |
| 22444PA001010101 | 24,923    | 0.728 | Non-CSR | 22444PA0010101 |
| 22444PA001010104 | 44        | 0.754 | CSR     | 22444PA0010101 |

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| 22444PA001010105 | 8,228     | 0.883 | CSR     | 22444PA0010101 |
| 22444PA001010106 | 330       | 0.964 | CSR     | 22444PA0010101 |
| 22444PA001010200 | 170,812   | 0.728 | Non-CSR | 22444PA0010102 |
| 22444PA001010201 | 112,530   | 0.728 | Non-CSR | 22444PA0010102 |
| 22444PA001010202 | 21        | 0.728 | CSR     | 22444PA0010102 |
| 22444PA001010204 | 2,649     | 0.754 | CSR     | 22444PA0010102 |
| 22444PA001010205 | 51,541    | 0.883 | CSR     | 22444PA0010102 |
| 22444PA001010206 | 316,012   | 0.964 | CSR     | 22444PA0010102 |
| 22444PA001010300 | 229,210   | 0.728 | Non-CSR | 22444PA0010103 |
| 22444PA001010301 | 117,702   | 0.728 | Non-CSR | 22444PA0010103 |
| 22444PA001010304 | 29,238    | 0.754 | CSR     | 22444PA0010103 |
| 22444PA001010305 | 304,164   | 0.883 | CSR     | 22444PA0010103 |
| 22444PA001010306 | 272,197   | 0.964 | CSR     | 22444PA0010103 |
| 22444PA001010400 | 949       | 0.728 | Non-CSR | 22444PA0010104 |
| 22444PA001010401 | 26,289    | 0.728 | Non-CSR | 22444PA0010104 |
| 22444PA001010404 | 74,945    | 0.754 | CSR     | 22444PA0010104 |
| 22444PA001010405 | 316,501   | 0.883 | CSR     | 22444PA0010104 |
| 22444PA001010406 | 312,937   | 0.964 | CSR     | 22444PA0010104 |
| 22444PA001010500 | 18,558    | 0.728 | Non-CSR | 22444PA0010105 |
| 22444PA001010504 | 6,393     | 0.754 | CSR     | 22444PA0010105 |
| 22444PA001010505 | 22,481    | 0.883 | CSR     | 22444PA0010105 |
| 22444PA001010506 | 82,915    | 0.964 | CSR     | 22444PA0010105 |
| 22444PA001010600 | 34,220    | 0.623 | Non-CSR | 22444PA0010106 |
| 22444PA001010601 | 745,851   | 0.623 | Non-CSR | 22444PA0010106 |
| 22444PA001010700 | 156,282   | 0.623 | Non-CSR | 22444PA0010107 |
| 22444PA001010701 | 72,227    | 0.623 | Non-CSR | 22444PA0010107 |
| 22444PA001010800 | 36,617    | 0.623 | Non-CSR | 22444PA0010108 |
| 22444PA001010801 | 418,266   | 0.623 | Non-CSR | 22444PA0010108 |
| 22444PA001010900 | 40,443    | 0.623 | Non-CSR | 22444PA0010109 |
| 22444PA001010901 | 279,151   | 0.623 | Non-CSR | 22444PA0010109 |
| 22444PA001011000 | 139,354   | 0.623 | Non-CSR | 22444PA0010110 |
| 22444PA001011001 | 898,524   | 0.623 | Non-CSR | 22444PA0010110 |
| 22444PA001011002 | 2,252     | 0.623 | CSR     | 22444PA0010110 |
| 22444PA001011100 | 1,021,740 | 0.623 | Non-CSR | 22444PA0010111 |
| 22444PA001011101 | 1,771,475 | 0.623 | Non-CSR | 22444PA0010111 |
| 22444PA001011102 | 9,191     | 0.623 | CSR     | 22444PA0010111 |
| 22444PA001011200 | 59,696    | 0.623 | Non-CSR | 22444PA0010112 |
| 22444PA001011201 | 731,008   | 0.623 | Non-CSR | 22444PA0010112 |
| 22444PA001011300 | 40,654    | 0.623 | Non-CSR | 22444PA0010113 |
| 22444PA001011301 | 5,814,547 | 0.623 | Non-CSR | 22444PA0010113 |
| 22444PA001011302 | 50        | 0.623 | CSR     | 22444PA0010113 |
| 22444PA001011303 | 226       | 0.623 | CSR     | 22444PA0010113 |
| 22444PA001013404 | 4,040     | 0.745 | CSR     | 22444PA0010134 |
| 22444PA001013405 | 183,308   | 0.877 | CSR     | 22444PA0010134 |
| 22444PA001013406 | 232,001   | 0.959 | CSR     | 22444PA0010134 |
| 22444PA001013500 | 233,445   | 0.800 | Non-CSR | 22444PA0010135 |
| 22444PA001013501 | 5,803,666 | 0.800 | Non-CSR | 22444PA0010135 |
| 22444PA001013601 | 45,603    | 0.728 | Non-CSR | 22444PA0010136 |
| 22444PA001013604 | 38,647    | 0.754 | CSR     | 22444PA0010136 |
| 22444PA001013605 | 738,997   | 0.883 | CSR     | 22444PA0010136 |

