

September 8th, 2022

Lindsi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email 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: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2023
5. Average rate change: -2.1%
6. Range of rate change requested: -6.2% to 3.7%
7. Total additional annual revenue generated from the proposed rate change: -\$321,925
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 Platinum plans
11. As of February 1, 2022: 1,788 covered lives and 1,199 policyholders
12. Number of plans offered in 2023: 6 platinum plans, 15 gold plans, 5 silver plans, and 1 bronze plan (for a total of 27 plans); Number of plans offered in 2022: 6 platinum plans, 14 gold plans, 5 silver plans, and 1 bronze plan (for a total of 26 plans).
13. Contract form #: M-152-123-F Rev. 1/23, M-152-167-F Rev. 1/23, M-152-365-F Rev. 1/23; SERFF #: GSHP-133251213; Binder ID #: GSHP-PA23-125113179
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 #1, Table 5 cell D16
 - ii. In response to #5, Table 2B cells C9, D9, F9, and G9; Table 4B columns D, I, and K rows 58 to 81; Table 5 cell D16
 - iii. As a result of these changes, these changes were also necessary:
 1. Table 6 cell C50
 2. Table 10 column R
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to #1, page 3
 - ii. In response to #5, pages 3 and 4
 - iii. In response to #14, page 3
 - iv. As a result of these changes, these changes were also necessary:
 1. The overall rate decrease, range of decreases, and reasons for rate decreases on pages 1 and 2
 2. The Market-Adjusted Projected Allowed Claims PMPM on page 6
 3. The administrative expense percentage of premium on page 6
 4. The projected loss ratio on page 7

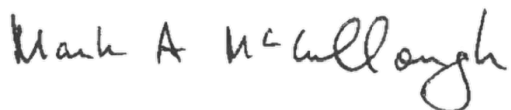
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5. The components of rate change on page 8
6. The reliances on page 10
16. Summary of changes made in response to questions dated July 18, 2022:
 - a. Revisions were made to the Actuarial Memorandum (change highlighted in yellow)
 - i. In response to question 5, the projected loss ratio on page 7
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 6 cells C50, C54, and C55
 2. Table 7 cell K52
 3. 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 10, and the actuarial certification on page 11
 - ii. As a result of these change, these changes were also necessary:
 1. The overall rate decrease, range of increases, and reasons for the rate decrease on pages 1 and 2
 2. The Market-Adjusted Projected Allowed Claims PMPM on page 6
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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 MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, ASA, Associate Actuary
Kevin Moss, Actuarial Analyst Senior

Discrimination is against the law

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

July 19th, 2022

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Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

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1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2023
5. Average rate change: -7.6%
6. Range of rate change requested: -10.6% to -1.3%
7. Total additional annual revenue generated from the proposed rate change: -\$1,167,528
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 Platinum plans
11. As of February 1, 2022: 1,788 covered lives and 1,199 policyholders
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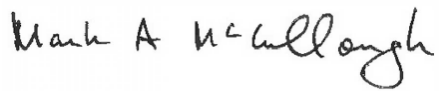
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Mark McCullough
Chief Financial and Operating Officer Insurance Operations
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July 13th, 2022

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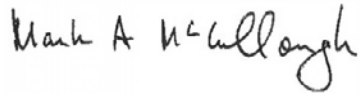
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Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com



May 12th, 2022

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

Dear Ms. Swartz:

The following is in response to the Department's guidance as of May 2, 2022:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2023
5. Average rate change: -2.9%
6. Range of rate change requested: -6.1% to 3.7%
7. Total additional annual revenue generated from the proposed rate change: -\$448,135
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 Platinum plans
11. As of February 1, 2022: 1,788 covered lives and 1,199 policyholders
12. Number of plans offered in 2023: 6 platinum plans, 15 gold plans, 5 silver plans, and 1 bronze plan (for a total of 27 plans); Number of plans offered in 2022: 6 platinum plans, 14 gold plans, 5 silver plans, and 1 bronze plan (for a total of 26 plans).
13. Contract form #: M-152-123-F Rev. 1/23, M-152-167-F Rev. 1/23, M-152-365-F Rev. 1/23; SERFF #: GSHP-133251213; Binder ID #: GSHP-PA23-125113179
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).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

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Attachment I

Rate Change Summary

Geisinger Health Plan – Small Group Plans

Rate request filing ID # GSHP-133251213 - 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:	-2.9% ¹
Revised requested average rate change:	-2.1% ¹
Range of requested rate change:	-6.2% to 3.7%
Effective date:	1/1/2023
Mapped Members:	1,788
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	\$18,488,365
Claims	\$15,252,130
Administrative expenses	\$1,736,167
Taxes & fees	\$780,357
Company made (after taxes)	\$719,711

How it plans to spend your premium

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

Claims:	88%
Administrative:	10%
Taxes & fees:	0%
Profit:	2%

The company expects its annual medical costs to increase **8.22%**.

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate decrease of 2.1% for Small Group HMO/POS members renewing in the Marketplace effective January 1, 2023 through December 1, 2023. The actual range of proposed rate changes vary from -6.2% to 3.7%. The key drivers of this decrease are changes in the normalized risk pool experience, URRT morbidity, risk adjustment, pricing AVs, and benefit richness. 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.

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

Actuarial Memorandum – Small Group 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: Small Group

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

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-123-F Rev. 1/23, M-152-167-F Rev. 1/23, M-152-365-F Rev. 1/23

SERFF Number: GSHP-133251213

Binder ID Number: GSHP-PA23-125113179

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-131502009	-4.7%	-6.2%	8.7%
2020	GSHP-131915715	15.3%	9.7%	19.6%
2021	GSHP-132364598	15.6%	10.7%	21.0%
2022	GSHP-132824328	-0.3%	-8.1%	6.6%

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 off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 6 platinum plans, 15 gold plans, 5 silver plans, and 1 bronze plan for a total of 27 plans offered in 2023. As of February 2022, 1,788 covered lives and 1,199 policyholders will be impacted by this filing. The proposed overall rate decrease is 2.1% but is not uniform by plan. The increases range from -6.2% to 3.7%. 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 -2.1% 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 -2.1%.

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_SmGrp_051122.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate decrease are:

- Normalized Risk Pool experience: 6.2%, row 77 on Table 8
- URRT Morbidity: -7.0%, row 79 on Table 8
- Risk Adjustment: -6.8%, row 81 on Table 8
- Pricing AV: 5.1%, row 88 on Table 8
- Benefit Richness: 2.2%, 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 small group market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

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

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

Geisinger outsources 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 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 82.50%. 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 -0.4% adjustment factor to account for the favorable 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_SmGrp_051122.xlsx". The Change in Demographics factor on Table 5 is .996 and is 1.563/1.570.

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 "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx".

Trend Identification

Experience data was trended using an annual trend of 8.2%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category 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 GHP and GQO experience to develop the trend to apply to both small group ACA pools. Table 4b is the combined experience for our small group ACA block (GHP and GQO) prior to adjusting for COVID. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the 'Trend' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx".

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_SmGrp_051122.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 manual 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 8.2% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.17 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $707.77 / 605.90 = 1.17$ 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_SmGrp_051122.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 3rd party consultant. The COVID Adjustments for 2021 are shown on the 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.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 small group 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 0.914 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the projected member months in each plan. This is consistent with the calculation on Table 10 in cell 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 Small Group 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 3rd party consultant's estimate of the impact on our population. The result is an expected increase in transfer payment and is applied to the starting point for 2023 as described above. We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2023 is shown on the 'Risk Adjustment' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx". The expected payment transfer for 2023 is shown on Table 5 as \$65.89.

All of our small group plans are sold Off Exchange, so there is no Exchange user Fees to include. The allowable market-wide modifiers (risk adjustment of \$65.89, Exchange User Fees of \$0) 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, \$671.08 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_SmGrp_051122.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 10.28% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Small Group ACA business are paid based on the schedules in the file "Broker Commissions CY 2022.pdf". The amount they receive is based on their entire employer group book of business with Geisinger (not just their small group ACA book). Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The

development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.81% and is calculated on the 'Quality_Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.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 \$0.27 PMPM and is calculated on the 'Taxes' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx".

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 0.01% and is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051121.xlsx".

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

Projected Loss Ratio

The anticipated loss ratio is 89.5% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment = 678.95 - 0.00 + 12.69 - 65.89 = 625.75

MLR Denominator = Projected Premiums - Taxes and Fees = 699.48 - 0.53 = 698.95

Federal MLR = 625.75 / 698.95 = 89.5%

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 Small Group 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 Small Group ACA market. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 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_SmGrp_051122.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The normalization factor is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx".

Tobacco Factor

We are not applying a tobacco load.

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 $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. 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_SmGrp_051122.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. 19.74% of the projected membership is in the Geisinger Premier HMO network with an adjustment factor of 0.94. The other 80.26% of the membership is in the Geisinger All-Access HMO network with a factor of 1.00. Weighting these factors as $0.94 * 19.74\% + 1.0 * 80.26\%$ gives the normalization factor of 0.988 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 decrease are changes in the normalized risk pool experience, URRT morbidity, Pricing AV, benefit richness, and risk adjustment. 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.

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_SmGrp_050422.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_SmGrp_050622.pdf” for further details. Columns L and N were normalized using projected (CY2023) membership.

For the GHP Small Group market there is 1 expanded bronze plan. 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). The plan named “Geisinger Small Group ACA All-Access QHDHP POS 6850” meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

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 Small Group 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

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_SmGrp_051122.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.

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 3rd 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 3rd 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 3rd parties. We have also relied on a 3rd 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_SmGrp_051122.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. The “Pricing” information was projected in the final annual rate filing for the given plan year. The “Actual” and “Pricing” member months vary significantly, because the MLR filing includes the transitional (non-ACA) plans while the “Pricing” only includes the ACA compliant plans.

.....
Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on the PID's methodology to normalize the pricing AV's.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GHP_SmGrp_050622.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2022) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2023 plan year.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

9/7/2022

Date

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:	Small Group
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 Experience Period	Members Current Period (as of 02-01-2022)	Member-months Projected Rating Period
Average Age	39.0	39.0	39.0
Total	27,902	1,788	21,456
<18	4,145	243	2,916
18-24	2,231	144	1,728
25-29	2,156	138	1,656
30-34	2,543	157	1,884
35-39	2,334	181	2,172
40-44	2,483	159	1,908
45-49	2,385	162	1,944
50-54	2,966	172	2,064
55-59	3,351	224	2,688
60-64	2,217	154	1,848
64+	1,051	54	648

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 17,150,720.92	\$ 15,837,135.48	\$ 15,900,904.05	27,902	\$ 1,653,572.34	\$ 17,554,476.38	\$	\$ (649,959.3)	\$ 1,185.1	\$	\$ 1,337,644.00	\$ 686.90
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 82.50%
Loss Ratio											\$ 82.50%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.30%	3.90%	0.00%	7.33%	16.17%
Outpatient Hospital	4.40%	5.20%	0.00%	9.83%	35.02%
Professional	3.40%	3.70%	0.00%	7.23%	24.21%
Other Medical	-0.50%	8.20%	0.00%	7.66%	2.42%
Capitation				-5.50%	0.01%
Prescription Drugs	3.20%	3.50%	0.00%	6.81%	22.13%
Total Annual Trend				8.08%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.168	

* 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 (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18		\$774,960.37	1.000%	\$ 774,960.37	1,598	\$ 487.09		\$ (12,262.62)	\$843,593.70	\$ 530.72
Feb-18		\$657,137.35	1.000%	\$ 657,137.35	1,515	\$ 432.90		\$ (12,262.62)	\$779,378.98	\$ 499.03
Mar-18		\$600,642.72	1.000%	\$ 600,642.72	1,523	\$ 392.8		\$ (12,262.62)	\$668,549.08	\$ 437.2
Apr-18		\$787,142.02	1.000%	\$ 787,142.02	1,500	\$ 524.4		\$ (535,221.43)	\$836,109.82	\$ 557.0
May-18		\$476,108.30	1.000%	\$ 476,108.30	1,471	\$ 322.5		\$ (515,934.94)	\$558,233.19	\$ 378.2
Jun-18		\$460,605.50	1.000%	\$ 460,605.50	1,481	\$ 311.4		\$ (515,934.94)	\$543,560.50	\$ 379.3
Jul-18		\$605,670.54	1.000%	\$ 605,670.54	1,421	\$ 424.4		\$ (514,665.83)	\$666,949.75	\$ 467.3
Aug-18		\$720,403.43	1.000%	\$ 720,403.43	1,421	\$ 506.9		\$ (515,228.68)	\$770,261.08	\$ 542.0
Sep-18		\$465,195.56	1.000%	\$ 465,195.56	1,295	\$ 370.8		\$ (514,102.96)	\$512,455.26	\$ 408.6
Oct-18		\$565,547.22	1.000%	\$ 565,547.22	1,263	\$ 446.3		\$ (518,407.73)	\$620,932.63	\$ 490.0
Nov-18		\$509,532.33	1.000%	\$ 509,532.33	1,255	\$ 405.6		\$ (517,282.00)	\$556,909.03	\$ 443.4
Dec-18	\$9,271,847.50	\$402,074.23	1.000%	\$ 402,074.23	1,295	\$ 333.98	\$919,451.10	\$ (517,282.00)	\$468,233.63	\$ 388.94
Jan-19		\$568,451.56	1.000%	\$ 568,451.56	1,349	\$ 424.2		\$ (514,202.16)	\$646,552.40	\$ 482.56
Feb-19		\$673,914.94	1.000%	\$ 673,914.94	1,331	\$ 514.0		\$ (514,202.16)	\$731,991.70	\$ 558.3
Mar-19		\$480,622.47	1.000%	\$ 480,622.47	1,281	\$ 374.9		\$ (514,202.16)	\$553,740.75	\$ 431.9
Apr-19		\$607,496.00	1.000%	\$ 607,496.00	1,301	\$ 465.11		\$ (513,617.06)	\$683,088.83	\$ 523.0
May-19		\$562,325.08	1.000%	\$ 562,325.08	1,331	\$ 422.1		\$ (513,603.76)	\$636,860.73	\$ 478.1
Jun-19		\$562,356.22	1.000%	\$ 562,356.22	1,400	\$ 401.6		\$ (516,662.06)	\$627,887.92	\$ 448.1
Jul-19		\$761,934.15	1.000%	\$ 761,934.15	1,381	\$ 549.71		\$ (518,699.43)	\$880,512.96	\$ 599.2
Aug-19		\$635,082.34	1.000%	\$ 635,082.34	1,381	\$ 459.2		\$ (517,344.90)	\$706,741.63	\$ 511.0
Sep-19		\$697,313.13	1.000%	\$ 697,313.13	1,431	\$ 484.5		\$ (518,817.10)	\$754,453.15	\$ 524.2
Oct-19		\$573,002.84	1.000%	\$ 573,002.84	1,381	\$ 411.9		\$ (523,445.63)	\$636,052.96	\$ 450.0
Nov-19	\$8,784,104.14	\$587,096.94	1.000%	\$ 587,096.94	1,421	\$ 410.8		\$ (523,445.63)	\$646,810.59	\$ 452.6
Dec-19		\$575,740.04	1.000%	\$ 575,740.04	1,551	\$ 370.93	\$1,006,697.57	\$ (520,863.15)	\$638,333.77	\$ 411.38
Jan-20		\$959,068.82	1.000%	\$ 959,068.82	1,741	\$ 549.6		\$ (527,696.95)	\$1,065,024.09	\$ 610.3
Feb-20		\$727,845.51	1.000%	\$ 727,845.51	1,861	\$ 398.9		\$ (543,316.40)	\$883,662.70	\$ 463.1
Mar-20		\$852,611.46	1.000%	\$ 852,611.46	1,881	\$ 450.8		\$ (531,762.95)	\$919,451.03	\$ 486.2
Apr-20		\$675,994.83	1.000%	\$ 675,994.83	1,981	\$ 343.6		\$ (529,116.20)	\$708,758.88	\$ 360.8
May-20		\$910,134.28	1.000%	\$ 910,134.28	1,991	\$ 455.3		\$ (529,116.20)	\$988,233.63	\$ 498.0
Jun-20		\$1,223,861.50	1.000%	\$ 1,223,861.50	2,031	\$ 601.7		\$ (527,895.35)	\$1,319,827.23	\$ 648.8
Jul-20		\$1,121,257.26	1.000%	\$ 1,121,257.26	2,031	\$ 550.9		\$ (539,900.00)	\$1,227,452.71	\$ 603.1
Aug-20		\$1,134,945.13	1.000%	\$ 1,134,945.13	2,051	\$ 551.2		\$ (536,066.00)	\$1,248,932.08	\$ 606.5
Sep-20		\$1,451,279.15	1.000%	\$ 1,451,279.15	2,091	\$ 699.4		\$ (538,653.20)	\$1,543,607.57	\$ 737.5
Oct-20		\$1,458,855.67	1.000%	\$ 1,458,855.67	2,211	\$ 658.0		\$ (555,737.00)	\$1,541,837.56	\$ 696.4
Nov-20		\$1,182,255.86	1.000%	\$ 1,182,255.86	2,131	\$ 550.4		\$ (517,865.00)	\$1,269,396.96	\$ 548.1
Dec-20	\$13,933,056.43	\$1,530,712.23	1.000%	\$ 1,530,712.23	2,751	\$ 555.6	\$1,493,134.94	\$ (543,115.00)	\$1,648,017.98	\$ 593.84
Jan-21		\$1,315,266.13	0.999%	\$ 1,315,402.11	2,711	\$ 487.7		\$ (561,235.76)	\$1,400,984.01	\$ 515.7
Feb-21		\$1,334,182.81	0.999%	\$ 1,335,171.42	2,631	\$ 505.9		\$ (553,261.49)	\$1,434,097.92	\$ 543.4
Mar-21		\$1,403,981.68	0.999%	\$ 1,405,082.93	2,561	\$ 548.6		\$ (564,546.58)	\$1,512,780.80	\$ 588.2
Apr-21		\$1,389,324.55	0.999%	\$ 1,390,688.31	2,451	\$ 565.7		\$ (568,776.34)	\$1,476,730.25	\$ 600.5
May-21		\$1,623,729.82	0.999%	\$ 1,625,333.95	2,391	\$ 677.7		\$ (559,126.92)	\$1,680,946.09	\$ 700.0
Jun-21		\$1,346,165.99	0.998%	\$ 1,348,694.02	2,361	\$ 570.5		\$ (566,962.23)	\$1,439,936.57	\$ 607.4
Jul-21		\$1,266,303.71	0.997%	\$ 1,268,080.81	2,261	\$ 558.6		\$ (543,747.90)	\$1,331,777.80	\$ 588.5
Aug-21		\$1,266,358.06	0.994%	\$ 1,277,908.26	2,201	\$ 578.0		\$ (543,075.02)	\$1,379,520.56	\$ 627.0
Sep-21		\$1,300,802.41	0.994%	\$ 1,308,179.65	2,011	\$ 601.7		\$ (546,847.39)	\$1,361,028.86	\$ 635.2
Oct-21		\$1,146,704.95	0.980%	\$ 1,153,882.63	2,021	\$ 565.7		\$ (548,822.66)	\$1,238,084.29	\$ 579.2
Nov-21		\$1,217,271.20	0.989%	\$ 1,229,758.92	2,171	\$ 603.4		\$ (542,388.09)	\$1,302,525.83	\$ 639.1
Dec-21	\$17,150,720.92	\$1,229,003.92	0.983%	\$ 1,249,670.61	1,901	\$ 655.6	\$1,653,572.34	\$ (551,352.99)	\$1,329,664.76	\$ 697.6