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| 22444PA001013606 | 1,242,905 | 0.964 | CSR     | 22444PA0010136 |
| 22444PA001013700 | 435,476   | 0.623 | Non-CSR | 22444PA0010137 |
| 22444PA001013701 | 3,311,784 | 0.623 | Non-CSR | 22444PA0010137 |
| 22444PA001013702 | 70        | 0.623 | CSR     | 22444PA0010137 |
| 22444PA001013800 | 58,781    | 0.800 | Non-CSR | 22444PA0010138 |
| 22444PA001013801 | 4,165,850 | 0.800 | Non-CSR | 22444PA0010138 |
| 22444PA001013901 | 40,200    | 0.728 | Non-CSR | 22444PA0010139 |
| 22444PA001013904 | 20,081    | 0.754 | CSR     | 22444PA0010139 |
| 22444PA001013905 | 460,885   | 0.883 | CSR     | 22444PA0010139 |
| 22444PA001013906 | 632,286   | 0.964 | CSR     | 22444PA0010139 |
| 22444PA001014000 | 250,697   | 0.623 | Non-CSR | 22444PA0010140 |
| 22444PA001014001 | 3,078,148 | 0.623 | Non-CSR | 22444PA0010140 |
| 22444PA001014100 | 259,018   | 0.800 | Non-CSR | 22444PA0010141 |
| 22444PA001014101 | 6,272,917 | 0.800 | Non-CSR | 22444PA0010141 |
| 22444PA001014201 | 14,842    | 0.728 | Non-CSR | 22444PA0010142 |
| 22444PA001014204 | 51,934    | 0.754 | CSR     | 22444PA0010142 |
| 22444PA001014205 | 384,130   | 0.883 | CSR     | 22444PA0010142 |
| 22444PA001014206 | 1,009,282 | 0.964 | CSR     | 22444PA0010142 |
| 22444PA001014300 | 133,380   | 0.623 | Non-CSR | 22444PA0010143 |
| 22444PA001014301 | 4,356,341 | 0.623 | Non-CSR | 22444PA0010143 |
| 22444PA001014303 | 166       | 0.623 | CSR     | 22444PA0010143 |
| 22444PA004008000 | 17,261    | 0.642 | Non-CSR | 22444PA0040080 |
| 22444PA004008001 | 47,083    | 0.642 | Non-CSR | 22444PA0040080 |
| 22444PA004008100 | 546       | 0.642 | Non-CSR | 22444PA0040081 |
| 22444PA004008101 | 1,819     | 0.642 | Non-CSR | 22444PA0040081 |
| 22444PA004008200 | 14,011    | 0.642 | Non-CSR | 22444PA0040082 |
| 22444PA004008201 | 100,174   | 0.642 | Non-CSR | 22444PA0040082 |
| 22444PA004008301 | 28,529    | 0.642 | Non-CSR | 22444PA0040083 |
| 22444PA004008500 | 20,167    | 0.642 | Non-CSR | 22444PA0040085 |
| 22444PA004008501 | 957       | 0.642 | Non-CSR | 22444PA0040085 |
| 22444PA004008601 | 13,711    | 0.642 | Non-CSR | 22444PA0040086 |
| 22444PA004008701 | 1,004     | 0.642 | Non-CSR | 22444PA0040087 |
| 22444PA004008800 | 415       | 0.642 | Non-CSR | 22444PA0040088 |
| 22444PA004008900 | 1,956     | 0.642 | Non-CSR | 22444PA0040089 |
| 22444PA004008901 | 4,677     | 0.642 | Non-CSR | 22444PA0040089 |
| 22444PA004009000 | 16,206    | 0.642 | Non-CSR | 22444PA0040090 |
| 22444PA004009001 | 63,460    | 0.642 | Non-CSR | 22444PA0040090 |
| 22444PA004009100 | 11,202    | 0.642 | Non-CSR | 22444PA0040091 |
| 22444PA004009101 | 389       | 0.642 | Non-CSR | 22444PA0040091 |
| 22444PA004009200 | 363       | 0.642 | Non-CSR | 22444PA0040092 |
| 22444PA004009201 | 32,146    | 0.642 | Non-CSR | 22444PA0040092 |
| 75729PA001263000 | 462,644   | 0.751 | Non-CSR | 75729PA0012630 |
| 75729PA001263100 | 198,834   | 0.751 | Non-CSR | 75729PA0012631 |
| 75729PA001263300 | 28,794    | 0.751 | Non-CSR | 75729PA0012633 |
| 75729PA001263400 | 841       | 0.751 | Non-CSR | 75729PA0012634 |
| 75729PA001263500 | 37,176    | 0.751 | Non-CSR | 75729PA0012635 |
| 75729PA001263600 | 476,128   | 0.751 | Non-CSR | 75729PA0012636 |
| 75729PA001263700 | 59,891    | 0.751 | Non-CSR | 75729PA0012637 |
| 75729PA001263800 | 16,349    | 0.751 | Non-CSR | 75729PA0012638 |
| 75729PA001263900 | 179,373   | 0.751 | Non-CSR | 75729PA0012639 |

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| 75729PA001264000 | 58,801    | 0.751 | Non-CSR | 75729PA0012640 |
| 75729PA001264700 | 26,937    | 0.834 | Non-CSR | 75729PA0012647 |
| 75729PA001264701 | 609,006   | 0.834 | Non-CSR | 75729PA0012647 |
| 75729PA001264801 | 312,113   | 0.834 | Non-CSR | 75729PA0012648 |
| 75729PA001264901 | 350,083   | 0.834 | Non-CSR | 75729PA0012649 |
| 75729PA001265000 | 50,406    | 0.834 | Non-CSR | 75729PA0012650 |
| 75729PA001265001 | 240,310   | 0.834 | Non-CSR | 75729PA0012650 |
| 75729PA001265100 | 4,507     | 0.834 | Non-CSR | 75729PA0012651 |
| 75729PA001265101 | 822,430   | 0.834 | Non-CSR | 75729PA0012651 |
| 75729PA001265200 | 95,978    | 0.834 | Non-CSR | 75729PA0012652 |
| 75729PA001265201 | 913,682   | 0.834 | Non-CSR | 75729PA0012652 |
| 75729PA001265300 | 175,166   | 0.834 | Non-CSR | 75729PA0012653 |
| 75729PA001265301 | 455,644   | 0.834 | Non-CSR | 75729PA0012653 |
| 75729PA001265302 | 0         | 0.834 | CSR     | 75729PA0012653 |
| 75729PA001265400 | 8,311     | 0.834 | Non-CSR | 75729PA0012654 |
| 75729PA001265401 | 1,320,067 | 0.834 | Non-CSR | 75729PA0012654 |
| 75729PA001265500 | 778,969   | 0.834 | Non-CSR | 75729PA0012655 |
| 75729PA001265501 | 5,447,495 | 0.834 | Non-CSR | 75729PA0012655 |
| 75729PA001265502 | 0         | 0.834 | CSR     | 75729PA0012655 |
| 75729PA001265600 | 205,467   | 0.834 | Non-CSR | 75729PA0012656 |
| 75729PA001265601 | 3,770,733 | 0.834 | Non-CSR | 75729PA0012656 |
| 75729PA001265700 | 132,834   | 0.834 | Non-CSR | 75729PA0012657 |
| 75729PA001265701 | 1,391,795 | 0.834 | Non-CSR | 75729PA0012657 |
| 75729PA001265801 | 223,873   | 0.834 | Non-CSR | 75729PA0012658 |
| 75729PA001266401 | 496       | 0.763 | Non-CSR | 75729PA0012664 |
| 75729PA001266404 | 0         | 0.789 | CSR     | 75729PA0012664 |
| 75729PA001266405 | 46,316    | 0.918 | CSR     | 75729PA0012664 |
| 75729PA001266406 | 42,883    | 0.999 | CSR     | 75729PA0012664 |
| 75729PA001266505 | 50        | 0.918 | CSR     | 75729PA0012665 |
| 75729PA001266506 | 2,120     | 0.999 | CSR     | 75729PA0012665 |
| 75729PA001266601 | 14,386    | 0.763 | Non-CSR | 75729PA0012666 |
| 75729PA001266605 | 397       | 0.918 | CSR     | 75729PA0012666 |
| 75729PA001266606 | 40,113    | 0.999 | CSR     | 75729PA0012666 |
| 75729PA001266704 | 2,440     | 0.789 | CSR     | 75729PA0012667 |
| 75729PA001266705 | 71,632    | 0.918 | CSR     | 75729PA0012667 |
| 75729PA001266706 | 44,645    | 0.999 | CSR     | 75729PA0012667 |
| 75729PA001266805 | 168,291   | 0.918 | CSR     | 75729PA0012668 |
| 75729PA001266806 | 1,992     | 0.999 | CSR     | 75729PA0012668 |
| 75729PA001266901 | 2,300     | 0.763 | Non-CSR | 75729PA0012669 |
| 75729PA001266905 | 172,606   | 0.918 | CSR     | 75729PA0012669 |
| 75729PA001266906 | 256,210   | 0.999 | CSR     | 75729PA0012669 |
| 75729PA001267001 | 64        | 0.763 | Non-CSR | 75729PA0012670 |
| 75729PA001267004 | 147,561   | 0.789 | CSR     | 75729PA0012670 |
| 75729PA001267005 | 36,210    | 0.918 | CSR     | 75729PA0012670 |
| 75729PA001267006 | 56,407    | 0.999 | CSR     | 75729PA0012670 |
| 75729PA001267104 | 8,444     | 0.789 | CSR     | 75729PA0012671 |
| 75729PA001267105 | 94,371    | 0.918 | CSR     | 75729PA0012671 |
| 75729PA001267106 | 71,037    | 0.999 | CSR     | 75729PA0012671 |
| 75729PA001267201 | 61,223    | 0.763 | Non-CSR | 75729PA0012672 |
| 75729PA001267204 | 15,395    | 0.789 | CSR     | 75729PA0012672 |