* 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: Small Group
Rate Effective Date: 1/1/2023

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-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	\$ 111,344,493.63	\$ -	\$ (3,373,549.29)	\$ 6,872.96	\$ -	\$ 10,549,410.00	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 665.22
Loss Ratio											84.73%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.30%	3.90%	0.00%	7.33%	16.36%
Outpatient Hospital	4.40%	5.20%	0.00%	9.83%	39.72%
Professional	3.40%	3.70%	0.00%	7.23%	23.21%
Other Medical	-0.50%	8.20%	0.00%	7.66%	2.01%
Capitation				-5.50%	
Prescription Drugs	3.20%	3.50%	0.00%	6.81%	19.00%
Total Annual Trend				8.22%	100.01%
Months of Trend				24	
Total Applied Trend Projection Factor				1.171	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18	\$104,544,598.18	\$7,758,980.65	1.0000	\$ 7,758,980.65	16,166	\$ 479.96	\$10,086,523.07	(\$124,996.20)	\$8,609,830.52	\$32.59
Feb-18		\$7,105,142.45	1.0000	\$ 7,105,142.45	16,172	\$ 439.35		(\$124,613.50)	\$7,829,503.18	\$48.14
Mar-18		\$9,624,166.79	1.0000	\$ 9,624,166.79	16,191	\$ 594.41		(\$124,613.49)	\$10,400,550.08	\$42.37
Apr-18		\$7,595,584.53	1.0000	\$ 7,595,584.53	16,216	\$ 468.40		(\$178,401.28)	\$8,327,101.18	\$13.51
May-18		\$7,056,423.19	1.0000	\$ 7,056,423.19	16,065	\$ 439.24		(\$99,131.73)	\$7,846,046.55	\$48.39
Jun-18		\$6,386,436.24	1.0000	\$ 6,386,436.24	15,979	\$ 399.68		(\$99,131.73)	\$7,075,574.01	\$42.80
Jul-18		\$6,417,285.52	1.0000	\$ 6,417,285.52	15,837	\$ 405.21		(\$169,619.28)	\$7,021,856.80	\$43.38
Aug-18		\$6,844,371.47	1.0000	\$ 6,844,371.47	15,693	\$ 436.09		(\$170,182.13)	\$7,498,784.31	\$47.78
Sep-18		\$6,349,933.47	1.0000	\$ 6,349,933.47	15,519	\$ 409.17		(\$169,056.41)	\$6,925,340.75	\$46.25
Oct-18		\$7,793,066.99	1.0000	\$ 7,793,066.99	15,511	\$ 502.42		(\$204,324.63)	\$8,442,095.79	\$44.27
Nov-18		\$7,215,242.61	1.0000	\$ 7,215,242.61	15,367	\$ 469.53		(\$203,198.90)	\$7,785,365.88	\$50.63
Dec-18		\$6,216,704.54	1.0000	\$ 6,216,704.54	15,030	\$ 446.89		(\$203,198.90)	\$7,212,344.29	\$46.85
Jan-19	\$122,087,250.72	\$8,370,115.36	1.0000	\$ 8,370,115.36	17,145	\$ 488.20	\$12,997,254.75	(\$194,345.84)	\$9,297,306.56	\$42.28
Feb-19		\$7,941,803.74	1.0000	\$ 7,941,803.74	17,412	\$ 456.11		(\$194,448.19)	\$8,697,899.59	\$49.53
Mar-19		\$8,427,401.81	1.0000	\$ 8,427,401.81	17,498	\$ 481.62		(\$194,345.84)	\$9,337,103.38	\$33.61
Apr-19		\$10,672,470.25	1.0000	\$ 10,672,470.25	17,904	\$ 596.09		(\$196,263.91)	\$11,568,786.23	\$46.16
May-19		\$9,345,546.22	1.0000	\$ 9,345,546.22	18,045	\$ 517.90		(\$188,075.41)	\$10,186,999.76	\$64.53
Jun-19		\$8,518,856.17	1.0000	\$ 8,518,856.17	18,621	\$ 457.49		(\$209,030.86)	\$9,289,609.38	\$49.88
Jul-19		\$10,325,463.18	1.0000	\$ 10,325,463.18	19,023	\$ 542.79		(\$230,378.50)	\$11,171,673.75	\$87.27
Aug-19		\$10,372,826.19	1.0000	\$ 10,372,826.19	19,234	\$ 539.30		(\$238,447.90)	\$11,209,624.88	\$82.80
Sep-19		\$10,231,600.90	1.0000	\$ 10,231,600.90	19,692	\$ 519.58		(\$253,056.20)	\$11,028,117.98	\$40.03
Oct-19		\$10,510,597.98	1.0000	\$ 10,510,597.98	20,080	\$ 523.44		(\$319,025.10)	\$11,352,640.96	\$65.37
Nov-19		\$10,520,504.96	1.0000	\$ 10,520,504.96	20,580	\$ 511.20		(\$284,133.30)	\$11,297,851.49	\$48.97
Dec-19		\$12,146,482.71	1.0000	\$ 12,146,482.71	22,567	\$ 547.10		(\$289,340.35)	\$13,362,459.86	\$92.12
Jan-20	\$131,940,261.79	\$12,793,207.97	1.0000	\$ 12,793,207.97	21,628	\$ 591.51	\$11,764,588.10	(\$290,278.15)	\$13,067,392.73	\$45.80
Feb-20		\$10,140,415.35	1.0000	\$ 10,140,415.35	21,133	\$ 479.84		(\$270,934.95)	\$11,108,925.62	\$25.67
Mar-20		\$10,309,930.20	1.0000	\$ 10,309,930.20	21,236	\$ 485.49		(\$319,473.75)	\$10,994,731.15	\$17.74
Apr-20		\$7,571,871.90	1.0000	\$ 7,571,871.90	20,588	\$ 367.78		(\$263,775.25)	\$7,874,620.31	\$82.49
May-20		\$9,164,690.05	1.0000	\$ 9,164,690.05	20,348	\$ 450.40		(\$244,404.30)	\$9,722,654.51	\$77.82
Jun-20		\$12,576,408.47	1.0000	\$ 12,576,408.47	19,956	\$ 630.21		(\$260,798.75)	\$13,344,376.35	\$68.69
Jul-20		\$10,363,134.29	1.0000	\$ 10,363,136.76	19,252	\$ 538.29		(\$294,126.00)	\$11,162,283.44	\$79.80
Aug-20		\$9,791,485.27	0.9994	\$ 9,797,174.26	18,885	\$ 518.78		(\$312,988.20)	\$10,465,008.43	\$54.14
Sep-20		\$10,553,478.74	0.9999	\$ 10,554,742.50	18,364	\$ 574.75		(\$337,247.40)	\$11,176,333.88	\$68.49
Oct-20		\$12,205,013.93	1.0000	\$ 12,205,319.46	18,022	\$ 677.25		(\$386,672.40)	\$12,748,773.03	\$70.18
Nov-20		\$10,008,851.71	1.0000	\$ 10,009,191.83	17,658	\$ 566.84		(\$291,737.40)	\$10,557,319.34	\$97.88
Dec-20		\$9,933,596.59	0.9998	\$ 9,935,326.15	15,851	\$ 626.79		(\$250,261.80)	\$10,546,583.85	\$65.36
Jan-21	\$106,272,413.74	\$8,046,157.28	0.9999	\$ 8,047,007.69	15,059	\$ 534.37	\$8,992,675.11	(\$276,446.08)	\$8,651,214.53	\$74.49
Feb-21		\$8,684,034.11	0.9996	\$ 8,687,169.56	14,807	\$ 586.69		(\$279,273.05)	\$9,231,285.08	\$23.44
Mar-21		\$9,246,259.32	0.9995	\$ 9,251,168.60	14,439	\$ 640.71		(\$322,643.64)	\$9,874,718.74	\$63.89
Apr-21		\$6,782,017.20	0.9998	\$ 6,784,189.54	14,112	\$ 622.46		(\$310,384.39)	\$9,268,805.76	\$56.80
May-21		\$8,837,680.87	0.9991	\$ 8,845,588.60	13,823	\$ 639.92		(\$310,028.00)	\$9,255,386.52	\$69.56
Jun-21		\$9,884,283.37	0.9984	\$ 9,899,619.46	13,665	\$ 724.45		(\$334,849.64)	\$10,374,077.81	\$59.17
Jul-21		\$8,205,219.51	0.9993	\$ 8,211,289.96	13,395	\$ 613.01		(\$261,770.06)	\$8,663,404.61	\$46.76
Aug-21		\$8,329,966.96	0.9989	\$ 8,339,530.14	13,199	\$ 631.83		(\$281,202.42)	\$8,788,180.48	\$65.82
Sep-21		\$8,126,283.53	0.9973	\$ 8,148,388.31	13,068	\$ 623.54		(\$259,498.85)	\$8,524,208.64	\$52.30
Oct-21		\$7,977,851.63	0.9967	\$ 8,003,903.84	12,778	\$ 628.36		(\$248,543.16)	\$8,371,281.48	\$55.19
Nov-21		\$8,075,784.48	0.9901	\$ 8,156,776.96	12,518	\$ 651.60		(\$243,812.02)	\$8,560,608.95	\$63.86
Dec-21		\$7,657,413.03	0.9599	\$ 7,977,163.89	11,457	\$ 696.27		(\$245,197.97)	\$8,407,167.72	\$73.80

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
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	\$ 605.90	\$ 665.22
Two year trend projection factor	1.168	1.171
Unadjusted Projected Allowed EHB Claims PMPM	\$ 707.76	\$ 779.05
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	1.000
Change in Demographics	1.000	0.996
Change in Network	1.000	1.000
Change in Benefits	1.000	1.000
Change in Other	1.000	1.004
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 707.76	\$ 743.20
Credibility Factors	8%	100%
Blended Projected EHB Claims PMPM		\$ 743.20
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 743.20	Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.954	
Projected Incurred EHB Claims PMPM	\$ 671.08	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$45.89	
Projected Incurred Exchange User Fees PMPM	\$0.00	
Projected Incurred Reinsurance Recoveries PMPM	\$0.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 613.06	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 671.08	<= Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$0.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 613.06	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 671.08	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	5.33%	\$71.39
General and Claims	5.87%	\$41.02
Agent/Broker Fees and Commissions	2.60%	\$18.19
Quality Improvement Initiatives	1.81%	\$12.69
Taxes and Fees	0.08%	\$0.53
Risk Adjustment User Fee	0.03%	\$0.22
PCORI Fee	0.00%	\$0.27
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.03%	\$0.04
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.99
Total Retention	12.36%	\$86.42
Projected Required Revenue PMPM		\$ 699.48

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 464.36	\$ 455.23	\$ (9.72)	-2.1%
B. Base period allowed claims before normalization	\$594.20	\$ 665.22	\$ 71.02	15.3%
C. Normalization factor component of change	\$ (248.65)	\$ (290.96)	\$ (42.31)	-9.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 345.55	\$ 374.26	\$ 28.70	6.2%
D2. URRT Trend	\$ 68.77	\$ 64.05	\$ (4.72)	-1.0%
D3. URRT Morbidity	\$ 12.43	\$ (20.16)	\$ (32.59)	-7.0%
D4. URRT Other	\$ 4.27	\$ (0.01)	\$ (4.27)	-0.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (3.05)	\$ (40.38)	\$ (31.33)	-6.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 421.97	\$ 377.54	\$ (44.41)	-9.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (4.52)	\$ (4.47)	\$ 0.05	0.0%
E2. Pricing AV	\$ (56.08)	\$ (32.26)	\$ 23.82	5.1%
E3. Benefit Richness	\$ 46.43	\$ 56.50	\$ 10.07	2.2%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (14.17)	\$ 19.77	\$ 33.94	7.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 44.90	\$ 46.79	\$ 1.90	0.4%
F2. Taxes and Fees	\$ 0.37	\$ 0.35	\$ (0.02)	0.0%
F3. Profit and/or Contingency	\$ 9.30	\$ 9.10	\$ (0.19)	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 54.56	\$ 56.24	\$ 1.68	0.4%
G. Change in Miscellaneous Items	\$0.08	\$0.08	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 462.36	\$ 453.57	\$ (8.79)	-1.9%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 665.22	<= Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 106,272,413.74	
Blended Loss Ratio	84.73%	

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	31,100	29,820	25,508	49,178	135,156
Adjusted Projected Allowed EHB Claims PMPM	\$ 743.20	\$ 743.20	\$ 743.20	\$ 743.20	\$ 743.20
Months of Trend	-	-3	-6	-9	
Annual Trend	8.22%	8.22%	8.22%	8.22%	
Single Risk Pool Projected Allowed Claims	\$ 743.20	\$ 758.02	\$ 773.14	\$ 788.56	\$ 767.38
Quarterly Trend Factor	1.000	1.020	1.040	1.061	1.033

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Age Factor	1.381	1.381
Average Geographic Factor	0.971	0.971
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.120	1.166
Average Network Factor	0.985	0.985
Market-Adjusted Projected Allowed Total Claims PMPM	\$725.60	\$ 671.08
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 421.97	\$ 377.56

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

	2022	2023
Paid-to-Allowed	0.866	0.914
URRT Trend (Total Applied Trend Factor)	1.199	1.173
URRT Morbidity	1.030	0.954
URRT "Other"	1.040	1.000
Risk Adjustment	\$13.47	\$ (65.89)
Exchange User Fee	\$0.00	-
Reinsurance Recoveries	\$0.00	-
Capitation	\$0.04	\$0.04
Network	0.985	0.985
Pricing AV	0.866	0.914
Benefit Richness	1.120	1.166
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	6.66%	10.28%
Taxes and Fees	0.08%	0.08%
Profit and/or Contingency	1.00%	2.00%

<= For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2023
Base Period Start Date	1/1/2021
Date of Most Recent Membership:	2/1/2022
Market Adjusted Index Rate:	\$ 671.08

Calibration	
Age Calibration Factor	1.589
Geographic Calibration Factor	0.971
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.543

45 CFR Part 156.8 (d) (2) Allowable Factors																			
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped (E,M,N,DM, DNM) for 2023	1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals - Current Membership							0.827												
Total - Projected Membership							0.827												
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	22444PA0060062	HMO	Geisinger Small Group ACA HMO 20/40/3200	M	22444PA0060062	Gold	0.8145	Approach (1)	Off	0.871	0.967	1.000	1.012	1.000	1.000	\$572.15	10.3%	0.1%	2.0%
Plan 2	22444PA0060063	HMO	Geisinger Small Group ACA HMO 30/50/3600	M	22444PA0060063	Silver	0.7164	Approach (1)	Off	0.785	0.919	1.000	1.012	1.000	1.000	\$489.86	10.3%	0.1%	2.0%
Plan 3	22444PA0060114	HMO	Geisinger Small Group ACA HMO 10/20/0	M	22444PA0060114	Platinum	0.916	Approach (1)	Off	1.022	1.083	1.000	1.012	1.000	1.000	\$751.62	10.3%	0.1%	2.0%
Plan 4	22444PA0060116	HMO	Geisinger Small Group ACA HMO 20/40/500	M	22444PA0060116	Gold	0.8192	Approach (1)	Off	0.948	1.021	1.000	1.012	1.000	1.000	\$657.56	10.3%	0.1%	2.0%
Plan 5	22444PA0060117	HMO	Geisinger Small Group ACA HMO 20/40/1000	M	22444PA0060117	Gold	0.8199	Approach (1)	Off	0.917	0.998	1.000	1.012	1.000	1.000	\$621.73	10.3%	0.1%	2.0%
Plan 6	22444PA0060118	HMO	Geisinger Small Group ACA HMO 20/40/1500	M	22444PA0060118	Gold	0.8156	Approach (1)	Off	0.897	0.984	1.000	1.012	1.000	1.000	\$599.67	10.3%	0.1%	2.0%
Plan 7	22444PA0060120	HMO	Geisinger Small Group ACA HMO 15/30/400	M	22444PA0060120	Platinum	0.9171	Approach (1)	Off	0.994	1.059	1.000	1.012	1.000	1.000	\$714.56	10.3%	0.1%	2.0%
Plan 8	22444PA0060121	HMO	Geisinger Premier HMO 10/20/0	M	22444PA0060121	Platinum	0.916	Approach (1)	Off	1.022	1.083	1.000	0.951	1.000	1.000	\$706.53	10.3%	0.1%	2.0%
Plan 9	22444PA0060122	HMO	Geisinger Premier HMO 20/40/1000	M	22444PA0060122	Gold	0.8199	Approach (1)	Off	0.917	0.998	1.000	0.951	1.000	1.000	\$584.43	10.3%	0.1%	2.0%
Plan 10	22444PA0060123	HMO	Geisinger Premier HMO 35/70/4300	M	22444PA0060123	Silver	0.7119	Approach (1)	Off	0.801	0.927	1.000	0.951	1.000	1.000	\$473.97	10.3%	0.1%	2.0%
Plan 11	22444PA0060124	HMO	Geisinger Premier HMO 25/50/3300	M	22444PA0060124	Gold	0.8117	Approach (1)	Off	0.858	0.959	1.000	0.951	1.000	1.000	\$525.34	10.3%	0.1%	2.0%
Plan 12	22444PA0060125	HMO	Geisinger Premier HMO 25/50/2000	E	22444PA0060125	Gold	0.8177	Approach (1)	Off	0.881	0.974	1.000	0.951	1.000	1.000	\$547.63	10.3%	0.1%	2.0%
Plan 13	22444PA0060126	HMO	Geisinger Premier HMO 10/20/0	M	22444PA0060126	Platinum	0.916	Approach (1)	Off	1.022	1.083	1.000	0.951	1.000	1.000	\$706.53	10.3%	0.1%	2.0%
Plan 14	22444PA0060127	HMO	Geisinger Premier HMO 20/40/2000	M	22444PA0060127	Gold	0.8199	Approach (1)	Off	0.917	0.998	1.000	0.951	1.000	1.000	\$584.43	10.3%	0.1%	2.0%
Plan 15	22444PA0060128	HMO	Geisinger Premier HMO 35/70/4300	M	22444PA0060128	Silver	0.7119	Approach (1)	Off	0.801	0.927	1.000	0.951	1.000	1.000	\$473.97	10.3%	0.1%	2.0%
Plan 16	22444PA0060129	HMO	Geisinger Premier HMO 25/50/3300	M	22444PA0060129	Gold	0.8117	Approach (1)	Off	0.858	0.959	1.000	0.951	1.000	1.000	\$525.34	10.3%	0.1%	2.0%
Plan 17	22444PA0060130	HMO	Geisinger Premier HMO 25/50/2000	E	22444PA0060130	Gold	0.8177	Approach (1)	Off	0.881	0.974	1.000	0.951	1.000	1.000	\$547.63	10.3%	0.1%	2.0%
Plan 18	22444PA0060131	HMO	Geisinger Premier HMO 10/20/0	M	22444PA0060131	Platinum	0.916	Approach (1)	Off	1.022	1.083	1.000	0.951	1.000	1.000	\$706.53	10.3%	0.1%	2.0%
Plan 19	22444PA0060132	HMO	Geisinger Premier HMO 20/40/1000	M	22444PA0060132	Gold	0.8199	Approach (1)	Off	0.917	0.998	1.000	0.951	1.000	1.000	\$584.43	10.3%	0.1%	2.0%
Plan 20	22444PA0060133	HMO	Geisinger Premier HMO 35/70/4300	M	22444PA0060133	Silver	0.7119	Approach (1)	Off	0.801	0.927	1.000	0.951	1.000	1.000	\$473.97	10.3%	0.1%	2.0%
Plan 21	22444PA0060134	HMO	Geisinger Premier HMO 25/50/3300	M	22444PA0060134	Gold	0.8117	Approach (1)	Off	0.858	0.959	1.000	0.951	1.000	1.000	\$525.34	10.3%	0.1%	2.0%
Plan 22	22444PA0060135	HMO	Geisinger Premier HMO 25/50/2000	E	22444PA0060135	Gold	0.8177	Approach (1)	Off	0.881	0.974	1.000	0.951	1.000	1.000	\$547.63	10.3%	0.1%	2.0%
Plan 23	22444PA0060136	HMO	Geisinger Small Group ACA HMO 20/35/450	DM	22444PA0060120	Platinum	0.9171	Approach (1)	Off	0.994	1.059	1.000	1.012	1.000	1.000	\$714.56	10.3%	0.1%	2.0%
Plan 24	22444PA0060137	HMO	Geisinger Small Group ACA HMO 30/50/3600	DM	22444PA0060140	Gold	0.7939	Approach (1)	Off	0.827	0.941	1.000	1.012	1.000	1.000	\$528.45	10.3%	0.1%	2.0%
Plan 25	22444PA0060138	HMO	Geisinger Small Group ACA HMO 45/75/2000	E	22444PA0060138	Silver	0.7084	Approach (1)	Off	0.794	0.923	1.000	1.012	1.000	1.000	\$497.89	10.3%	0.1%	2.0%
Plan 26	22444PA0060139	HMO	Geisinger Small Group ACA All-Access HMO 20/35/450	N	22444PA0060139	Platinum	0.8895	Approach (1)	Off	0.953	1.025	1.000	1.012	1.000	1.000	\$663.53	10.3%	0.1%	2.0%
Plan 27	22444PA0060140	HMO	Geisinger Small Group ACA All-Access HMO 30/60/3500	N	22444PA0060140	Gold	0.7939	Approach (1)	Off	0.827	0.941	1.000	1.012	1.000	1.000	\$528.45	10.3%	0.1%	2.0%
Plan 28	22444PA0060141	HMO	Geisinger Small Group ACA All-Access HMO 25/50/2000	N	22444PA0060141	Gold	0.8177	Approach (1)	Off	0.881	0.974	1.000	1.012	1.000	1.000	\$582.58	10.3%	0.1%	2.0%
Plan 29	22444PA0080066	POS	Geisinger Small Group ACA QHDPH POS 6850	E	22444PA0080066	Bronze	0.6451	Approach (1)	Off	0.727	0.893	1.000	1.012	1.000	1.000	\$441.09	10.3%	0.1%	2.0%