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| 75729PA001267205 | 588,368   | 0.918 | CSR     | 75729PA0012672 |
| 75729PA001267206 | 633,530   | 0.999 | CSR     | 75729PA0012672 |
| 75729PA001267304 | 4,668     | 0.789 | CSR     | 75729PA0012673 |
| 75729PA001267305 | 61,539    | 0.918 | CSR     | 75729PA0012673 |
| 75729PA001267306 | 620,754   | 0.999 | CSR     | 75729PA0012673 |
| 75729PA001267401 | 4,975     | 0.763 | Non-CSR | 75729PA0012674 |
| 75729PA001267404 | 2,604     | 0.789 | CSR     | 75729PA0012674 |
| 75729PA001267405 | 215,347   | 0.918 | CSR     | 75729PA0012674 |
| 75729PA001267406 | 372,133   | 0.999 | CSR     | 75729PA0012674 |
| 75729PA001267504 | 116       | 0.789 | CSR     | 75729PA0012675 |
| 75729PA001267505 | 37,036    | 0.918 | CSR     | 75729PA0012675 |
| 75729PA001267506 | 2,470     | 0.999 | CSR     | 75729PA0012675 |
| 75729PA001268100 | 12,550    | 0.653 | Non-CSR | 75729PA0012681 |
| 75729PA001268101 | 129,140   | 0.653 | Non-CSR | 75729PA0012681 |
| 75729PA001268200 | 10,279    | 0.653 | Non-CSR | 75729PA0012682 |
| 75729PA001268201 | 42,386    | 0.653 | Non-CSR | 75729PA0012682 |
| 75729PA001268300 | 24,680    | 0.653 | Non-CSR | 75729PA0012683 |
| 75729PA001268301 | 57,380    | 0.653 | Non-CSR | 75729PA0012683 |
| 75729PA001268400 | 11,091    | 0.653 | Non-CSR | 75729PA0012684 |
| 75729PA001268401 | 182,362   | 0.653 | Non-CSR | 75729PA0012684 |
| 75729PA001268402 | 482       | 0.653 | CSR     | 75729PA0012684 |
| 75729PA001268500 | 199,066   | 0.653 | Non-CSR | 75729PA0012685 |
| 75729PA001268501 | 1,680,525 | 0.653 | Non-CSR | 75729PA0012685 |
| 75729PA001268503 | 5,993     | 0.653 | CSR     | 75729PA0012685 |
| 75729PA001268600 | 20,649    | 0.653 | Non-CSR | 75729PA0012686 |
| 75729PA001268601 | 380,500   | 0.653 | Non-CSR | 75729PA0012686 |
| 75729PA001268602 | 1,977     | 0.653 | CSR     | 75729PA0012686 |
| 75729PA001268700 | 93,635    | 0.653 | Non-CSR | 75729PA0012687 |
| 75729PA001268701 | 1,273,003 | 0.653 | Non-CSR | 75729PA0012687 |
| 75729PA001268800 | 28,123    | 0.653 | Non-CSR | 75729PA0012688 |
| 75729PA001268801 | 2,453,270 | 0.653 | Non-CSR | 75729PA0012688 |
| 75729PA001268900 | 289,925   | 0.653 | Non-CSR | 75729PA0012689 |
| 75729PA001268901 | 3,551,967 | 0.653 | Non-CSR | 75729PA0012689 |
| 75729PA001268902 | 5,777     | 0.653 | CSR     | 75729PA0012689 |
| 75729PA001268903 | 0         | 0.653 | CSR     | 75729PA0012689 |
| 75729PA001269000 | 236,945   | 0.653 | Non-CSR | 75729PA0012690 |
| 75729PA001269001 | 2,253,869 | 0.653 | Non-CSR | 75729PA0012690 |
| 75729PA001269002 | 9,277     | 0.653 | CSR     | 75729PA0012690 |
| 75729PA001269100 | 34,948    | 0.653 | Non-CSR | 75729PA0012691 |
| 75729PA001269101 | 1,532,271 | 0.653 | Non-CSR | 75729PA0012691 |
| 75729PA001269200 | 35,716    | 0.653 | Non-CSR | 75729PA0012692 |
| 75729PA001269201 | 570,090   | 0.653 | Non-CSR | 75729PA0012692 |
| 75729PA001269800 | 37,003    | 0.751 | Non-CSR | 75729PA0012698 |
| 75729PA001269900 | 16,950    | 0.834 | Non-CSR | 75729PA0012699 |
| 75729PA001269901 | 865,603   | 0.834 | Non-CSR | 75729PA0012699 |
| 75729PA001270001 | 27,972    | 0.763 | Non-CSR | 75729PA0012700 |
| 75729PA001270004 | 2,578     | 0.789 | CSR     | 75729PA0012700 |
| 75729PA001270005 | 161,124   | 0.918 | CSR     | 75729PA0012700 |
| 75729PA001270006 | 530,332   | 0.999 | CSR     | 75729PA0012700 |
| 75729PA001270100 | 116,356   | 0.653 | Non-CSR | 75729PA0012701 |

|                  |           |       |         |                |
|------------------|-----------|-------|---------|----------------|
| 75729PA001270101 | 1,375,113 | 0.653 | Non-CSR | 75729PA0012701 |
| 75729PA001270102 | 5         | 0.653 | CSR     | 75729PA0012701 |
| 75729PA001270201 | 182,661   | 0.672 | Non-CSR | 75729PA0012702 |
| 75729PA001270301 | 6,467     | 0.672 | Non-CSR | 75729PA0012703 |
| 75729PA001270401 | 12,583    | 0.672 | Non-CSR | 75729PA0012704 |
| 75729PA001270500 | 383       | 0.672 | Non-CSR | 75729PA0012705 |
| 75729PA001270501 | 224,231   | 0.672 | Non-CSR | 75729PA0012705 |
| 75729PA001270601 | 126,403   | 0.672 | Non-CSR | 75729PA0012706 |
| 75729PA001270700 | 478,322   | 0.672 | Non-CSR | 75729PA0012707 |
| 75729PA001270701 | 204,367   | 0.672 | Non-CSR | 75729PA0012707 |
| 75729PA001270800 | 3,394     | 0.672 | Non-CSR | 75729PA0012708 |
| 75729PA001270801 | 482,996   | 0.672 | Non-CSR | 75729PA0012708 |
| 75729PA001270901 | 578,310   | 0.672 | Non-CSR | 75729PA0012709 |
| 75729PA001271001 | 1,030,096 | 0.672 | Non-CSR | 75729PA0012710 |
| 75729PA001271100 | 382       | 0.672 | Non-CSR | 75729PA0012711 |
| 75729PA001271101 | 341,431   | 0.672 | Non-CSR | 75729PA0012711 |
| 75729PA001271201 | 363,955   | 0.672 | Non-CSR | 75729PA0012712 |
| 75729PA001271301 | 12,901    | 0.672 | Non-CSR | 75729PA0012713 |
| 75729PA001271401 | 318,306   | 0.672 | Non-CSR | 75729PA0012714 |