Total Covered Lives @ 02-01-2022
1,788

Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives
1,788	1,788

-	-
84	84
161	161
100	100
194	194
242	242
281	281
331	331
9	9
76	76
23	23
4	4
121	121
-	-
3	3
7	7
-	-
3	3
7	7
30	30
27	27
-	-
43	43
-	-
5	5
18	18
-	-
-	-
-	-
19	19

2022 Calibrated Plan Adjusted Index Rate PMPM	2023 Calibrated Plan Adjusted Index Rate PMPM
\$ 464.96	\$ 455.23

N/A	N/A
\$443.18	\$ 423.10
\$360.03	\$ 362.25
\$560.51	\$ 555.82
\$501.10	\$ 486.26
\$474.66	\$ 459.76
\$457.82	\$ 443.45
\$531.89	\$ 528.41
\$526.88	\$ 522.47
\$446.18	\$ 432.18
\$355.38	\$ 350.49
\$406.19	\$ 388.49
\$416.59	\$ 404.96
\$526.88	\$ 522.47
\$446.19	\$ 432.18
\$355.38	\$ 350.49
\$406.19	\$ 388.49
\$416.59	\$ 404.96
\$526.88	\$ 522.47
\$446.18	\$ 432.18
\$355.38	\$ 350.49
\$406.19	\$ 388.49
\$416.59	\$ 404.96
\$509.32	\$ 528.41
\$416.80	\$ 390.78
\$356.13	\$ 368.18
	\$ 490.67
	\$ 390.78
	\$ 430.81
\$331.76	\$ 326.18

Proposed Rate Change Compared to Prior 12 months
-2.1%

N/A
-4.5%
0.6%
-0.8%
-3.0%
-3.1%
-3.1%
-0.7%
-0.8%
-3.1%
-1.4%
-4.4%
-2.8%
-0.8%
-3.1%
-1.4%
-4.4%
-2.8%
-0.8%
-3.1%
-1.4%
-4.4%
-2.8%
3.7%
-6.2%
3.4%
0.0%
0.0%
0.0%
-1.7%

% of Total Covered Lives
N/A

N/A
4.7%
9.0%
5.6%
10.9%
13.5%
15.7%
18.5%
0.5%
4.3%
1.3%
0.2%
6.8%
0.0%
0.2%
0.4%
0.0%
0.2%
0.4%
1.7%
1.5%
0.0%
2.4%
0.0%
0.3%
1.0%
0.0%
0.0%
0.0%
1.1%

02-01-2022 Number of Covered Lives by Rating Area											2023 Continued/Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total		
-	-	1,763	-	46	1,751	16	-	28	3,604		
-	-	660	-	43	1,083	9	-	21	1,816	0	
-	-	66	-	-	18	-	-	-	84	1	
-	-	102	-	-	58	-	-	1	161	1	
-	-	59	-	-	41	-	-	-	100	1	
-	-	115	-	-	79	-	-	-	194	1	
-	-	168	-	-	74	-	-	-	242	1	
-	-	233	-	-	41	5	-	2	281	1	
-	-	208	-	3	115	2	-	3	331	1	
-	-	-	-	-	9	-	-	-	9	1	
-	-	-	-	-	76	-	-	-	76	1	
-	-	-	-	-	23	-	-	-	23	1	
-	-	-	-	-	4	-	-	-	4	1	
-	-	-	-	-	121	-	-	-	121	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	1	-	-	2	-	-	-	3	1	
-	-	7	-	-	-	-	-	-	7	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	2	-	-	1	-	-	-	3	1	
-	-	7	-	-	-	-	-	-	7	1	
-	-	30	-	-	-	-	-	-	30	1	
-	-	27	-	-	-	-	-	-	27	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	43	-	-	-	-	-	-	43	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	5	-	-	-	-	-	-	5	1	
-	-	18	-	-	-	-	-	-	18	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	12	-	-	6	-	-	1	19	1	

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

Carrier Name: Gelinger Health Plan
Product(s): HMO, PHS
Market Segment: Small Group
Rate Effective Date: 1/1/2023

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

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

Plan 1	22444PA0000062	Gelinger Small Group ACA HMO 20/40/3200	M	22444PA0000062	Gold	Off
Plan 2	22444PA0000063	Gelinger Small Group ACA HMO 20/60/3800	M	22444PA0000063	Silver	Off
Plan 3	22444PA0000114	Gelinger Small Group ACA HMO 10/20/0	M	22444PA0000114	Platinum	Off
Plan 4	22444PA0000116	Gelinger Small Group ACA HMO 20/40/3500	M	22444PA0000116	Gold	Off
Plan 5	22444PA0000117	Gelinger Small Group ACA HMO 20/40/3500	M	22444PA0000117	Gold	Off
Plan 6	22444PA0000118	Gelinger Small Group ACA HMO 20/40/3500	M	22444PA0000118	Gold	Off
Plan 7	22444PA0000120	Gelinger Small Group ACA HMO 15/30/400	M	22444PA0000120	Platinum	Off
Plan 8	22444PA0000121	Gelinger Premier HMO 10/20/0	M	22444PA0000121	Platinum	Off
Plan 9	22444PA0000122	Gelinger Premier HMO 20/40/3000	M	22444PA0000122	Gold	Off
Plan 10	22444PA0000123	Gelinger Premier HMO 15/70/4300	M	22444PA0000123	Silver	Off
Plan 11	22444PA0000124	Gelinger Premier HMO 25/50/3300	M	22444PA0000124	Gold	Off
Plan 12	22444PA0000125	Gelinger Premier HMO 25/50/2000	E	22444PA0000125	Gold	Off
Plan 13	22444PA0000126	Gelinger Premier HMO 10/20/0	M	22444PA0000126	Platinum	Off
Plan 14	22444PA0000127	Gelinger Premier HMO 15/40/1000	M	22444PA0000127	Gold	Off
Plan 15	22444PA0000128	Gelinger Premier HMO 15/70/4300	M	22444PA0000128	Silver	Off
Plan 16	22444PA0000129	Gelinger Premier HMO 25/50/3300	M	22444PA0000129	Gold	Off
Plan 17	22444PA0000130	Gelinger Premier HMO 25/50/2000	E	22444PA0000130	Gold	Off
Plan 18	22444PA0000131	Gelinger Premier HMO 10/20/0	M	22444PA0000131	Platinum	Off
Plan 19	22444PA0000132	Gelinger Premier HMO 20/40/3000	M	22444PA0000132	Gold	Off
Plan 20	22444PA0000133	Gelinger Premier HMO 15/70/4300	M	22444PA0000133	Silver	Off
Plan 21	22444PA0000134	Gelinger Premier HMO 25/50/3300	M	22444PA0000134	Gold	Off
Plan 22	22444PA0000135	Gelinger Premier HMO 25/50/2000	E	22444PA0000135	Gold	Off
Plan 23	22444PA0000136	Gelinger Small Group ACA HMO 20/35/4500	DM	22444PA0000136	Platinum	Off
Plan 24	22444PA0000137	Gelinger Small Group ACA HMO 30/60/5000	DM	22444PA0000140	Gold	Off
Plan 25	22444PA0000138	Gelinger Small Group ACA HMO 40/75/7000	E	22444PA0000138	Silver	Off
Plan 26	22444PA0000139	Gelinger Small Group ACA All Access HMO 20/20/450	N	22444PA0000139	Platinum	Off
Plan 27	22444PA0000140	Gelinger Small Group ACA All Access HMO 30/30/5000	N	22444PA0000140	Gold	Off
Plan 28	22444PA0000141	Gelinger Small Group ACA All Access HMO 25/30/7000	N	22444PA0000141	Gold	Off
Plan 29	22444PA0000066	Gelinger Small Group ACA QHP/ PHS 40/60	E	22444PA0000066	Bronze	Off

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

\$ - \$ - \$ - \$ 443.17 \$ - \$ 509.30 \$ 462.00 \$ 598.71 \$ - \$ 549.51 \$ 451.35

\$ 0.00	\$ 443.18	\$ 442.02	\$ 0.00	\$ 442.02	\$ 443.18	\$ 553.98	\$ 0.00	\$ 531.82	\$ 425.77
\$ 0.00	\$ 590.03	\$ 542.03	\$ 0.00	\$ 542.03	\$ 590.03	\$ 450.03	\$ 0.00	\$ 452.09	\$ 349.07
\$ 0.00	\$ 550.11	\$ 513.49	\$ 0.00	\$ 513.49	\$ 550.11	\$ 370.44	\$ 0.00	\$ 572.05	\$ 453.98
\$ 0.00	\$ 501.10	\$ 476.04	\$ 0.00	\$ 476.04	\$ 501.10	\$ 506.37	\$ 0.00	\$ 501.32	\$ 486.24
\$ 0.00	\$ 474.66	\$ 454.93	\$ 0.00	\$ 454.93	\$ 474.66	\$ 559.13	\$ 0.00	\$ 559.50	\$ 408.19
\$ 0.00	\$ 457.82	\$ 434.93	\$ 0.00	\$ 434.93	\$ 457.82	\$ 512.28	\$ 0.00	\$ 548.38	\$ 443.53
\$ 0.00	\$ 531.89	\$ 505.30	\$ 0.00	\$ 505.30	\$ 531.89	\$ 684.86	\$ 0.00	\$ 688.27	\$ 516.71
\$ 0.00	\$ 526.88	\$ 500.54	\$ 0.00	\$ 500.54	\$ 526.88	\$ 608.40	\$ 0.00	\$ 623.28	\$ 526.58
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 315.18
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00	\$ 426.45	\$ 317.61
\$ 0.00	\$ 406.19	\$ 385.03	\$ 0.00	\$ 385.03	\$ 406.19	\$ 450.17	\$ 0.00	\$ 487.03	\$ 406.19
\$ 0.00	\$ 316.10	\$ 330.76	\$ 0.00	\$ 330.76	\$ 316.10	\$ 5120.74	\$ 0.00	\$ 399.01	\$ 316.10
\$ 0.00	\$ 525.18	\$ 500.54	\$ 0.00	\$ 500.54	\$ 525.18	\$ 658.60	\$ 0.00	\$ 652.46	\$ 418.74
\$ 0.00	\$ 446.18	\$ 423.87	\$ 0.00	\$ 423.87	\$ 446.18	\$ 553.73	\$ 0.00	\$ 535.42	\$ 446.18
\$ 0.00	\$ 393.38	\$ 317.61	\$ 0.00	\$ 317.61	\$ 393.38	\$ 444.22	\$ 0.00		

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
0.0%	0.0%	-2.1%	0.0%	-0.7%	-2.1%	-2.4%	0.0%	-1.3%	-2.1%	

	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	
	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	
	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	
	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	
	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	
	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	
	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	
	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	
	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	
	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	
	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	
	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	
	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	
	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	
	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	
	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	
	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	
	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	
	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	
	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	
	-3.7%	-3.7%	-3.7%	-3.7%	-3.7%	-3.7%	-3.7%	-3.7%	-3.7%	
	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	
	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	
	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	

Quarter 2 2023, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ 442.52	\$ -	\$ 512.00	\$ 461.40	\$ 596.31	\$ -	\$ 552.61	\$ 490.71

\$ -	\$ 431.54	\$ 409.96	\$ -	\$ 409.96	\$ 431.54	\$ 539.42	\$ -	\$ 517.84	\$ 414.58	
\$ -	\$ 369.47	\$ 351.00	\$ -	\$ 351.00	\$ 369.47	\$ 461.84	\$ -	\$ 443.36	\$ 358.23	
\$ -	\$ 559.50	\$ 538.50	\$ -	\$ 538.50	\$ 559.50	\$ 708.62	\$ -	\$ 680.28	\$ 550.18	
\$ -	\$ 495.95	\$ 471.16	\$ -	\$ 471.16	\$ 495.95	\$ 619.94	\$ -	\$ 595.34	\$ 481.25	
\$ -	\$ 488.93	\$ 465.40	\$ -	\$ 465.40	\$ 488.93	\$ 586.17	\$ -	\$ 562.72	\$ 452.86	
\$ -	\$ 452.29	\$ 429.61	\$ -	\$ 429.61	\$ 452.29	\$ 565.36	\$ -	\$ 542.75	\$ 436.10	
\$ -	\$ 538.94	\$ 512.00	\$ -	\$ 512.00	\$ 538.94	\$ 673.68	\$ -	\$ 646.73	\$ 523.56	
\$ -	\$ 512.89	\$ 496.20	\$ -	\$ 496.20	\$ 512.89	\$ 666.11	\$ -	\$ 639.46	\$ 512.89	
\$ -	\$ 440.80	\$ 418.76	\$ -	\$ 418.76	\$ 440.80	\$ 551.00	\$ -	\$ 528.56	\$ 440.80	
\$ -	\$ 357.48	\$ 339.61	\$ -	\$ 339.61	\$ 357.48	\$ 446.85	\$ -	\$ 428.98	\$ 357.48	
\$ -	\$ 396.23	\$ 376.45	\$ -	\$ 376.45	\$ 396.23	\$ 495.79	\$ -	\$ 475.48	\$ 396.23	
\$ -	\$ 413.04	\$ 392.30	\$ -	\$ 392.30	\$ 413.04	\$ 516.30	\$ -	\$ 495.85	\$ 413.04	
\$ -	\$ 532.89	\$ 506.24	\$ -	\$ 506.24	\$ 532.89	\$ 666.11	\$ -	\$ 639.46	\$ 512.89	
\$ -	\$ 440.80	\$ 418.76	\$ -	\$ 418.76	\$ 440.80	\$ 551.00	\$ -	\$ 528.56	\$ 440.80	
\$ -	\$ 357.48	\$ 339.61	\$ -	\$ 339.61	\$ 357.48	\$ 446.85	\$ -	\$ 428.98	\$ 357.48	
\$ -	\$ 396.23	\$ 376.45	\$ -	\$ 376.45	\$ 396.23	\$ 495.79	\$ -	\$ 475.48	\$ 396.23	
\$ -	\$ 413.04	\$ 392.30	\$ -	\$ 392.30	\$ 413.04	\$ 516.30	\$ -	\$ 495.85	\$ 413.04	
\$ -	\$ 532.89	\$ 506.24	\$ -	\$ 506.24	\$ 532.89	\$ 666.11	\$ -	\$ 639.46	\$ 512.89	
\$ -	\$ 440.80	\$ 418.76	\$ -	\$ 418.76	\$ 440.80	\$ 551.00	\$ -	\$ 528.56	\$ 440.80	
\$ -	\$ 357.48	\$ 339.61	\$ -	\$ 339.61	\$ 357.48	\$ 446.85	\$ -	\$ 428.98	\$ 357.48	
\$ -	\$ 396.23	\$ 376.45	\$ -	\$ 376.45	\$ 396.23	\$ 495.79	\$ -	\$ 475.48	\$ 396.23	
\$ -	\$ 413.04	\$ 392.30	\$ -	\$ 392.30	\$ 413.04	\$ 516.30	\$ -	\$ 495.85	\$ 413.04	
\$ -	\$ 538.94	\$ 512.00	\$ -	\$ 512.00	\$ 538.94	\$ 673.68	\$ -	\$ 646.73	\$ 523.56	
\$ -	\$ 508.54	\$ 478.65	\$ -	\$ 478.65	\$ 508.54	\$ 628.07	\$ -	\$ 602.28	\$ 478.65	
\$ -	\$ 375.52	\$ 356.75	\$ -	\$ 356.75	\$ 375.52	\$ 469.41	\$ -	\$ 450.83	\$ 356.75	
\$ -	\$ 500.46	\$ 475.45	\$ -	\$ 475.45	\$ 500.46	\$ 625.57	\$ -	\$ 600.55	\$ 475.45	
\$ -	\$ 398.58	\$ 378.65	\$ -	\$ 378.65	\$ 398.58	\$ 498.21	\$ -	\$ 478.29	\$ 378.65	
\$ -	\$ 439.40	\$ 417.43	\$ -	\$ 417.43	\$ 439.40	\$ 549.25	\$ -	\$ 527.38	\$ 417.43	
\$ -	\$ 512.48	\$ 484.05	\$ -	\$ 484.05	\$ 512.48	\$ 631.69	\$ -	\$ 609.32	\$ 484.05	

Quarter 3 2023, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ 451.35	\$ -	\$ 522.21	\$ 470.65	\$ 608.20	\$ -	\$ 563.63	\$ 459.71