**Geisinger Health Plan**  
**Small Group Filing for 2023**  
**Experience Period Cost Model Pricing AVs**

Weighted Average Pricing AV, Experience Period **Allowed Claims**

Average AV

90.3%

| 2021 HIOS ID     | Allowed Claims | Pricing AV Prior to Market Adjustment | 2021 HIOS ID   |
|------------------|----------------|---------------------------------------|----------------|
| 22444PA006006200 | 1,412,121      | 0.811                                 | 22444PA0060062 |
| 22444PA006006300 | 878,069        | 0.727                                 | 22444PA0060063 |
| 22444PA006011400 | 877,834        | 0.947                                 | 22444PA0060114 |
| 22444PA006011500 | 173,632        | 0.912                                 | 22444PA0060115 |
| 22444PA006011600 | 2,573,397      | 0.880                                 | 22444PA0060116 |
| 22444PA006011700 | 2,974,467      | 0.852                                 | 22444PA0060117 |
| 22444PA006011800 | 1,297,058      | 0.833                                 | 22444PA0060118 |
| 22444PA006011900 | 388,279        | 0.751                                 | 22444PA0060119 |
| 22444PA006012000 | 3,185,887      | 0.920                                 | 22444PA0060120 |
| 22444PA006012100 | 233,472        | 0.947                                 | 22444PA0060121 |
| 22444PA006012200 | 711,462        | 0.852                                 | 22444PA0060122 |
| 22444PA006012300 | 297,659        | 0.754                                 | 22444PA0060123 |
| 22444PA006012400 | 166,588        | 0.801                                 | 22444PA0060124 |
| 22444PA006012500 | 1,087,738      | 0.815                                 | 22444PA0060125 |
| 22444PA006012700 | 78,063         | 0.852                                 | 22444PA0060127 |
| 22444PA006012800 | 7,687          | 0.754                                 | 22444PA0060128 |
| 22444PA006013000 | 14,377         | 0.815                                 | 22444PA0060130 |
| 22444PA006013100 | 1,564          | 0.947                                 | 22444PA0060131 |
| 22444PA006013200 | 116,968        | 0.852                                 | 22444PA0060132 |
| 22444PA006013300 | 58,264         | 0.754                                 | 22444PA0060133 |
| 22444PA006013500 | 214,922        | 0.815                                 | 22444PA0060135 |
| 22444PA008006600 | 156,194        | 0.672                                 | 22444PA0080066 |
| 75729PA005006200 | 469,857        | 0.672                                 | 75729PA0050062 |
| 75729PA005006800 | 15,987,722     | 0.903                                 | 75729PA0050068 |
| 75729PA005007000 | 4,128,616      | 0.889                                 | 75729PA0050070 |
| 75729PA005007100 | 1,131,651      | 0.838                                 | 75729PA0050071 |
| 75729PA005007300 | 563,698        | 0.761                                 | 75729PA0050073 |
| 75729PA005007500 | 88,733         | 0.744                                 | 75729PA0050075 |
| 75729PA005007800 | 1,784,116      | 0.866                                 | 75729PA0050078 |
| 75729PA005007900 | 515,945        | 0.834                                 | 75729PA0050079 |
| 75729PA005008000 | 5,346,170      | 0.958                                 | 75729PA0050080 |
| 75729PA005008200 | 6,180,598      | 0.953                                 | 75729PA0050082 |
| 75729PA005009600 | 210,575        | 0.827                                 | 75729PA0050096 |
| 75729PA005009700 | 1,559,517      | 0.822                                 | 75729PA0050097 |
| 75729PA005010200 | 7,441,533      | 0.918                                 | 75729PA0050102 |
| 75729PA005010300 | 2,171,648      | 0.870                                 | 75729PA0050103 |

|                  |            |       |                |
|------------------|------------|-------|----------------|
| 75729PA005010400 | 1,814,270  | 0.849 | 75729PA0050104 |
| 75729PA005010500 | 681,600    | 0.789 | 75729PA0050105 |
| 75729PA005010600 | 78,253     | 0.772 | 75729PA0050106 |
| 75729PA005010700 | 218,953    | 0.652 | 75729PA0050107 |
| 75729PA005010800 | 1,142,387  | 0.788 | 75729PA0050108 |
| 75729PA005012700 | 1,776,114  | 0.863 | 75729PA0050127 |
| 75729PA005012800 | 15,214,942 | 0.988 | 75729PA0050128 |
| 75729PA005012900 | 1,775,724  | 0.979 | 75729PA0050129 |
| 75729PA005013000 | 1,317,257  | 0.843 | 75729PA0050130 |
| 75729PA005013100 | 6,225,420  | 0.977 | 75729PA0050131 |
| 75729PA005013200 | 4,744,443  | 0.881 | 75729PA0050132 |
| 75729PA005013300 | 5,933,686  | 0.842 | 75729PA0050133 |
| 75729PA005013400 | 174,528    | 0.751 | 75729PA0050134 |
| 75729PA005013500 | 448        | 0.912 | 75729PA0050135 |
| 75729PA005013600 | 156,040    | 0.897 | 75729PA0050136 |
| 75729PA005013700 | 292,983    | 0.819 | 75729PA0050137 |
| 75729PA005014000 | 97,547     | 0.981 | 75729PA0050140 |
| 75729PA005014100 | 217,705    | 0.880 | 75729PA0050141 |
| 75729PA005014200 | 124,457    | 0.841 | 75729PA0050142 |
| 75729PA005014300 | 321,004    | 0.788 | 75729PA0050143 |
| 75729PA005014400 | 63,403     | 0.981 | 75729PA0050144 |
| 75729PA005014500 | 263,141    | 0.880 | 75729PA0050145 |
| 75729PA005014600 | 242,414    | 0.841 | 75729PA0050146 |
| 75729PA005014700 | 174,992    | 0.788 | 75729PA0050147 |
| 75729PA005014800 | 32,261     | 0.981 | 75729PA0050148 |
| 75729PA005014900 | 316,504    | 0.880 | 75729PA0050149 |
| 75729PA005015000 | 12,382     | 0.841 | 75729PA0050150 |
| 75729PA005015100 | 78,874     | 0.788 | 75729PA0050151 |