\$ -	\$ 440.34	\$ 418.14	\$ -	\$ 418.14	\$ 440.34	\$ 550.18	\$ -	\$ 528.17	\$ 422.85	
\$ -	\$ 376.84	\$ 358.00	\$ -	\$ 358.00	\$ 376.84	\$ 471.05	\$ -	\$ 452.21	\$ 365.37	
\$ -	\$ 578.20	\$ 549.29	\$ -	\$ 549.29	\$ 578.20	\$ 722.76	\$ -	\$ 693.65	\$ 561.15	
\$ -	\$ 505.84	\$ 480.55	\$ -	\$ 480.55	\$ 505.84	\$ 632.31	\$ -	\$ 607.01	\$ 490.85	
\$ -	\$ 478.28	\$ 454.24	\$ -	\$ 454.24	\$ 478.28	\$ 597.85	\$ -	\$ 573.94	\$ 461.68	
\$ -	\$ 461.31	\$ 438.24	\$ -	\$ 438.24	\$ 461.31	\$ 576.44	\$ -	\$ 553.57	\$ 444.89	
\$ -	\$ 540.69	\$ 522.21	\$ -	\$ 522.21	\$ 540.69	\$ 687.11	\$ -	\$ 659.63	\$ 534.00	
\$ -	\$ 543.53	\$ 516.34	\$ -	\$ 516.34	\$ 543.53	\$ 679.39	\$ -	\$ 652.73	\$ 543.53	
\$ -	\$ 440.39	\$ 427.11	\$ -	\$ 427.11	\$ 440.39	\$ 561.98	\$ -	\$ 539.50	\$ 440.39	
\$ -	\$ 364.61	\$ 346.38	\$ -	\$ 346.38	\$ 364.61	\$ 455.76	\$ -	\$ 437.53	\$ 364.61	
\$ -	\$ 404.13	\$ 383.93	\$ -	\$ 383.93	\$ 404.13	\$ 505.17	\$ -	\$ 484.96	\$ 404.13	
\$ -	\$ 421.28	\$ 400.21	\$ -	\$ 400.21	\$ 421.28	\$ 526.99	\$ -	\$ 505.53	\$ 421.28	
\$ -	\$ 543.51	\$ 516.34	\$ -	\$ 516.34	\$ 543.51	\$ 679.39	\$ -	\$ 652.73	\$ 543.51	
\$ -	\$ 440.39	\$ 427.11	\$ -	\$ 427.11	\$ 440.39	\$ 561.98	\$ -	\$ 539.50	\$ 440.39	
\$ -	\$ 364.61	\$ 346.38	\$ -	\$ 346.38	\$ 364.61	\$ 455.76	\$ -	\$ 437.53	\$ 364.38	
\$ -	\$ 404.13	\$ 383.93	\$ -	\$ 383.93	\$ 404.13	\$ 505.17	\$ -	\$ 484.96	\$ 404.13	
\$ -	\$ 421.28	\$ 400.21	\$ -	\$ 400.21	\$ 421.28	\$ 526.99	\$ -	\$ 505.53	\$ 400.21	
\$ -	\$ 540.69	\$ 522.21	\$ -	\$ 522.21	\$ 540.69	\$ 687.11	\$ -	\$ 659.63	\$ 522.21	
\$ -	\$ 406.53	\$ 386.20	\$ -	\$ 386.20	\$ 406.53	\$ 508.16	\$ -	\$ 487.63	\$ 386.20	
\$ -	\$ 383.01	\$ 363.88	\$ -	\$ 363.88	\$ 383.01	\$ 478.77	\$ -	\$ 459.62	\$ 363.88	
\$ -	\$ 500.44	\$ 484.26	\$ -	\$ 484.26	\$ 500.44	\$ 608.05	\$ -	\$ 584.52	\$ 484.26	
\$ -	\$ 406.53	\$ 386.20	\$ -	\$ 386.20	\$ 406.53	\$ 508.16	\$ -	\$ 487.63	\$ 386.20	
\$ -	\$ 448.17	\$ 425.76	\$ -	\$ 425.76	\$ 448.17	\$ 560.21	\$ -	\$ 537.80	\$ 425.76	
\$ -	\$ 535.35	\$ 513.35	\$ -	\$ 513.35	\$ 535.35	\$ 654.35	\$ -	\$ 627.18	\$ 513.35	

Quarter 4 2023, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ 460.35	\$ -	\$ 532.62	\$ 479.90	\$ 620.33	\$ -	\$ 574.87	\$ 468.88

	\$ 448.92	\$ 426.47		\$ 426.47	\$ 448.92	\$ 561.15		\$ 538.70	\$ 431.28
	\$ 384.95	\$ 365.14		\$ 365.14	\$ 384.95	\$ 480.44		\$ 461.22	\$ 372.66
	\$ 589.74	\$ 560.25		\$ 560.25	\$ 589.74	\$ 737.17		\$ 707.68	\$ 572.34
	\$ 515.93	\$ 490.14		\$ 490.14	\$ 515.93	\$ 644.91		\$ 619.12	\$ 500.64
	\$ 480.82	\$ 462.43		\$ 462.43	\$ 480.82	\$ 598.78		\$ 565.99	\$ 476.80
	\$ 479.53	\$ 466.98		\$ 466.98	\$ 479.53	\$ 588.13		\$ 564.61	\$ 455.76
	\$ 560.65	\$ 532.62		\$ 532.62	\$ 560.65	\$ 700.82		\$ 672.78	\$ 544.65
	\$ 554.95	\$ 526.63		\$ 526.63	\$ 554.95	\$ 690.96		\$ 665.23	\$ 554.95
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.26	\$ 371.88
	\$ 412.19	\$ 391.38		\$ 391.38	\$ 412.19	\$ 513.24		\$ 494.63	\$ 412.19
	\$ 458.55	\$ 435.82		\$ 435.82	\$ 458.55	\$ 573.19		\$ 550.26	\$ 458.55
	\$ 371.88	\$ 353.29		\$ 353.29	\$ 371.88	\$ 464.85		\$ 446.2	

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	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	1.000
15	0.833			41	1.302	1.000
16	0.859			42	1.325	1.000
17	0.885			43	1.357	1.000
18	0.913			44	1.397	1.000
19	0.941			45	1.444	1.000
20	0.970			46	1.500	1.000
21	1.000	1.000		47	1.563	1.000
22	1.000	1.000		48	1.635	1.000
23	1.000	1.000		49	1.706	1.000
24	1.000	1.000		50	1.786	1.000
25	1.004	1.000		51	1.865	1.000
26	1.024	1.000		52	1.952	1.000
27	1.048	1.000		53	2.040	1.000
28	1.087	1.000		54	2.135	1.000
29	1.119	1.000		55	2.230	1.000
30	1.135	1.000		56	2.333	1.000
31	1.159	1.000		57	2.437	1.000
32	1.183	1.000		58	2.548	1.000
33	1.198	1.000		59	2.603	1.000
34	1.214	1.000		60	2.714	1.000
35	1.222	1.000		61	2.810	1.000
36	1.230	1.000		62	2.873	1.000
37	1.238	1.000		63	2.952	1.000
38	1.246	1.000		64+	3.000	1.000
39	1.262	1.000				

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

[illegible]

Geisinger Health Plan
Small Group Filing for 2023
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2) (2)
Total members with premium:	1,780	2,829.05	Calibration Factor:
Members in 0-20 age with no premium:	8		1.589
Total:	1,788		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	193	147.65
15	16	0.833	13	10.83
16	17	0.859	13	11.17
17	18	0.885	16	14.16
18	19	0.913	17	15.52
19	20	0.941	20	18.82
20	21	0.970	18	17.46
21	22	1.000	22	22.00
22	23	1.000	19	19.00
23	24	1.000	18	18.00
24	25	1.000	30	30.00
25	26	1.004	28	28.11
26	27	1.024	27	27.65
27	28	1.048	20	20.96
28	29	1.087	37	40.22
29	30	1.119	26	29.09
30	31	1.135	35	39.73
31	32	1.159	30	34.77
32	33	1.183	33	39.04
33	34	1.198	36	43.13
34	35	1.214	23	27.92
35	36	1.222	37	45.21
36	37	1.230	38	46.74
37	38	1.238	41	50.76
38	39	1.246	27	33.64
39	40	1.262	38	47.96
40	41	1.278	23	29.39
41	42	1.302	29	37.76
42	43	1.325	48	63.60
43	44	1.357	41	55.64
44	45	1.397	18	25.15
45	46	1.444	26	37.54
46	47	1.500	34	51.00
47	48	1.563	34	53.14
48	49	1.635	36	58.86
49	50	1.706	32	54.59
50	51	1.786	25	44.65
51	52	1.865	36	67.14
52	53	1.952	37	72.22
53	54	2.040	36	73.44
54	55	2.135	38	81.13
55	56	2.230	35	78.05
56	57	2.333	49	114.32
57	58	2.437	53	129.16
58	59	2.548	50	127.40
59	60	2.603	37	96.31
60	61	2.714	37	100.42
61	62	2.810	39	109.59
62	63	2.873	41	117.79
63	64	2.952	37	109.22
64	200	3.000	54	162.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

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

							Factor X Member Months	
							Member Months	
							Experience Period Enrollment Factor:	
							1.570	
							Projected Enrollment Factor:	
							1.563	
Total members:							Table 5 Factor:	
							0.996	
		(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	1,334	1,020.51	19,107	14,616.86	
	15	16	0.833	90	74.97	1,610	1,341.13	
	16	17	0.859	115	98.79	1,577	1,354.64	
	17	18	0.885	90	79.65	1,462	1,293.87	
	18	19	0.913	112	102.26	1,627	1,485.45	
	19	20	0.941	120	112.92	1,643	1,546.06	
	20	21	0.970	102	98.94	1,632	1,583.04	
	21	22	1.000	126	126.00	1,959	1,959.00	
	22	23	1.000	137	137.00	1,843	1,843.00	
	23	24	1.000	139	139.00	2,072	2,072.00	
	24	25	1.000	137	137.00	2,138	2,138.00	
	25	26	1.004	172	172.69	2,322	2,331.29	
	26	27	1.024	186	190.46	2,567	2,628.61	
	27	28	1.048	190	199.12	2,555	2,677.64	
	28	29	1.087	204	221.75	2,868	3,117.52	
	29	30	1.119	214	239.47	2,661	2,977.66	
	30	31	1.135	216	245.16	3,123	3,544.61	
	31	32	1.159	226	261.93	3,375	3,911.63	
	32	33	1.183	228	269.72	2,973	3,517.06	
	33	34	1.198	191	228.82	3,008	3,603.58	
	34	35	1.214	195	236.73	2,595	3,150.33	
	35	36	1.222	202	246.84	2,773	3,388.61	
	36	37	1.230	219	269.37	2,997	3,686.31	
	37	38	1.238	219	271.12	2,929	3,626.10	
	38	39	1.246	191	237.99	2,979	3,711.83	
	39	40	1.262	225	283.95	2,793	3,524.77	
	40	41	1.278	176	224.93	3,107	3,970.75	
	41	42	1.302	216	281.23	2,943	3,831.79	
	42	43	1.325	213	282.23	2,616	3,466.20	
	43	44	1.357	180	244.26	2,739	3,716.82	
	44	45	1.397	206	287.78	2,915	4,072.26	
	45	46	1.444	183	264.25	2,566	3,705.30	
	46	47	1.500	197	295.50	3,199	4,798.50	
	47	48	1.563	208	325.10	2,674	4,179.46	
	48	49	1.635	190	310.65	2,887	4,720.25	
	49	50	1.706	217	370.20	3,169	5,406.31	
	50	51	1.786	216	385.78	3,227	5,763.42	
	51	52	1.865	235	438.28	3,219	6,003.44	
	52	53	1.952	238	464.58	3,676	7,175.55	
	53	54	2.040	236	481.44	3,261	6,652.44	
	54	55	2.135	231	493.19	3,674	7,843.99	
	55	56	2.230	240	535.20	3,803	8,480.69	
	56	57	2.333	257	599.58	4,066	9,485.98	
	57	58	2.437	269	655.55	3,671	8,946.23	
	58	59	2.548	257	654.84	3,614	9,208.47	
	59	60	2.603	228	593.48	3,375	8,785.13	
	60	61	2.714	240	651.36	3,531	9,583.13	
	61	62	2.810	240	674.40	3,177	8,927.37	
	62	63	2.873	219	629.19	3,220	9,251.06	
	63	64	2.952	206	608.11	2,587	7,636.82	
	64	200	3.000	385	1,155.00	6,216	18,648.00	
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
Small Group Filing for 2023
Calibration of Area Factors

	(1)	(2)	(1) X (2)	(1) X (2)
Region	Area Factors	Feb Members	Factor X Members	(2)
2	1.000	-	-	
3	0.950	1,103	1,047.85	
5	0.950	3	2.85	
6	1.000	668	668.00	
7	1.250	7	8.75	
9	1.200	7	8.40	
		1,788	1,735.85	0.971

Geisinger Health Plan
Small Group Filing for 2023
Trend Exhibit

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	\$501.08		
Jan 2019 - Dec 2019	\$561.02	12.0%	33%
Jan 2020 - Dec 2020	\$593.74	5.8%	33%
Jan 2021 - Dec 2021	\$633.76	6.7%	33%

Percentage Annual Trend 8.2%

Geisinger Health Plan
Small Group Filing for 2023
Morbidity

	Stayed ACA^	Switched to Level-Funded^	Total
Average Age Factor[#]	1.57	1.54	1.57
MER*	98.0%	54.0%	93.1%
Average Risk Score	1.55	0.83	1.46

^Used renewals from January 2021 to April of 2022

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

*Based on 2021 claims experience before risk adjustment

Geisinger Health Plan
Small Group Filing for 2023
Projected Reinsurance Calculation

	PMPM
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	\$0.25

Net Reinsurance	\$2.28
Other Factor - Other	1.004

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$633.80

Geisinger Health Plan
Small Group Filing for 2023
Administrative Expense Exhibit

	2018	2019	2020	2021
Actual PMPM:	\$51.79	\$55.05	\$76.20	\$66.00
Projected PMPM:	\$31.30	\$32.88	\$37.78	\$45.32

Geisinger Health Plan
Small Group 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: 1.1%

Estimated Federal Income Tax:	0.01%

PCORI Fee

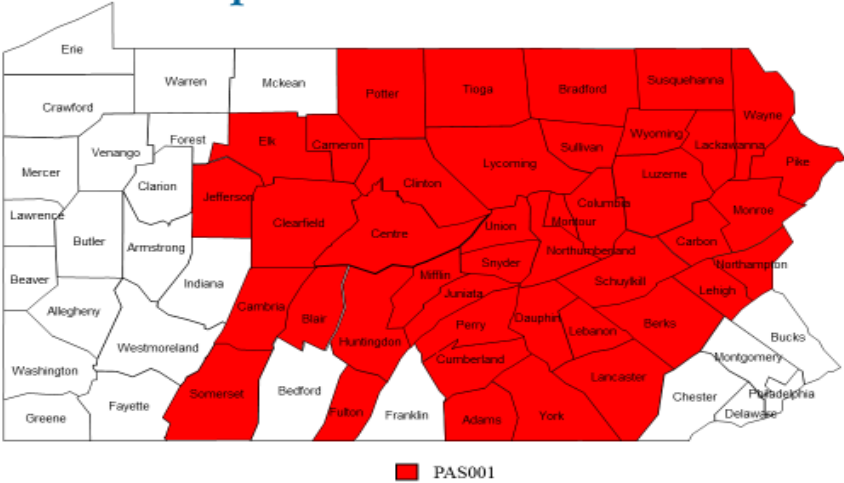
Quarter	Average PCORI	Projected Members Renewing by Quarter	% of Total
Q1	\$0.26	478	27%
Q2	\$0.27	317	18%
Q3	\$0.27	225	13%
Q4	\$0.27	768	43%

Total/Weighted Average	\$0.27

Geisinger Health Plan
Small Group Filing for 2023
Induced Utilization Exhibit

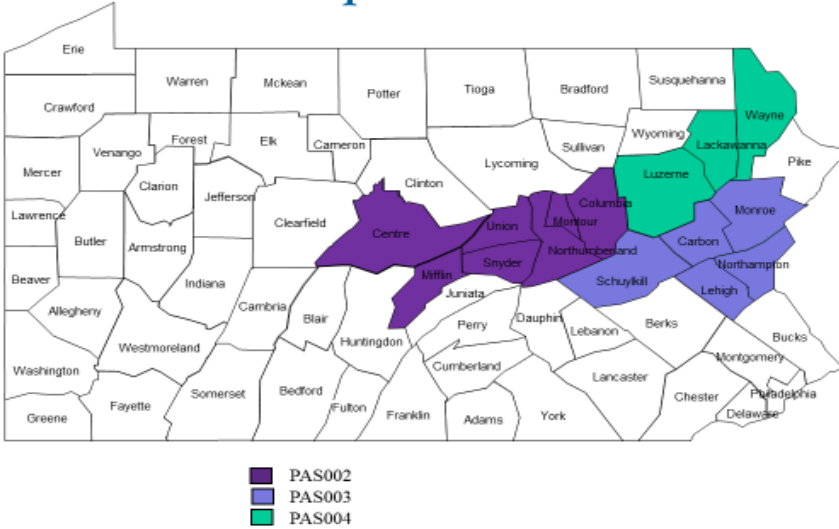
Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0060062	Gold	84	0.8240	1.09498
22444PA0060063	Silver	161	0.7420	1.04856
22444PA0060114	Platinum	100	0.9670	1.20809
22444PA0060116	Gold	194	0.8970	1.14761
22444PA0060117	Gold	242	0.8680	1.12542
22444PA0060118	Gold	281	0.8490	1.11180
22444PA0060120	Platinum	331	0.9410	1.18448
22444PA0060121	Platinum	9	0.9670	1.20809
22444PA0060122	Gold	76	0.8680	1.12542
22444PA0060123	Silver	23	0.7580	1.05656
22444PA0060124	Gold	4	0.8120	1.08734
22444PA0060125	Gold	121	0.8340	1.10156
22444PA0060126	Platinum	-	0.9670	1.20809
22444PA0060127	Gold	3	0.8680	1.12542
22444PA0060128	Silver	7	0.7580	1.05656
22444PA0060129	Gold	-	0.8120	1.08734
22444PA0060130	Gold	3	0.8340	1.10156
22444PA0060131	Platinum	7	0.9670	1.20809
22444PA0060132	Gold	30	0.8680	1.12542
22444PA0060133	Silver	27	0.7580	1.05656
22444PA0060134	Gold	-	0.8120	1.08734
22444PA0060135	Gold	43	0.8340	1.10156
22444PA0060138	Silver	18	0.7510	1.05300
22444PA0060139	Platinum	-	0.9020	1.15160
22444PA0060140	Gold	5	0.7830	1.07009
22444PA0060141	Gold	-	0.8340	1.10156
22444PA0080066	Bronze	19	0.6880	1.02534
Total		1,788	0.8645	1.1272

2023 Service Areas
Small Group All-Access HMO & PPO



2023 Service Areas

Small Group Premier HMO



Geisinger Health Plan
Small Group 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
Small Group Employer

		Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1	Health premiums earned (From Part 2, Line 1.11)	35,451,663	147,339,632	182,791,295
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	864,464	2,452,118	3,316,582

Estimated Percentage:	1.81%

Geisinger Health Plan
Small Group Filing for 2023
Benefit Changes

HIOS Plan ID	Plan Name	Benefit Changes	2022 Pricing AV	2023 Pricing AV
22444PA0060062	Geisinger Small Group ACA All-Access HMO 20/40/3200	ER after ded, ER copay 300 to 200	83.9%	82.4%
22444PA0060063	Geisinger Small Group ACA All-Access HMO 30/60/5800	MOOP 7400 to 9100, OP Facility added copay 100	72.4%	74.2%
22444PA0060114	Geisinger Small Group ACA All-Access HMO 10/20/0	Imaging 75 to 100, OP Facility 75 to 100	96.9%	96.7%
22444PA0060116	Geisinger Small Group ACA All-Access HMO 20/40/500	MOOP 8150 to 9100, Imaging 200 to 250, OP Facility 200 to 250, ER 200 to 250	90.7%	89.7%
22444PA0060117	Geisinger Small Group ACA All-Access HMO 20/40/1000	MOOP 8550 to 8600, Imaging 100 to 175, OP Facility 150 to 175	87.7%	86.8%
22444PA0060118	Geisinger Small Group ACA All-Access HMO 20/40/1500	MOOP 7900 to 9100, Imaging 100 to 150, OP Facility 100 to 150	85.7%	84.9%
22444PA0060120	Geisinger Small Group ACA All-Access HMO 15/30/400	MOOP 2000 to 2500	94.0%	94.1%
22444PA0060121	Geisinger Premier HMO 10/20/0	Imaging 75 to 100, OP Facility 75 to 100	96.9%	96.7%
22444PA0060122	Geisinger Premier HMO 20/40/1000	MOOP 8550 to 8600, Imaging 100 to 175, OP Facility 150 to 175	87.7%	86.8%
22444PA0060123	Geisinger Premier HMO 35/70/4300	MOOP 8550 to 9100, ER after ded, ER copay 350 to 250, Imaging 200 to 250, OP Facility 175 to 250	75.1%	75.8%
22444PA0060124	Geisinger Premier HMO 25/50/3300	ER after ded	82.5%	81.2%
22444PA0060126	Geisinger Premier HMO 10/20/0	Imaging 75 to 100, OP Facility 75 to 100	96.9%	96.7%
22444PA0060127	Geisinger Premier HMO 20/40/1000	MOOP 8550 to 8600, Imaging 100 to 175, OP Facility 150 to 175	87.7%	86.8%
22444PA0060128	Geisinger Premier HMO 35/70/4300	MOOP 8550 to 9100, ER after ded, ER copay 350 to 250, Imaging 200 to 250, OP Facility 175 to 250	75.1%	75.8%
22444PA0060129	Geisinger Premier HMO 25/50/3300	ER after ded	82.5%	81.2%
22444PA0060131	Geisinger Premier HMO 10/20/0	Imaging 75 to 100, OP Facility 75 to 100	96.9%	96.7%
22444PA0060132	Geisinger Premier HMO 20/40/1000	MOOP 8550 to 8600, Imaging 100 to 175, OP Facility 150 to 175	87.7%	86.8%
22444PA0060133	Geisinger Premier HMO 35/70/4300	MOOP 8550 to 9100, ER after ded, ER copay 350 to 250, Imaging 200 to 250, OP Facility 175 to 250	75.1%	75.8%
22444PA0060134	Geisinger Premier HMO 25/50/3300	ER after ded	82.5%	81.2%

Geisinger Health Plan
Small Group Filing for 2023
MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	93.2%	91.9%	56,568	100,740
2019	93.9%	90.0%	47,316	18,972
2020	85.9%	91.4%	52,918	15,900

Geisinger Health Plan
Small Group Filing for 2023
COVID Adjustment

2020 COVID Adjustment

Month	Inpatient Factor	Outpatient Factor	Professional Factor
Mar-20	1.527	1.039	1.205
Apr-20	2.302	2.133	1.782
May-20	0.855	1.429	1.318
Jun-20	0.569	0.879	0.913
Jul-20	1.614	1.042	0.934
Aug-20	1.670	1.074	0.949
Sep-20	1.119	0.997	0.854
Oct-20	0.573	0.772	0.857
Nov-20	0.754	0.987	0.887
Dec-20	0.823	1.013	0.928

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%

COVID Adjustment for 2021:	0.9542

Geisinger Health Plan
Small Group Filing for 2023
Risk Adjustment Metrics

GHP

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
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

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
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

Ending date of Rates:	March 31, 2023

12/24/2014

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

HIOS Plan ID (On Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060116	22444PA0060116	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 30/60/5800	Geisinger Small Group ACA All Access HMO 30/60/5800	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 20/40/500	Geisinger Small Group ACA All Access HMO 20/40/500	
Plan Marketing Name =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	
Metal =>	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30 / \$60	\$30 / \$60	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$20 / \$40	\$20 / \$40	
OOP Maximum =>	\$9,100	\$9,100	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$9,100	\$9,100	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$346.40	\$346.40	\$332.54	\$332.54	\$425.20	\$425.20	\$403.94	\$403.94	\$403.94	\$425.20	\$425.20	
15	\$377.19	\$377.19	\$362.10	\$362.10	\$462.99	\$462.99	\$439.84	\$439.84	\$439.84	\$462.99	\$462.99	
16	\$388.96	\$388.96	\$373.40	\$373.40	\$477.45	\$477.45	\$453.57	\$453.57	\$453.57	\$477.45	\$477.45	
17	\$400.73	\$400.73	\$384.71	\$384.71	\$491.90	\$491.90	\$467.30	\$467.30	\$467.30	\$491.90	\$491.90	
18	\$413.41	\$413.41	\$396.88	\$396.88	\$507.46	\$507.46	\$482.09	\$482.09	\$482.09	\$507.46	\$507.46	
19	\$426.09	\$426.09	\$409.05	\$409.05	\$523.02	\$523.02	\$496.87	\$496.87	\$496.87	\$523.02	\$523.02	
20	\$439.22	\$439.22	\$421.65	\$421.65	\$539.14	\$539.14	\$512.18	\$512.18	\$512.18	\$539.14	\$539.14	
21	\$452.81	\$452.81	\$434.70	\$434.70	\$555.82	\$555.82	\$528.03	\$528.03	\$528.03	\$555.82	\$555.82	
22	\$452.81	\$452.81	\$434.70	\$434.70	\$555.82	\$555.82	\$528.03	\$528.03	\$528.03	\$555.82	\$555.82	
23	\$452.81	\$452.81	\$434.70	\$434.70	\$555.82	\$555.82	\$528.03	\$528.03	\$528.03	\$555.82	\$555.82	
24	\$452.81	\$452.81	\$434.70	\$434.70	\$555.82	\$555.82	\$528.03	\$528.03	\$528.03	\$555.82	\$555.82	
25	\$454.62	\$454.62	\$436.43	\$436.43	\$558.04	\$558.04	\$530.14	\$530.14	\$530.14	\$558.04	\$558.04	
26	\$463.67	\$463.67	\$445.13	\$445.13	\$569.15	\$569.15	\$540.70	\$540.70	\$540.70	\$569.15	\$569.15	
27	\$474.54	\$474.54	\$455.56	\$455.56	\$582.49	\$582.49	\$553.37	\$553.37	\$553.37	\$582.49	\$582.49	
28	\$492.20	\$492.20	\$472.51	\$472.51	\$604.17	\$604.17	\$573.96	\$573.96	\$573.96	\$604.17	\$604.17	
29	\$506.69	\$506.69	\$486.42	\$486.42	\$621.96	\$621.96	\$590.86	\$590.86	\$590.86	\$621.96	\$621.96	
30	\$513.94	\$513.94	\$493.38	\$493.38	\$630.85	\$630.85	\$599.31	\$599.31	\$599.31	\$630.85	\$630.85	
31	\$524.80	\$524.80	\$503.81	\$503.81	\$644.19	\$644.19	\$611.98	\$611.98	\$611.98	\$644.19	\$644.19	
32	\$535.67	\$535.67	\$514.24	\$514.24	\$657.53	\$657.53	\$624.65	\$624.65	\$624.65	\$657.53	\$657.53	
33	\$542.46	\$542.46	\$520.76	\$520.76	\$665.87	\$665.87	\$632.57	\$632.57	\$632.57	\$665.87	\$665.87	
34	\$549.71	\$549.71	\$527.72	\$527.72	\$674.76	\$674.76	\$641.02	\$641.02	\$641.02	\$674.76	\$674.76	
35	\$553.33	\$553.33	\$531.20	\$531.20	\$679.21	\$679.21	\$645.25	\$645.25	\$645.25	\$679.21	\$679.21	
36	\$556.95	\$556.95	\$534.68	\$534.68	\$683.65	\$683.65	\$649.47	\$649.47	\$649.47	\$683.65	\$683.65	
37	\$560.58	\$560.58	\$538.15	\$538.15	\$688.10	\$688.10	\$653.69	\$653.69	\$653.69	\$688.10	\$688.10	
38	\$564.20	\$564.20	\$541.63	\$541.63	\$692.55	\$692.55	\$657.92	\$657.92	\$657.92	\$692.55	\$692.55	
39	\$571.44	\$571.44	\$548.59	\$548.59	\$701.44	\$701.44	\$666.37	\$666.37	\$666.37	\$701.44	\$701.44	
40	\$578.69	\$578.69	\$555.54	\$555.54	\$710.33	\$710.33	\$674.81	\$674.81	\$674.81	\$710.33	\$710.33	
41	\$589.56	\$589.56	\$565.97	\$565.97	\$723.67	\$723.67	\$687.49	\$687.49	\$687.49	\$723.67	\$723.67	
42	\$599.97	\$599.97	\$575.97	\$575.97	\$736.45	\$736.45	\$699.63	\$699.63	\$699.63	\$736.45	\$736.45	
43	\$614.46	\$614.46	\$589.88	\$589.88	\$754.24	\$754.24	\$716.53	\$716.53	\$716.53	\$754.24	\$754.24	
44	\$632.57	\$632.57	\$607.27	\$607.27	\$776.47	\$776.47	\$737.65	\$737.65	\$737.65	\$776.47	\$776.47	
45	\$653.85	\$653.85	\$627.70	\$627.70	\$802.60	\$802.60	\$762.47	\$762.47	\$762.47	\$802.60	\$802.60	
46	\$679.21	\$679.21	\$652.04	\$652.04	\$833.72	\$833.72	\$792.04	\$792.04	\$792.04	\$833.72	\$833.72	
47	\$707.74	\$707.74	\$679.43	\$679.43	\$868.74	\$868.74	\$825.30	\$825.30	\$825.30	\$868.74	\$868.74	
48	\$740.34	\$740.34	\$710.73	\$710.73	\$908.76	\$908.76	\$863.32	\$863.32	\$863.32	\$908.76	\$908.76	
49	\$772.49	\$772.49	\$741.59	\$741.59	\$948.22	\$948.22	\$900.81	\$900.81	\$900.81	\$948.22	\$948.22	
50	\$808.71	\$808.71	\$776.37	\$776.37	\$992.69	\$992.69	\$943.05	\$943.05	\$943.05	\$992.69	\$992.69	
51	\$844.49	\$844.49	\$810.71	\$810.71	\$1,036.59	\$1,036.59	\$984.77	\$984.77	\$984.77	\$1,036.59	\$1,036.59	
52	\$883.88	\$883.88	\$848.53	\$848.53	\$1,084.95	\$1,084.95	\$1,030.70	\$1,030.70	\$1,030.70	\$1,084.95	\$1,084.95	
53	\$923.73	\$923.73	\$886.78	\$886.78	\$1,133.86	\$1,133.86	\$1,077.17	\$1,077.17	\$1,077.17	\$1,133.86	\$1,133.86	
54	\$966.74	\$966.74	\$928.07	\$928.07	\$1,186.67	\$1,186.67	\$1,127.33	\$1,127.33	\$1,127.33	\$1,186.67	\$1,186.67	
55	\$1,009.76	\$1,009.76	\$969.37	\$969.37	\$1,239.47	\$1,239.47	\$1,177.49	\$1,177.49	\$1,177.49	\$1,239.47	\$1,239.47	
56	\$1,056.40	\$1,056.40	\$1,014.14	\$1,014.14	\$1,296.72	\$1,296.72	\$1,231.88	\$1,231.88	\$1,231.88	\$1,296.72	\$1,296.72	
57	\$1,103.49	\$1,103.49	\$1,059.35	\$1,059.35	\$1,354.52	\$1,354.52	\$1,286.80	\$1,286.80	\$1,286.80	\$1,354.52	\$1,354.52	
58	\$1,153.75	\$1,153.75	\$1,107.60	\$1,107.60	\$1,416.22	\$1,416.22	\$1,345.41	\$1,345.41	\$1,345.41	\$1,416.22	\$1,416.22	
59	\$1,178.66	\$1,178.66	\$1,131.51	\$1,131.51	\$1,446.79	\$1,446.79	\$1,374.45	\$1,374.45	\$1,374.45	\$1,446.79	\$1,446.79	
60	\$1,228.92	\$1,228.92	\$1,179.76	\$1,179.76	\$1,508.48	\$1,508.48	\$1,433.06	\$1,433.06	\$1,433.06	\$1,508.48	\$1,508.48	
61	\$1,272.39	\$1,272.39	\$1,221.49	\$1,221.49	\$1,561.84	\$1,561.84	\$1,483.75	\$1,483.75	\$1,483.75	\$1,561.84	\$1,561.84	
62	\$1,300.92	\$1,300.92	\$1,248.88	\$1,248.88	\$1,596.86	\$1,596.86	\$1,517.01	\$1,517.01	\$1,517.01	\$1,596.86	\$1,596.86	
63	\$1,336.69	\$1,336.69	\$1,283.22	\$1,283.22	\$1,640.77	\$1,640.77	\$1,558.73	\$1,558.73	\$1,558.73	\$1,640.77	\$1,640.77	
64+	\$1,358.42	\$1,358.42	\$1,304.09	\$1,304.09	\$1,667.45	\$1,667.45	\$1,584.07	\$1,584.07	\$1,584.07	\$1,667.45	\$1,667.45	