Geisinger Health Plan  
Individual Filing for 2023  
ALTERNATE Market Adjustment Calculation

Alternate Market Adjustment

|                                                                                           |                                                                                                                   |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Individual Market Experience in 2021                                                      |                                                                                                                   |
| Paid                                                                                      | \$175,914,356 (Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)       |
| Allowed                                                                                   | \$203,531,327 (Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation) |
| Paid to Allowed                                                                           | 86.4%                                                                                                             |
| Weighted Average Pricing AV, Experience Period <b>Allowed Claims</b> , includes CSR Plans |                                                                                                                   |
| Average AV                                                                                | 77.1%                                                                                                             |
| Market Adjustment                                                                         | 1.121                                                                                                             |
| Model variation from actual experience needs to be accounted for.                         |                                                                                                                   |

Geisinger Health Plan  
Small Group Filing for 2023  
ALTERNATE Market Adjustment Calculation

Alternate Market Adjustment

|                                                                   |                                                                                                                   |
|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Small Group Market Experience in 2021                             |                                                                                                                   |
| Paid                                                              | \$94,297,453 (Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)        |
| Allowed                                                           | \$102,878,266 (Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation) |
| Paid to Allowed                                                   | 91.7%                                                                                                             |
| Weighted Average Pricing AV, Experience Period                    | <b>Allowed Claims</b>                                                                                             |
| Average AV                                                        | 90.3%                                                                                                             |
| Market Adjustment                                                 | 1.015                                                                                                             |
| Model variation from actual experience needs to be accounted for. |                                                                                                                   |

**Allowed Claims PMPMs by Metallic  
Filing for 2023**

| Metallic                     | Individual     |               |              | Small Group    |               |              |
|------------------------------|----------------|---------------|--------------|----------------|---------------|--------------|
|                              | Allowed Claims | Member Months | Allowed PMPM | Allowed Claims | Member Months | Allowed PMPM |
| Catastrophic                 | \$376,075      | 1,020         | \$368.57     |                |               |              |
| Bronze                       | \$58,679,585   | 106,232       | \$552.37     | \$845,004      | 2,292         | \$368.68     |
| Silver (including CSR .73)   | \$7,285,894    | 8,288         | \$879.12     | \$5,449,972    | 10,116        | \$538.75     |
| Gold (including CSR .87)     | \$133,302,576  | 132,358       | \$1,007.14   | \$62,117,897   | 97,628        | \$636.27     |
| Platinum (including CSR .94) | \$13,913,064   | 11,857        | \$1,173.37   | \$39,564,942   | 52,284        | \$756.73     |

**Geisinger Health Plan**  
**Individual Filing for 2023**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133251205**

1. Regarding the response to objection 2, the Department requests that Geisinger weights the pricing AVs using allowed claims instead of member months when calculating the market adjustment. Utilizing allowed claims is an appropriate methodology for the pricing AVs since the pricing AVs are driven by claims and the paid to allowed ratio is determined by the frequency and severity of claims incurred by plan design.

While our opinion is that our originally filed methodology is more appropriate, recognizing your authority we defer to your judgement on this matter. We have made the changes required in this objection.

2. Regarding the response to objection 3, the Department requests that Geisinger combines individual and small group data when calculating the market adjustment. Since Geisinger's cost model combines individual and small group data, calculating a single market adjustment that combines both individual and small group markets is the most appropriate method. In the Excel file, "Geisinger Objection Exhibits 081822", please sum the paid amounts from the "IND Market Adjustment" and "SG Market Adjustment" tabs. Please do the same for the allowed amounts in order to calculate a new Paid to Allowed ratio of 88.2%. The Department also requests that Geisinger calculates a new Average AV of 81.5% by combining individual and small group data from the "IND Cost Model" and "SG Cost Model" tabs. These new calculations will ultimately result in a combined market adjustment of 1.081.

While our opinion is that our originally filed methodology is more appropriate, recognizing your authority we defer to your judgement on this matter. We have made the changes required in this objection.