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

HIOS Plan ID (On Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000	
Plan Marketing Name =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.39	\$353.39	\$371.99	\$371.99	\$464.98	\$464.98	\$446.38	\$446.38	\$351.72	\$351.72	\$334.13	\$334.13	\$334.13	\$334.13	\$351.72	\$351.72	\$439.65	\$439.65	\$422.06	\$422.06	\$439.65	\$439.65
15	\$384.80	\$384.80	\$405.05	\$405.05	\$506.32	\$506.32	\$486.06	\$486.06	\$382.98	\$382.98	\$363.83	\$363.83	\$363.83	\$363.83	\$382.98	\$382.98	\$478.73	\$478.73	\$459.58	\$459.58	\$478.73	\$478.73
16	\$396.81	\$396.81	\$417.69	\$417.69	\$522.12	\$522.12	\$501.23	\$501.23	\$394.94	\$394.94	\$375.19	\$375.19	\$375.19	\$375.19	\$394.94	\$394.94	\$493.67	\$493.67	\$473.92	\$473.92	\$493.67	\$493.67
17	\$408.82	\$408.82	\$430.34	\$430.34	\$537.92	\$537.92	\$516.40	\$516.40	\$406.89	\$406.89	\$386.55	\$386.55	\$386.55	\$386.55	\$406.89	\$406.89	\$508.61	\$508.61	\$488.27	\$488.27	\$508.61	\$508.61
18	\$421.76	\$421.76	\$443.95	\$443.95	\$554.94	\$554.94	\$532.74	\$532.74	\$419.76	\$419.76	\$398.78	\$398.78	\$398.78	\$398.78	\$419.76	\$419.76	\$524.71	\$524.71	\$503.72	\$503.72	\$524.71	\$524.71
19	\$434.69	\$434.69	\$457.57	\$457.57	\$571.96	\$571.96	\$549.08	\$549.08	\$432.64	\$432.64	\$411.01	\$411.01	\$411.01	\$411.01	\$432.64	\$432.64	\$540.80	\$540.80	\$519.17	\$519.17	\$540.80	\$540.80
20	\$448.09	\$448.09	\$471.67	\$471.67	\$589.59	\$589.59	\$566.00	\$566.00	\$445.97	\$445.97	\$423.67	\$423.67	\$423.67	\$423.67	\$445.97	\$445.97	\$557.46	\$557.46	\$535.17	\$535.17	\$557.46	\$557.46
21	\$461.95	\$461.95	\$486.26	\$486.26	\$607.83	\$607.83	\$583.51	\$583.51	\$459.77	\$459.77	\$436.78	\$436.78	\$436.78	\$436.78	\$459.77	\$459.77	\$574.71	\$574.71	\$551.72	\$551.72	\$574.71	\$574.71
22	\$461.95	\$461.95	\$486.26	\$486.26	\$607.83	\$607.83	\$583.51	\$583.51	\$459.77	\$459.77	\$436.78	\$436.78	\$436.78	\$436.78	\$459.77	\$459.77	\$574.71	\$574.71	\$551.72	\$551.72	\$574.71	\$574.71
23	\$461.95	\$461.95	\$486.26	\$486.26	\$607.83	\$607.83	\$583.51	\$583.51	\$459.77	\$459.77	\$436.78	\$436.78	\$436.78	\$436.78	\$459.77	\$459.77	\$574.71	\$574.71	\$551.72	\$551.72	\$574.71	\$574.71
24	\$461.95	\$461.95	\$486.26	\$486.26	\$607.83	\$607.83	\$583.51	\$583.51	\$459.77	\$459.77	\$436.78	\$436.78	\$436.78	\$436.78	\$459.77	\$459.77	\$574.71	\$574.71	\$551.72	\$551.72	\$574.71	\$574.71
25	\$463.79	\$463.79	\$488.20	\$488.20	\$610.25	\$610.25	\$585.84	\$585.84	\$461.60	\$461.60	\$438.52	\$438.52	\$438.52	\$438.52	\$461.60	\$461.60	\$577.00	\$577.00	\$553.92	\$553.92	\$577.00	\$577.00
26	\$473.03	\$473.03	\$497.93	\$497.93	\$622.41	\$622.41	\$597.51	\$597.51	\$470.80	\$470.80	\$447.26	\$447.26	\$447.26	\$447.26	\$470.80	\$470.80	\$588.50	\$588.50	\$564.96	\$564.96	\$588.50	\$588.50
27	\$484.12	\$484.12	\$509.60	\$509.60	\$637.00	\$637.00	\$611.52	\$611.52	\$481.83	\$481.83	\$457.74	\$457.74	\$457.74	\$457.74	\$481.83	\$481.83	\$602.29	\$602.29	\$578.20	\$578.20	\$602.29	\$602.29
28	\$502.13	\$502.13	\$528.56	\$528.56	\$660.70	\$660.70	\$634.27	\$634.27	\$499.76	\$499.76	\$474.78	\$474.78	\$474.78	\$474.78	\$499.76	\$499.76	\$624.70	\$624.70	\$599.72	\$599.72	\$624.70	\$624.70
29	\$516.92	\$516.92	\$544.12	\$544.12	\$680.15	\$680.15	\$652.95	\$652.95	\$514.48	\$514.48	\$488.75	\$488.75	\$488.75	\$488.75	\$514.48	\$514.48	\$643.09	\$643.09	\$617.37	\$617.37	\$643.09	\$643.09
30	\$524.31	\$524.31	\$551.90	\$551.90	\$689.88	\$689.88	\$662.28	\$662.28	\$521.83	\$521.83	\$495.74	\$495.74	\$495.74	\$495.74	\$521.83	\$521.83	\$652.29	\$652.29	\$626.20	\$626.20	\$652.29	\$652.29
31	\$535.39	\$535.39	\$563.57	\$563.57	\$704.46	\$704.46	\$676.29	\$676.29	\$532.87	\$532.87	\$506.22	\$506.22	\$506.22	\$506.22	\$532.87	\$532.87	\$666.08	\$666.08	\$639.44	\$639.44	\$666.08	\$666.08
32	\$546.48	\$546.48	\$575.24	\$575.24	\$719.05	\$719.05	\$690.29	\$690.29	\$543.90	\$543.90	\$516.71	\$516.71	\$516.71	\$516.71	\$543.90	\$543.90	\$679.88	\$679.88	\$652.68	\$652.68	\$679.88	\$679.88
33	\$553.41	\$553.41	\$582.54	\$582.54	\$728.17	\$728.17	\$699.04	\$699.04	\$550.80	\$550.80	\$523.26	\$523.26	\$523.26	\$523.26	\$550.80	\$550.80	\$688.50	\$688.50	\$660.96	\$660.96	\$688.50	\$688.50
34	\$560.80	\$560.80	\$590.32	\$590.32	\$737.89	\$737.89	\$708.38	\$708.38	\$558.15	\$558.15	\$530.25	\$530.25	\$530.25	\$530.25	\$558.15	\$558.15	\$697.69	\$697.69	\$669.78	\$669.78	\$697.69	\$697.69
35	\$564.50	\$564.50	\$594.21	\$594.21	\$742.76	\$742.76	\$713.05	\$713.05	\$561.83	\$561.83	\$533.74	\$533.74	\$533.74	\$533.74	\$561.83	\$561.83	\$702.29	\$702.29	\$674.20	\$674.20	\$702.29	\$702.29
36	\$568.19	\$568.19	\$598.10	\$598.10	\$747.62	\$747.62	\$717.72	\$717.72	\$565.51	\$565.51	\$537.23	\$537.23	\$537.23	\$537.23	\$565.51	\$565.51	\$706.89	\$706.89	\$678.61	\$678.61	\$706.89	\$706.89
37	\$571.89	\$571.89	\$601.99	\$601.99	\$752.48	\$752.48	\$722.38	\$722.38	\$569.19	\$569.19	\$540.73	\$540.73	\$540.73	\$540.73	\$569.19	\$569.19	\$711.48	\$711.48	\$683.03	\$683.03	\$711.48	\$711.48
38	\$575.58	\$575.58	\$605.88	\$605.88	\$757.35	\$757.35	\$727.05	\$727.05	\$572.87	\$572.87	\$544.22	\$544.22	\$544.22	\$544.22	\$572.87	\$572.87	\$716.08	\$716.08	\$687.44	\$687.44	\$716.08	\$716.08
39	\$582.97	\$582.97	\$613.66	\$613.66	\$767.07	\$767.07	\$736.39	\$736.39	\$580.22	\$580.22	\$551.21	\$551.21	\$551.21	\$551.21	\$580.22	\$580.22	\$725.28	\$725.28	\$696.27	\$696.27	\$725.28	\$725.28
40	\$590.36	\$590.36	\$621.44	\$621.44	\$776.80	\$776.80	\$745.72	\$745.72	\$587.58	\$587.58	\$558.20	\$558.20	\$558.20	\$558.20	\$587.58	\$587.58	\$734.47	\$734.47	\$705.09	\$705.09	\$734.47	\$734.47
41	\$601.45	\$601.45	\$633.11	\$633.11	\$791.38	\$791.38	\$759.73	\$759.73	\$598.61	\$598.61	\$568.68	\$568.68	\$568.68	\$568.68	\$598.61	\$598.61	\$748.27	\$748.27	\$718.34	\$718.34	\$748.27	\$748.27
42	\$612.08	\$612.08	\$644.29	\$644.29	\$805.36	\$805.36	\$773.15	\$773.15	\$609.19	\$609.19	\$578.73	\$578.73	\$578.73	\$578.73	\$609.19	\$609.19	\$761.48	\$761.48	\$731.02	\$731.02	\$761.48	\$761.48
43	\$626.86	\$626.86	\$659.85	\$659.85	\$824.81	\$824.81	\$791.82	\$791.82	\$623.90	\$623.90	\$592.70	\$592.70	\$592.70	\$592.70	\$623.90	\$623.90	\$779.87	\$779.87	\$748.68	\$748.68	\$779.87	\$779.87
44	\$645.34	\$645.34	\$679.30	\$679.30	\$849.13	\$849.13	\$815.16	\$815.16	\$642.29	\$642.29	\$610.18	\$610.18	\$610.18	\$610.18	\$642.29	\$642.29	\$802.86	\$802.86	\$770.75	\$770.75	\$802.86	\$802.86
45	\$667.05	\$667.05	\$702.16	\$702.16	\$877.69	\$877.69	\$842.59	\$842.59	\$663.90	\$663.90	\$630.70	\$630.70	\$630.70	\$630.70	\$663.90	\$663.90	\$829.87	\$829.87	\$796.68	\$796.68	\$829.87	\$829.87
46	\$692.92	\$692.92	\$729.39	\$729.39	\$911.73	\$911.73	\$875.26	\$875.26	\$689.65	\$689.65	\$655.16	\$655.16	\$655.16	\$655.16	\$689.65	\$689.65	\$862.06	\$862.06	\$827.58	\$827.58	\$862.06	\$862.06
47	\$722.02	\$722.02	\$760.02	\$760.02	\$950.02	\$950.02	\$912.02	\$912.02	\$718.61	\$718.61	\$682.68	\$682.68	\$682.68	\$682.68	\$718.61	\$718.61	\$898.26	\$898.26	\$862.33	\$862.33	\$898.26	\$898.26
48	\$755.28	\$755.28	\$795.03	\$795.03	\$993.79	\$993.79	\$954.04	\$954.04	\$751.71	\$751.71	\$714.13	\$714.13	\$714.13	\$714.13	\$751.71	\$751.71	\$939.64	\$939.64	\$902.06	\$902.06	\$939.64	\$939.64
49	\$788.08	\$788.08	\$829.55	\$829.55	\$1,036.94	\$1,036.94	\$995.47	\$995.47	\$784.36	\$784.36	\$745.14	\$745.14	\$745.14	\$745.14	\$784.36	\$784.36	\$980.45	\$980.45	\$941.23	\$941.23	\$980.45	\$980.45
50	\$825.03	\$825.03	\$868.46	\$868.46	\$1,085.57	\$1,085.57	\$1,042.15	\$1,042.15	\$821.14	\$821.14	\$780.08	\$780.08	\$780.									

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

HIOS Plan ID (On Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126		22444PA0060126		22444PA0060127	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/3300		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000	
Plan Marketing Name =>	Form # =>		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum		Platinum		Gold	
Deductible =>	Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$3,300 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$10 / \$20		\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$10 / \$20		\$20 / \$40	
OOP Maximum =>	\$2,500		\$2,500		\$6,000		\$8,600		\$9,100		\$8,550		\$7,350		\$6,000		\$6,000		\$8,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$505.29	\$505.29	\$485.08	\$485.08	\$399.69	\$399.69	\$330.62	\$330.62	\$268.13	\$268.13	\$297.19	\$297.19	\$309.80	\$309.80	\$379.70	\$379.70	\$399.69	\$399.69	\$314.09	\$314.09
15	\$550.20	\$550.20	\$528.19	\$528.19	\$435.21	\$435.21	\$360.00	\$360.00	\$291.96	\$291.96	\$323.61	\$323.61	\$337.33	\$337.33	\$413.45	\$413.45	\$435.21	\$435.21	\$342.00	\$342.00
16	\$567.38	\$567.38	\$544.68	\$544.68	\$448.80	\$448.80	\$371.24	\$371.24	\$301.07	\$301.07	\$333.71	\$333.71	\$347.86	\$347.86	\$426.36	\$426.36	\$448.80	\$448.80	\$352.68	\$352.68
17	\$584.55	\$584.55	\$561.17	\$561.17	\$462.38	\$462.38	\$382.48	\$382.48	\$310.19	\$310.19	\$343.81	\$343.81	\$358.39	\$358.39	\$439.26	\$439.26	\$462.38	\$462.38	\$363.35	\$363.35
18	\$603.04	\$603.04	\$578.92	\$578.92	\$477.01	\$477.01	\$394.58	\$394.58	\$320.00	\$320.00	\$354.69	\$354.69	\$369.73	\$369.73	\$453.16	\$453.16	\$477.01	\$477.01	\$374.85	\$374.85
19	\$621.54	\$621.54	\$596.68	\$596.68	\$491.64	\$491.64	\$406.68	\$406.68	\$329.81	\$329.81	\$365.56	\$365.56	\$381.07	\$381.07	\$467.06	\$467.06	\$491.64	\$491.64	\$386.35	\$386.35
20	\$640.69	\$640.69	\$615.06	\$615.06	\$506.79	\$506.79	\$419.21	\$419.21	\$339.98	\$339.98	\$376.83	\$376.83	\$392.81	\$392.81	\$481.45	\$481.45	\$506.79	\$506.79	\$398.25	\$398.25
21	\$660.51	\$660.51	\$634.09	\$634.09	\$522.47	\$522.47	\$432.18	\$432.18	\$350.50	\$350.50	\$388.49	\$388.49	\$404.97	\$404.97	\$496.35	\$496.35	\$522.47	\$522.47	\$410.57	\$410.57
22	\$660.51	\$660.51	\$634.09	\$634.09	\$522.47	\$522.47	\$432.18	\$432.18	\$350.50	\$350.50	\$388.49	\$388.49	\$404.97	\$404.97	\$496.35	\$496.35	\$522.47	\$522.47	\$410.57	\$410.57
23	\$660.51	\$660.51	\$634.09	\$634.09	\$522.47	\$522.47	\$432.18	\$432.18	\$350.50	\$350.50	\$388.49	\$388.49	\$404.97	\$404.97	\$496.35	\$496.35	\$522.47	\$522.47	\$410.57	\$410.57
24	\$660.51	\$660.51	\$634.09	\$634.09	\$522.47	\$522.47	\$432.18	\$432.18	\$350.50	\$350.50	\$388.49	\$388.49	\$404.97	\$404.97	\$496.35	\$496.35	\$522.47	\$522.47	\$410.57	\$410.57
25	\$663.15	\$663.15	\$636.62	\$636.62	\$524.56	\$524.56	\$433.91	\$433.91	\$351.89	\$351.89	\$390.04	\$390.04	\$406.58	\$406.58	\$498.33	\$498.33	\$524.56	\$524.56	\$412.21	\$412.21
26	\$676.36	\$676.36	\$649.31	\$649.31	\$535.01	\$535.01	\$442.55	\$442.55	\$358.90	\$358.90	\$397.81	\$397.81	\$414.68	\$414.68	\$508.25	\$508.25	\$535.01	\$535.01	\$420.42	\$420.42
27	\$692.21	\$692.21	\$664.52	\$664.52	\$547.54	\$547.54	\$452.92	\$452.92	\$367.32	\$367.32	\$407.13	\$407.13	\$424.40	\$424.40	\$520.17	\$520.17	\$547.54	\$547.54	\$430.28	\$430.28
28	\$717.97	\$717.97	\$689.25	\$689.25	\$567.92	\$567.92	\$469.78	\$469.78	\$380.99	\$380.99	\$422.28	\$422.28	\$440.19	\$440.19	\$539.52	\$539.52	\$567.92	\$567.92	\$446.29	\$446.29
29	\$739.11	\$739.11	\$709.54	\$709.54	\$584.64	\$584.64	\$483.61	\$483.61	\$392.20	\$392.20	\$434.71	\$434.71	\$453.15	\$453.15	\$555.41	\$555.41	\$584.64	\$584.64	\$459.43	\$459.43
30	\$749.68	\$749.68	\$719.69	\$719.69	\$593.00	\$593.00	\$490.52	\$490.52	\$397.81	\$397.81	\$440.93	\$440.93	\$459.63	\$459.63	\$563.35	\$563.35	\$593.00	\$593.00	\$466.00	\$466.00
31	\$765.53	\$765.53	\$734.91	\$734.91	\$605.54	\$605.54	\$500.89	\$500.89	\$406.22	\$406.22	\$450.25	\$450.25	\$469.35	\$469.35	\$575.26	\$575.26	\$605.54	\$605.54	\$475.85	\$475.85
32	\$781.38	\$781.38	\$750.13	\$750.13	\$618.08	\$618.08	\$511.27	\$511.27	\$414.63	\$414.63	\$459.58	\$459.58	\$479.07	\$479.07	\$587.17	\$587.17	\$618.08	\$618.08	\$485.70	\$485.70
33	\$791.29	\$791.29	\$759.64	\$759.64	\$625.91	\$625.91	\$517.75	\$517.75	\$419.89	\$419.89	\$465.41	\$465.41	\$485.15	\$485.15	\$594.62	\$594.62	\$625.91	\$625.91	\$491.86	\$491.86
34	\$801.86	\$801.86	\$769.78	\$769.78	\$634.27	\$634.27	\$524.66	\$524.66	\$425.50	\$425.50	\$471.62	\$471.62	\$491.63	\$491.63	\$602.56	\$602.56	\$634.27	\$634.27	\$498.43	\$498.43
35	\$807.14	\$807.14	\$774.85	\$774.85	\$638.45	\$638.45	\$528.12	\$528.12	\$428.30	\$428.30	\$474.73	\$474.73	\$494.86	\$494.86	\$606.53	\$606.53	\$638.45	\$638.45	\$501.72	\$501.72
36	\$812.42	\$812.42	\$779.93	\$779.93	\$642.63	\$642.63	\$531.58	\$531.58	\$431.11	\$431.11	\$477.84	\$477.84	\$498.10	\$498.10	\$610.50	\$610.50	\$642.63	\$642.63	\$505.00	\$505.00
37	\$817.71	\$817.71	\$785.00	\$785.00	\$646.81	\$646.81	\$535.04	\$535.04	\$433.91	\$433.91	\$480.94	\$480.94	\$501.34	\$501.34	\$614.47	\$614.47	\$646.81	\$646.81	\$508.28	\$508.28
38	\$822.99	\$822.99	\$790.07	\$790.07	\$650.99	\$650.99	\$538.49	\$538.49	\$436.71	\$436.71	\$484.05	\$484.05	\$504.58	\$504.58	\$618.44	\$618.44	\$650.99	\$650.99	\$511.57	\$511.57
39	\$833.56	\$833.56	\$800.22	\$800.22	\$659.35	\$659.35	\$545.41	\$545.41	\$442.32	\$442.32	\$490.27	\$490.27	\$511.06	\$511.06	\$626.38	\$626.38	\$659.35	\$659.35	\$518.14	\$518.14
40	\$844.13	\$844.13	\$810.36	\$810.36	\$667.71	\$667.71	\$552.32	\$552.32	\$447.93	\$447.93	\$496.48	\$496.48	\$517.54	\$517.54	\$634.33	\$634.33	\$667.71	\$667.71	\$524.71	\$524.71
41	\$859.98	\$859.98	\$825.58	\$825.58	\$680.25	\$680.25	\$562.70	\$562.70	\$456.34	\$456.34	\$505.81	\$505.81	\$527.26	\$527.26	\$646.24	\$646.24	\$680.25	\$680.25	\$534.56	\$534.56
42	\$875.17	\$875.17	\$840.17	\$840.17	\$692.27	\$692.27	\$572.64	\$572.64	\$464.40	\$464.40	\$514.74	\$514.74	\$536.58	\$536.58	\$657.65	\$657.65	\$692.27	\$692.27	\$544.00	\$544.00
43	\$896.31	\$896.31	\$860.46	\$860.46	\$708.99	\$708.99	\$586.47	\$586.47	\$475.62	\$475.62	\$527.17	\$527.17	\$549.53	\$549.53	\$673.54	\$673.54	\$708.99	\$708.99	\$557.14	\$557.14
44	\$922.73	\$922.73	\$885.82	\$885.82	\$729.89	\$729.89	\$603.75	\$603.75	\$489.64	\$489.64	\$542.71	\$542.71	\$565.73	\$565.73	\$693.39	\$693.39	\$729.89	\$729.89	\$573.57	\$573.57
45	\$953.77	\$953.77	\$915.62	\$915.62	\$754.44	\$754.44	\$624.07	\$624.07	\$506.11	\$506.11	\$560.97	\$560.97	\$584.77	\$584.77	\$716.72	\$716.72	\$754.44	\$754.44	\$592.86	\$592.86
46	\$990.76	\$990.76	\$951.13	\$951.13	\$783.70	\$783.70	\$648.27	\$648.27	\$525.74	\$525.74	\$582.73	\$582.73	\$607.44	\$607.44	\$744.51	\$744.51	\$783.70	\$783.70	\$615.85	\$615.85
47	\$1,032.37	\$1,032.37	\$991.08	\$991.08	\$816.61	\$816.61	\$675.49	\$675.49	\$547.82	\$547.82	\$607.20	\$607.20	\$632.96	\$632.96	\$775.78	\$775.78	\$816.61	\$816.61	\$641.72	\$641.72
48	\$1,079.93	\$1,079.93	\$1,036.73	\$1,036.73	\$854.23	\$854.23	\$706.61	\$706.61	\$573.06	\$573.06	\$635.17	\$635.17	\$662.11	\$662.11	\$811.52	\$811.52	\$854.23	\$854.23	\$671.28	\$671.28
49	\$1,126.83	\$1,126.83	\$1,081.75	\$1,081.75	\$891.33	\$891.33	\$737.30	\$737.30	\$597.94	\$597.94	\$662.76	\$662.76	\$690.87	\$690.87	\$846.76	\$846.76	\$891.33	\$891.33	\$700.43	\$700.43
50	\$1,179.67	\$1,179.67	\$1,132.48	\$1,132.48	\$933.12	\$933.12	\$771.87	\$771.87	\$625.98	\$625.98	\$693.83	\$693.83	\$723.26	\$723.26	\$886.47	\$886.47	\$933.12	\$933.12	\$733.28	\$733.28
51	\$1,231.85	\$1,231.85	\$1,182.57	\$1,182.57	\$974.40	\$974.40	\$806.01	\$806.01	\$653.67	\$653.67	\$724.52	\$724.52	\$755.26	\$755.26	\$925.68	\$925.68	\$974.40	\$974.40	\$765.71	\$765.71
52	\$1,289.31	\$1,289.31	\$1,237.74	\$1,237.74	\$1,019.85	\$1,019.85	\$843.61	\$843.61	\$684.16	\$684.16	\$758.32	\$758.32	\$790.49	\$790.49	\$968.86	\$968.86	\$1,019.85	\$1,019.85	\$801.43	\$801.43
53	\$1,347.44	\$1,347.44	\$1,293.54	\$1,293.54	\$1,065.83	\$1,065.83	\$881.64	\$881.64	\$715.01	\$715.01	\$792.51	\$792.51	\$826.12	\$826.12	\$1,012.54	\$1,012.54	\$1,065.83	\$1,065.83	\$837.56	\$837.56
54	\$1,410.18	\$1,410.18	\$1,353.78	\$1,353.78	\$1,115.46	\$1,115.46	\$922.70	\$922.70	\$748.30	\$748.30	\$829.42	\$829.42	\$864.60	\$864.60</						

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

HIOS Plan ID (On Exchange)=>	22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131		22444PA0060132		22444PA0060133	
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/3300		Geisinger Premier HMO 25/50/3300		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300	
Form # =>	M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum		Gold		Silver	
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$3,300 / Rx: \$0		Med: \$3,300 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$35 / \$70		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$20 / \$40		\$35 / \$70	
OOP Maximum =>	\$8,600		\$9,100		\$9,100		\$8,550		\$8,550		\$7,350		\$7,350		\$6,000		\$8,600		\$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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$330.62	\$330.62	\$254.72	\$254.72	\$268.13	\$268.13	\$282.33	\$282.33	\$297.19	\$297.19	\$294.31	\$294.31	\$309.80	\$309.80	\$379.70	\$379.70	\$314.09	\$314.09	\$254.72	\$254.72
15	\$360.00	\$360.00	\$277.36	\$277.36	\$291.96	\$291.96	\$307.43	\$307.43	\$323.61	\$323.61	\$320.47	\$320.47	\$337.33	\$337.33	\$413.45	\$413.45	\$342.00	\$342.00	\$277.36	\$277.36
16	\$371.24	\$371.24	\$286.02	\$286.02	\$301.07	\$301.07	\$317.02	\$317.02	\$333.71	\$333.71	\$330.47	\$330.47	\$347.86	\$347.86	\$426.36	\$426.36	\$352.68	\$352.68	\$286.02	\$286.02
17	\$382.48	\$382.48	\$294.68	\$294.68	\$310.19	\$310.19	\$326.62	\$326.62	\$343.81	\$343.81	\$340.47	\$340.47	\$358.39	\$358.39	\$439.26	\$439.26	\$363.35	\$363.35	\$294.68	\$294.68
18	\$394.58	\$394.58	\$304.00	\$304.00	\$320.00	\$320.00	\$336.95	\$336.95	\$354.69	\$354.69	\$351.24	\$351.24	\$369.73	\$369.73	\$453.16	\$453.16	\$374.85	\$374.85	\$304.00	\$304.00
19	\$406.68	\$406.68	\$313.32	\$313.32	\$329.81	\$329.81	\$347.29	\$347.29	\$365.56	\$365.56	\$362.02	\$362.02	\$381.07	\$381.07	\$467.06	\$467.06	\$386.35	\$386.35	\$313.32	\$313.32
20	\$419.21	\$419.21	\$322.98	\$322.98	\$339.98	\$339.98	\$357.99	\$357.99	\$376.83	\$376.83	\$373.17	\$373.17	\$392.81	\$392.81	\$481.45	\$481.45	\$398.25	\$398.25	\$322.98	\$322.98
21	\$432.18	\$432.18	\$332.97	\$332.97	\$350.50	\$350.50	\$369.07	\$369.07	\$388.49	\$388.49	\$384.72	\$384.72	\$404.97	\$404.97	\$496.35	\$496.35	\$410.57	\$410.57	\$332.97	\$332.97
22	\$432.18	\$432.18	\$332.97	\$332.97	\$350.50	\$350.50	\$369.07	\$369.07	\$388.49	\$388.49	\$384.72	\$384.72	\$404.97	\$404.97	\$496.35	\$496.35	\$410.57	\$410.57	\$332.97	\$332.97
23	\$432.18	\$432.18	\$332.97	\$332.97	\$350.50	\$350.50	\$369.07	\$369.07	\$388.49	\$388.49	\$384.72	\$384.72	\$404.97	\$404.97	\$496.35	\$496.35	\$410.57	\$410.57	\$332.97	\$332.97
24	\$432.18	\$432.18	\$332.97	\$332.97	\$350.50	\$350.50	\$369.07	\$369.07	\$388.49	\$388.49	\$384.72	\$384.72	\$404.97	\$404.97	\$496.35	\$496.35	\$410.57	\$410.57	\$332.97	\$332.97
25	\$433.91	\$433.91	\$334.30	\$334.30	\$351.89	\$351.89	\$370.54	\$370.54	\$390.04	\$390.04	\$386.25	\$386.25	\$406.58	\$406.58	\$498.33	\$498.33	\$412.21	\$412.21	\$334.30	\$334.30
26	\$442.55	\$442.55	\$340.96	\$340.96	\$358.90	\$358.90	\$377.92	\$377.92	\$397.81	\$397.81	\$393.95	\$393.95	\$414.68	\$414.68	\$508.25	\$508.25	\$420.42	\$420.42	\$340.96	\$340.96
27	\$452.92	\$452.92	\$348.95	\$348.95	\$367.32	\$367.32	\$386.78	\$386.78	\$407.13	\$407.13	\$403.18	\$403.18	\$424.40	\$424.40	\$520.17	\$520.17	\$430.28	\$430.28	\$348.95	\$348.95
28	\$469.78	\$469.78	\$361.94	\$361.94	\$380.99	\$380.99	\$401.17	\$401.17	\$422.28	\$422.28	\$418.19	\$418.19	\$440.19	\$440.19	\$539.52	\$539.52	\$446.29	\$446.29	\$361.94	\$361.94
29	\$483.61	\$483.61	\$372.59	\$372.59	\$392.20	\$392.20	\$412.98	\$412.98	\$434.71	\$434.71	\$430.50	\$430.50	\$453.15	\$453.15	\$555.41	\$555.41	\$459.43	\$459.43	\$372.59	\$372.59
30	\$490.52	\$490.52	\$377.92	\$377.92	\$397.81	\$397.81	\$418.88	\$418.88	\$440.93	\$440.93	\$436.65	\$436.65	\$459.63	\$459.63	\$563.35	\$563.35	\$466.00	\$466.00	\$377.92	\$377.92
31	\$500.89	\$500.89	\$385.91	\$385.91	\$406.22	\$406.22	\$427.74	\$427.74	\$450.25	\$450.25	\$445.88	\$445.88	\$469.35	\$469.35	\$575.26	\$575.26	\$475.85	\$475.85	\$385.91	\$385.91
32	\$511.27	\$511.27	\$393.90	\$393.90	\$414.63	\$414.63	\$436.60	\$436.60	\$459.58	\$459.58	\$455.12	\$455.12	\$479.07	\$479.07	\$587.17	\$587.17	\$485.70	\$485.70	\$393.90	\$393.90
33	\$517.75	\$517.75	\$398.90	\$398.90	\$419.89	\$419.89	\$442.13	\$442.13	\$465.41	\$465.41	\$460.89	\$460.89	\$485.15	\$485.15	\$594.62	\$594.62	\$491.86	\$491.86	\$398.90	\$398.90
34	\$524.66	\$524.66	\$404.22	\$404.22	\$425.50	\$425.50	\$448.04	\$448.04	\$471.62	\$471.62	\$467.04	\$467.04	\$491.63	\$491.63	\$602.56	\$602.56	\$498.43	\$498.43	\$404.22	\$404.22
35	\$528.12	\$528.12	\$406.89	\$406.89	\$428.30	\$428.30	\$450.99	\$450.99	\$474.73	\$474.73	\$470.12	\$470.12	\$494.86	\$494.86	\$606.53	\$606.53	\$501.72	\$501.72	\$406.89	\$406.89
36	\$531.58	\$531.58	\$409.55	\$409.55	\$431.11	\$431.11	\$453.94	\$453.94	\$477.84	\$477.84	\$473.20	\$473.20	\$498.10	\$498.10	\$610.50	\$610.50	\$505.00	\$505.00	\$409.55	\$409.55
37	\$535.04	\$535.04	\$412.21	\$412.21	\$433.91	\$433.91	\$456.90	\$456.90	\$480.94	\$480.94	\$476.28	\$476.28	\$501.34	\$501.34	\$614.47	\$614.47	\$508.28	\$508.28	\$412.21	\$412.21
38	\$538.49	\$538.49	\$414.88	\$414.88	\$436.71	\$436.71	\$459.85	\$459.85	\$484.05	\$484.05	\$479.35	\$479.35	\$504.58	\$504.58	\$618.44	\$618.44	\$511.57	\$511.57	\$414.88	\$414.88
39	\$545.41	\$545.41	\$420.21	\$420.21	\$442.32	\$442.32	\$465.75	\$465.75	\$490.27	\$490.27	\$485.51	\$485.51	\$511.06	\$511.06	\$626.38	\$626.38	\$518.14	\$518.14	\$420.21	\$420.21
40	\$552.32	\$552.32	\$425.53	\$425.53	\$447.93	\$447.93	\$471.66	\$471.66	\$496.48	\$496.48	\$491.67	\$491.67	\$517.54	\$517.54	\$634.33	\$634.33	\$524.71	\$524.71	\$425.53	\$425.53
41	\$562.70	\$562.70	\$433.52	\$433.52	\$456.34	\$456.34	\$480.52	\$480.52	\$505.81	\$505.81	\$500.90	\$500.90	\$527.26	\$527.26	\$646.24	\$646.24	\$534.56	\$534.56	\$433.52	\$433.52
42	\$572.64	\$572.64	\$441.18	\$441.18	\$464.40	\$464.40	\$489.01	\$489.01	\$514.74	\$514.74	\$509.75	\$509.75	\$536.58	\$536.58	\$657.65	\$657.65	\$544.00	\$544.00	\$441.18	\$441.18
43	\$586.47	\$586.47	\$451.84	\$451.84	\$475.62	\$475.62	\$500.82	\$500.82	\$527.17	\$527.17	\$522.06	\$522.06	\$549.53	\$549.53	\$673.54	\$673.54	\$557.14	\$557.14	\$451.84	\$451.84
44	\$603.75	\$603.75	\$465.16	\$465.16	\$489.64	\$489.64	\$515.58	\$515.58	\$542.71	\$542.71	\$537.45	\$537.45	\$565.73	\$565.73	\$693.39	\$693.39	\$573.57	\$573.57	\$465.16	\$465.16
45	\$624.07	\$624.07	\$480.81	\$480.81	\$506.11	\$506.11	\$532.92	\$532.92	\$560.97	\$560.97	\$555.53	\$555.53	\$584.77	\$584.77	\$716.72	\$716.72	\$592.86	\$592.86	\$480.81	\$480.81
46	\$648.27	\$648.27	\$499.45	\$499.45	\$525.74	\$525.74	\$553.59	\$553.59	\$582.73	\$582.73	\$577.07	\$577.07	\$607.44	\$607.44	\$744.51	\$744.51	\$615.85	\$615.85	\$499.45	\$499.45
47	\$675.49	\$675.49	\$520.43	\$520.43	\$547.82	\$547.82	\$576.84	\$576.84	\$607.20	\$607.20	\$601.31	\$601.31	\$632.96	\$632.96	\$775.78	\$775.78	\$641.72	\$641.72	\$520.43	\$520.43
48	\$706.61	\$706.61	\$544.40	\$544.40	\$573.06	\$573.06	\$603.41	\$603.41	\$635.17	\$635.17	\$629.01	\$629.01	\$662.11	\$662.11	\$811.52	\$811.52	\$671.28	\$671.28	\$544.40	\$544.40
49	\$737.30	\$737.30	\$568.04	\$568.04	\$597.94	\$597.94	\$629.62	\$629.62	\$662.76	\$662.76	\$656.32	\$656.32	\$690.87	\$690.87	\$846.76	\$846.76	\$700.43	\$700.43	\$568.04	\$568.04
50	\$771.87	\$771.87	\$594.68	\$594.68	\$625.98	\$625.98	\$659.14	\$659.14	\$693.83	\$693.83	\$687.10	\$687.10	\$723.26	\$723.26	\$886.47	\$886.47	\$732.28	\$732.28	\$594.68	\$594.68
51	\$806.01	\$806.01	\$620.99	\$620.99	\$653.67	\$653.67	\$688.30	\$688.30	\$724.52	\$724.52	\$717.49	\$717.49	\$755.26	\$755.26	\$925.68	\$925.68	\$765.71	\$765.71	\$620.99	\$620.99
52	\$843.61	\$843.61	\$649.95	\$649.95	\$684.16	\$684.16	\$720.41	\$720.41	\$758.32	\$758.32	\$750.96	\$750.96	\$790.49	\$790.49	\$968.86	\$968.86	\$801.43	\$801.43	\$649.95	\$649.95
53	\$881.64	\$881.64	\$679.26	\$679.26	\$715.01	\$715.01	\$752.88	\$752.88	\$784.82	\$784.82	\$782.12	\$782.12	\$816.57	\$816.57	\$1,012.54	\$1,012.54	\$837.56	\$837.56	\$679.26	\$679.26
54	\$922.70	\$922.70	\$710.89	\$710.89	\$748.30	\$748.30	\$787.94	\$787.94	\$829.42	\$829.42	\$821.37	\$821.37	\$864.60	\$864.60	\$1,059.69	\$1,059.69	\$876.57	\$876.57	\$71	

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

HIOS Plan ID (On Exchange)=>	22444PA0060134	22444PA0060135	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All
Plan Marketing Name =>	25/50/3300	25/50/2000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000
Form # =>	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$25 / \$50	\$25 / \$50	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75
OOP Maximum =>	\$8,550	\$7,350	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$282.33	\$282.33	\$294.31	\$294.31	\$281.66	\$281.66	\$267.58	\$267.58	\$267.58	\$267.58	\$281.66	\$281.66	\$352.07	\$352.07	\$337.99	\$337.99	\$375.36	\$375.36	\$356.60	\$356.60
15	\$307.43	\$307.43	\$320.47	\$320.47	\$306.70	\$306.70	\$291.36	\$291.36	\$291.36	\$291.36	\$306.70	\$306.70	\$383.37	\$383.37	\$368.03	\$368.03	\$408.73	\$408.73	\$388.29	\$388.29
16	\$317.02	\$317.02	\$330.47	\$330.47	\$316.27	\$316.27	\$300.45	\$300.45	\$300.45	\$300.45	\$316.27	\$316.27	\$395.34	\$395.34	\$379.52	\$379.52	\$421.49	\$421.49	\$400.41	\$400.41
17	\$326.62	\$326.62	\$340.47	\$340.47	\$325.84	\$325.84	\$309.55	\$309.55	\$309.55	\$309.55	\$325.84	\$325.84	\$407.30	\$407.30	\$391.01	\$391.01	\$434.24	\$434.24	\$412.53	\$412.53
18	\$336.95	\$336.95	\$351.24	\$351.24	\$336.15	\$336.15	\$319.34	\$319.34	\$319.34	\$319.34	\$336.15	\$336.15	\$420.19	\$420.19	\$403.38	\$403.38	\$447.98	\$447.98	\$425.58	\$425.58
19	\$347.29	\$347.29	\$362.02	\$362.02	\$346.46	\$346.46	\$329.14	\$329.14	\$329.14	\$329.14	\$346.46	\$346.46	\$433.07	\$433.07	\$415.75	\$415.75	\$461.72	\$461.72	\$438.64	\$438.64
20	\$357.99	\$357.99	\$373.17	\$373.17	\$357.14	\$357.14	\$339.28	\$339.28	\$339.28	\$339.28	\$357.14	\$357.14	\$446.42	\$446.42	\$428.56	\$428.56	\$475.95	\$475.95	\$452.15	\$452.15
21	\$369.07	\$369.07	\$384.72	\$384.72	\$368.19	\$368.19	\$349.78	\$349.78	\$349.78	\$349.78	\$368.19	\$368.19	\$460.23	\$460.23	\$441.82	\$441.82	\$490.68	\$490.68	\$466.14	\$466.14
22	\$369.07	\$369.07	\$384.72	\$384.72	\$368.19	\$368.19	\$349.78	\$349.78	\$349.78	\$349.78	\$368.19	\$368.19	\$460.23	\$460.23	\$441.82	\$441.82	\$490.68	\$490.68	\$466.14	\$466.14
23	\$369.07	\$369.07	\$384.72	\$384.72	\$368.19	\$368.19	\$349.78	\$349.78	\$349.78	\$349.78	\$368.19	\$368.19	\$460.23	\$460.23	\$441.82	\$441.82	\$490.68	\$490.68	\$466.14	\$466.14
24	\$369.07	\$369.07	\$384.72	\$384.72	\$368.19	\$368.19	\$349.78	\$349.78	\$349.78	\$349.78	\$368.19	\$368.19	\$460.23	\$460.23	\$441.82	\$441.82	\$490.68	\$490.68	\$466.14	\$466.14
25	\$370.54	\$370.54	\$386.25	\$386.25	\$369.65	\$369.65	\$351.17	\$351.17	\$351.17	\$351.17	\$369.65	\$369.65	\$462.07	\$462.07	\$443.59	\$443.59	\$492.63	\$492.63	\$468.00	\$468.00
26	\$377.92	\$377.92	\$393.95	\$393.95	\$377.02	\$377.02	\$358.17	\$358.17	\$358.17	\$358.17	\$377.02	\$377.02	\$471.27	\$471.27	\$452.42	\$452.42	\$502.45	\$502.45	\$477.32	\$477.32
27	\$386.78	\$386.78	\$403.18	\$403.18	\$385.85	\$385.85	\$366.56	\$366.56	\$366.56	\$366.56	\$385.85	\$385.85	\$482.32	\$482.32	\$463.03	\$463.03	\$514.22	\$514.22	\$488.51	\$488.51
28	\$401.17	\$401.17	\$418.19	\$418.19	\$400.21	\$400.21	\$380.20	\$380.20	\$380.20	\$380.20	\$400.21	\$400.21	\$500.27	\$500.27	\$480.26	\$480.26	\$533.36	\$533.36	\$506.69	\$506.69
29	\$412.98	\$412.98	\$430.50	\$430.50	\$412.00	\$412.00	\$391.40	\$391.40	\$391.40	\$391.40	\$412.00	\$412.00	\$514.99	\$514.99	\$494.39	\$494.39	\$549.06	\$549.06	\$521.61	\$521.61
30	\$418.88	\$418.88	\$436.65	\$436.65	\$417.89	\$417.89	\$396.99	\$396.99	\$396.99	\$396.99	\$417.89	\$417.89	\$522.36	\$522.36	\$501.46	\$501.46	\$556.91	\$556.91	\$529.07	\$529.07
31	\$427.74	\$427.74	\$445.88	\$445.88	\$426.72	\$426.72	\$405.39	\$405.39	\$405.39	\$405.39	\$426.72	\$426.72	\$533.40	\$533.40	\$512.07	\$512.07	\$568.69	\$568.69	\$540.25	\$540.25
32	\$436.60	\$436.60	\$455.12	\$455.12	\$435.56	\$435.56	\$413.78	\$413.78	\$413.78	\$413.78	\$435.56	\$435.56	\$544.45	\$544.45	\$522.67	\$522.67	\$580.46	\$580.46	\$551.44	\$551.44
33	\$442.13	\$442.13	\$460.89	\$460.89	\$441.08	\$441.08	\$419.03	\$419.03	\$419.03	\$419.03	\$441.08	\$441.08	\$551.35	\$551.35	\$529.30	\$529.30	\$587.82	\$587.82	\$558.43	\$558.43
34	\$448.04	\$448.04	\$467.04	\$467.04	\$446.97	\$446.97	\$424.62	\$424.62	\$424.62	\$424.62	\$446.97	\$446.97	\$558.72	\$558.72	\$536.37	\$536.37	\$595.67	\$595.67	\$565.89	\$565.89
35	\$450.99	\$450.99	\$470.12	\$470.12	\$449.92	\$449.92	\$427.42	\$427.42	\$427.42	\$427.42	\$449.92	\$449.92	\$562.40	\$562.40	\$539.90	\$539.90	\$599.60	\$599.60	\$569.62	\$569.62
36	\$453.94	\$453.94	\$473.20	\$473.20	\$452.86	\$452.86	\$430.22	\$430.22	\$430.22	\$430.22	\$452.86	\$452.86	\$566.08	\$566.08	\$543.44	\$543.44	\$603.53	\$603.53	\$573.35	\$573.35
37	\$456.90	\$456.90	\$476.28	\$476.28	\$455.81	\$455.81	\$433.02	\$433.02	\$433.02	\$433.02	\$455.81	\$455.81	\$569.76	\$569.76	\$546.97	\$546.97	\$607.45	\$607.45	\$577.08	\$577.08
38	\$459.85	\$459.85	\$479.35	\$479.35	\$458.75	\$458.75	\$435.82	\$435.82	\$435.82	\$435.82	\$458.75	\$458.75	\$573.44	\$573.44	\$550.51	\$550.51	\$611.38	\$611.38	\$580.81	\$580.81
39	\$465.75	\$465.75	\$485.51	\$485.51	\$464.65	\$464.65	\$441.41	\$441.41	\$441.41	\$441.41	\$464.65	\$464.65	\$580.81	\$580.81	\$557.57	\$557.57	\$619.23	\$619.23	\$588.27	\$588.27
40	\$471.66	\$471.66	\$491.67	\$491.67	\$470.54	\$470.54	\$447.01	\$447.01	\$447.01	\$447.01	\$470.54	\$470.54	\$588.17	\$588.17	\$564.64	\$564.64	\$627.08	\$627.08	\$595.72	\$595.72
41	\$480.52	\$480.52	\$500.90	\$500.90	\$479.37	\$479.37	\$455.40	\$455.40	\$455.40	\$455.40	\$479.37	\$479.37	\$599.22	\$599.22	\$575.25	\$575.25	\$638.85	\$638.85	\$606.91	\$606.91
42	\$489.01	\$489.01	\$509.75	\$509.75	\$487.84	\$487.84	\$463.45	\$463.45	\$463.45	\$463.45	\$487.84	\$487.84	\$609.80	\$609.80	\$585.41	\$585.41	\$650.14	\$650.14	\$617.63	\$617.63
43	\$500.82	\$500.82	\$522.06	\$522.06	\$499.62	\$499.62	\$474.64	\$474.64	\$474.64	\$474.64	\$499.62	\$499.62	\$624.53	\$624.53	\$599.55	\$599.55	\$665.84	\$665.84	\$632.55	\$632.55
44	\$515.58	\$515.58	\$537.45	\$537.45	\$514.35	\$514.35	\$488.63	\$488.63	\$488.63	\$488.63	\$514.35	\$514.35	\$642.94	\$642.94	\$617.22	\$617.22	\$685.47	\$685.47	\$651.19	\$651.19
45	\$532.92	\$532.92	\$555.53	\$555.53	\$531.65	\$531.65	\$505.07	\$505.07	\$505.07	\$505.07	\$531.65	\$531.65	\$664.57	\$664.57	\$637.99	\$637.99	\$708.53	\$708.53	\$673.10	\$673.10
46	\$553.59	\$553.59	\$577.07	\$577.07	\$552.27	\$552.27	\$524.66	\$524.66	\$524.66	\$524.66	\$552.27	\$552.27	\$690.34	\$690.34	\$662.73	\$662.73	\$736.01	\$736.01	\$699.21	\$699.21
47	\$576.84	\$576.84	\$601.31	\$601.31	\$575.47	\$575.47	\$546.70	\$546.70	\$546.70	\$546.70	\$575.47	\$575.47	\$719.34	\$719.34	\$690.56	\$690.56	\$766.92	\$766.92	\$728.57	\$728.57
48	\$603.41	\$603.41	\$629.01	\$629.01	\$601.98	\$601.98	\$571.88	\$571.88	\$571.88	\$571.88	\$601.98	\$601.98	\$752.47	\$752.47	\$722.37	\$722.37	\$802.25	\$802.25	\$762.13	\$762.13
49	\$629.62	\$629.62	\$656.32	\$656.32	\$628.12	\$628.12	\$596.71	\$596.71	\$596.71	\$596.71	\$628.12	\$628.12	\$785.15	\$785.15	\$753.74	\$753.74	\$837.08	\$837.08	\$795.23	\$795.23
50	\$659.14	\$659.14	\$687.10	\$687.10	\$657.57	\$657.57	\$624.69	\$624.69	\$624.69	\$624.69	\$657.57	\$657.57	\$821.97	\$821.97	\$789.09	\$789.09	\$876.34	\$876.34	\$832.52	\$832.52
51	\$688.30	\$688.30	\$717.49	\$717.49	\$686.66	\$686.66	\$652.33	\$652.33	\$652.33	\$652.33	\$686.66	\$686.66	\$858.32	\$858.32	\$823.99	\$823.99	\$915.10	\$915.10	\$869.35	\$869.35
52	\$720.41	\$720.41	\$750.96	\$750.96	\$718.69	\$718.69	\$682.76	\$682.76	\$682.76	\$682.76										

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

HIOS Plan ID (On Exchange)=>	22444PA0060139		22444PA0060139		22444PA0060139		22444PA0060139		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$20 / \$35		\$20 / \$35		\$20 / \$35		\$20 / \$35		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000		\$7,000		\$7,000		\$7,000		\$7,000		\$7,000		\$7,000	
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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$356.60	\$356.60	\$375.36	\$375.36	\$469.20	\$469.20	\$450.44	\$450.44	\$298.95	\$298.95	\$284.00	\$284.00	\$284.00	\$284.00	\$298.95	\$298.95	\$373.69	\$373.69	\$358.74	\$358.74
15	\$388.29	\$388.29	\$408.73	\$408.73	\$510.91	\$510.91	\$490.47	\$490.47	\$325.52	\$325.52	\$309.25	\$309.25	\$309.25	\$309.25	\$325.52	\$325.52	\$406.90	\$406.90	\$390.63	\$390.63
16	\$400.41	\$400.41	\$421.49	\$421.49	\$526.86	\$526.86	\$505.78	\$505.78	\$335.68	\$335.68	\$318.90	\$318.90	\$318.90	\$318.90	\$335.68	\$335.68	\$419.61	\$419.61	\$402.82	\$402.82
17	\$412.53	\$412.53	\$434.24	\$434.24	\$542.80	\$542.80	\$521.09	\$521.09	\$345.84	\$345.84	\$328.55	\$328.55	\$328.55	\$328.55	\$345.84	\$345.84	\$432.31	\$432.31	\$415.01	\$415.01
18	\$425.58	\$425.58	\$447.98	\$447.98	\$559.98	\$559.98	\$537.58	\$537.58	\$356.79	\$356.79	\$338.95	\$338.95	\$338.95	\$338.95	\$356.79	\$356.79	\$445.98	\$445.98	\$428.14	\$428.14
19	\$438.64	\$438.64	\$461.72	\$461.72	\$577.15	\$577.15	\$554.07	\$554.07	\$367.73	\$367.73	\$349.34	\$349.34	\$349.34	\$349.34	\$367.73	\$367.73	\$459.66	\$459.66	\$441.27	\$441.27
20	\$452.15	\$452.15	\$475.95	\$475.95	\$594.94	\$594.94	\$571.14	\$571.14	\$379.06	\$379.06	\$360.11	\$360.11	\$360.11	\$360.11	\$379.06	\$379.06	\$473.83	\$473.83	\$454.87	\$454.87
21	\$466.14	\$466.14	\$490.68	\$490.68	\$613.34	\$613.34	\$588.81	\$588.81	\$390.79	\$390.79	\$371.25	\$371.25	\$371.25	\$371.25	\$390.79	\$390.79	\$488.49	\$488.49	\$468.95	\$468.95
22	\$466.14	\$466.14	\$490.68	\$490.68	\$613.34	\$613.34	\$588.81	\$588.81	\$390.79	\$390.79	\$371.25	\$371.25	\$371.25	\$371.25	\$390.79	\$390.79	\$488.49	\$488.49	\$468.95	\$468.95
23	\$466.14	\$466.14	\$490.68	\$490.68	\$613.34	\$613.34	\$588.81	\$588.81	\$390.79	\$390.79	\$371.25	\$371.25	\$371.25	\$371.25	\$390.79	\$390.79	\$488.49	\$488.49	\$468.95	\$468.95
24	\$466.14	\$466.14	\$490.68	\$490.68	\$613.34	\$613.34	\$588.81	\$588.81	\$390.79	\$390.79	\$371.25	\$371.25	\$371.25	\$371.25	\$390.79	\$390.79	\$488.49	\$488.49	\$468.95	\$468.95
25	\$468.00	\$468.00	\$492.63	\$492.63	\$615.79	\$615.79	\$591.16	\$591.16	\$392.35	\$392.35	\$372.73	\$372.73	\$372.73	\$372.73	\$392.35	\$392.35	\$490.44	\$490.44	\$470.82	\$470.82
26	\$477.32	\$477.32	\$502.45	\$502.45	\$628.06	\$628.06	\$602.94	\$602.94	\$400.16	\$400.16	\$380.16	\$380.16	\$380.16	\$380.16	\$400.16	\$400.16	\$500.20	\$500.20	\$480.20	\$480.20
27	\$488.51	\$488.51	\$514.22	\$514.22	\$642.78	\$642.78	\$617.07	\$617.07	\$409.54	\$409.54	\$389.07	\$389.07	\$389.07	\$389.07	\$409.54	\$409.54	\$511.93	\$511.93	\$491.45	\$491.45
28	\$506.69	\$506.69	\$533.36	\$533.36	\$666.70	\$666.70	\$640.03	\$640.03	\$424.78	\$424.78	\$403.54	\$403.54	\$403.54	\$403.54	\$424.78	\$424.78	\$530.98	\$530.98	\$509.74	\$509.74
29	\$521.61	\$521.61	\$549.06	\$549.06	\$686.33	\$686.33	\$658.87	\$658.87	\$437.29	\$437.29	\$415.42	\$415.42	\$415.42	\$415.42	\$437.29	\$437.29	\$546.61	\$546.61	\$524.75	\$524.75
30	\$529.07	\$529.07	\$556.91	\$556.91	\$696.14	\$696.14	\$668.29	\$668.29	\$443.54	\$443.54	\$421.36	\$421.36	\$421.36	\$421.36	\$443.54	\$443.54	\$554.43	\$554.43	\$532.25	\$532.25
31	\$540.25	\$540.25	\$568.69	\$568.69	\$710.86	\$710.86	\$682.43	\$682.43	\$452.92	\$452.92	\$430.27	\$430.27	\$430.27	\$430.27	\$452.92	\$452.92	\$566.15	\$566.15	\$543.50	\$543.50
32	\$551.44	\$551.44	\$580.46	\$580.46	\$725.58	\$725.58	\$696.56	\$696.56	\$462.30	\$462.30	\$439.18	\$439.18	\$439.18	\$439.18	\$462.30	\$462.30	\$577.87	\$577.87	\$554.76	\$554.76
33	\$558.43	\$558.43	\$587.82	\$587.82	\$734.78	\$734.78	\$705.39	\$705.39	\$468.16	\$468.16	\$444.75	\$444.75	\$444.75	\$444.75	\$468.16	\$468.16	\$585.20	\$585.20	\$561.79	\$561.79
34	\$565.89	\$565.89	\$595.67	\$595.67	\$744.59	\$744.59	\$714.81	\$714.81	\$474.41	\$474.41	\$450.69	\$450.69	\$450.69	\$450.69	\$474.41	\$474.41	\$593.02	\$593.02	\$569.30	\$569.30
35	\$569.62	\$569.62	\$599.60	\$599.60	\$749.50	\$749.50	\$719.52	\$719.52	\$477.54	\$477.54	\$453.66	\$453.66	\$453.66	\$453.66	\$477.54	\$477.54	\$596.92	\$596.92	\$573.05	\$573.05
36	\$573.35	\$573.35	\$603.53	\$603.53	\$754.41	\$754.41	\$724.23	\$724.23	\$480.67	\$480.67	\$456.63	\$456.63	\$456.63	\$456.63	\$480.67	\$480.67	\$600.83	\$600.83	\$576.80	\$576.80
37	\$577.08	\$577.08	\$607.45	\$607.45	\$759.31	\$759.31	\$728.94	\$728.94	\$483.79	\$483.79	\$459.60	\$459.60	\$459.60	\$459.60	\$483.79	\$483.79	\$604.74	\$604.74	\$580.55	\$580.55
38	\$580.81	\$580.81	\$611.38	\$611.38	\$764.22	\$764.22	\$733.65	\$733.65	\$486.92	\$486.92	\$462.57	\$462.57	\$462.57	\$462.57	\$486.92	\$486.92	\$608.65	\$608.65	\$584.30	\$584.30
39	\$588.27	\$588.27	\$619.23	\$619.23	\$774.03	\$774.03	\$743.07	\$743.07	\$493.17	\$493.17	\$468.51	\$468.51	\$468.51	\$468.51	\$493.17	\$493.17	\$616.46	\$616.46	\$591.80	\$591.80
40	\$595.72	\$595.72	\$627.08	\$627.08	\$783.85	\$783.85	\$752.49	\$752.49	\$499.42	\$499.42	\$474.45	\$474.45	\$474.45	\$474.45	\$499.42	\$499.42	\$624.28	\$624.28	\$599.31	\$599.31
41	\$606.91	\$606.91	\$638.85	\$638.85	\$798.57	\$798.57	\$766.62	\$766.62	\$508.80	\$508.80	\$483.36	\$483.36	\$483.36	\$483.36	\$508.80	\$508.80	\$636.00	\$636.00	\$610.56	\$610.56
42	\$617.63	\$617.63	\$650.14	\$650.14	\$812.67	\$812.67	\$780.17	\$780.17	\$517.79	\$517.79	\$491.90	\$491.90	\$491.90	\$491.90	\$517.79	\$517.79	\$647.24	\$647.24	\$621.35	\$621.35
43	\$632.55	\$632.55	\$665.84	\$665.84	\$832.30	\$832.30	\$799.01	\$799.01	\$530.30	\$530.30	\$503.78	\$503.78	\$503.78	\$503.78	\$530.30	\$530.30	\$662.87	\$662.87	\$636.35	\$636.35
44	\$651.19	\$651.19	\$685.47	\$685.47	\$856.83	\$856.83	\$822.56	\$822.56	\$545.93	\$545.93	\$518.63	\$518.63	\$518.63	\$518.63	\$545.93	\$545.93	\$682.41	\$682.41	\$655.11	\$655.11
45	\$673.10	\$673.10	\$708.53	\$708.53	\$885.66	\$885.66	\$850.23	\$850.23	\$564.29	\$564.29	\$536.08	\$536.08	\$536.08	\$536.08	\$564.29	\$564.29	\$705.37	\$705.37	\$677.15	\$677.15
46	\$699.21	\$699.21	\$736.01	\$736.01	\$920.01	\$920.01	\$883.21	\$883.21	\$586.18	\$586.18	\$556.87	\$556.87	\$556.87	\$556.87	\$586.18	\$586.18	\$732.72	\$732.72	\$703.41	\$703.41
47	\$728.57	\$728.57	\$766.92	\$766.92	\$958.65	\$958.65	\$920.30	\$920.30	\$610.80	\$610.80	\$580.26	\$580.26	\$580.26	\$580.26	\$610.80	\$610.80	\$763.50	\$763.50	\$732.96	\$732.96
48	\$762.13	\$762.13	\$802.25	\$802.25	\$1,002.81	\$1,002.81	\$962.70	\$962.70	\$638.93	\$638.93	\$606.99	\$606.99	\$606.99	\$606.99	\$638.93	\$638.93	\$798.67	\$798.67	\$766.72	\$766.72
49	\$795.23	\$795.23	\$837.08	\$837.08	\$1,046.36	\$1,046.36	\$1,004.50	\$1,004.50	\$666.68	\$666.68	\$633.35	\$633.35	\$633.35	\$633.35	\$666.68	\$666.68	\$833.35	\$833.35	\$800.02	\$800.02
50	\$832.52	\$832.52	\$876.34	\$876.34	\$1,095.42	\$1,095.42	\$1,051.61	\$1,051.61	\$697.94	\$697.94	\$663.04	\$663.04	\$663.04	\$663.04	\$697.94	\$697.94	\$872.43	\$872.43	\$837.53	\$837.53
51	\$869.35	\$869.35	\$915.10	\$915.10	\$1,143.88	\$1,143.88	\$1,098.12	\$1,098.12	\$728.81	\$728.81	\$692.37	\$692.37	\$692.37	\$692.37	\$728.81	\$728.81	\$911.02	\$911.02	\$874.58	\$874.58
52	\$909.90	\$909.90	\$957.79	\$957.79	\$1,197.24	\$1,197.24	\$1,149.35	\$1,149.35	\$762.81	\$762.81	\$724.67	\$724.67	\$724.67	\$724.67	\$762.81	\$762.81	\$953.52	\$953.52	\$915.37	\$915.37
53	\$950.92	\$950.92	\$1,000.97	\$1,000.97	\$1,251.21	\$1,251.21	\$1,201.16	\$1,201.16	\$797.20	\$797.20	\$757.34	\$757.34	\$757.34	\$757.34	\$797.20	\$797.20	\$996.50	\$996.50	\$956.64	\$956.64
54	\$995.20	\$995.20	\$1,047.58	\$1,047.58	\$1,309.48	\$1,309.48	\$1,257.10	\$1,257.10	\$83834											

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

HIOS Plan ID (On Exchange)=>	22444PA0060141		22444PA0060141		22444PA0060141		22444PA0060141		22444PA0060141		22444PA0060141		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$6,850		\$6,850		\$6,850		\$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.57	\$329.57	\$313.09	\$313.09	\$313.09	\$313.09	\$329.57	\$329.57	\$411.96	\$411.96	\$395.48	\$395.48	\$249.53	\$249.53	\$237.05	\$237.05	\$237.05	\$237.05	\$249.53	\$249.53
15	\$358.87	\$358.87	\$340.92	\$340.92	\$340.92	\$340.92	\$358.87	\$358.87	\$448.58	\$448.58	\$430.64	\$430.64	\$271.71	\$271.71	\$258.12	\$258.12	\$258.12	\$258.12	\$271.71	\$271.71
16	\$370.07	\$370.07	\$351.56	\$351.56	\$351.56	\$351.56	\$370.07	\$370.07	\$462.58	\$462.58	\$444.08	\$444.08	\$280.19	\$280.19	\$266.18	\$266.18	\$266.18	\$266.18	\$280.19	\$280.19
17	\$381.27	\$381.27	\$362.20	\$362.20	\$362.20	\$362.20	\$381.27	\$381.27	\$476.58	\$476.58	\$457.52	\$457.52	\$288.67	\$288.67	\$274.24	\$274.24	\$274.24	\$274.24	\$288.67	\$288.67
18	\$393.33	\$393.33	\$373.66	\$373.66	\$373.66	\$373.66	\$393.33	\$393.33	\$491.66	\$491.66	\$472.00	\$472.00	\$297.80	\$297.80	\$282.91	\$282.91	\$282.91	\$282.91	\$297.80	\$297.80
19	\$405.39	\$405.39	\$385.12	\$385.12	\$385.12	\$385.12	\$405.39	\$405.39	\$506.74	\$506.74	\$486.47	\$486.47	\$306.94	\$306.94	\$291.59	\$291.59	\$291.59	\$291.59	\$306.94	\$306.94
20	\$417.89	\$417.89	\$396.99	\$396.99	\$396.99	\$396.99	\$417.89	\$417.89	\$522.36	\$522.36	\$501.46	\$501.46	\$316.40	\$316.40	\$300.58	\$300.58	\$300.58	\$300.58	\$316.40	\$316.40
21	\$430.82	\$430.82	\$409.28	\$409.28	\$409.28	\$409.28	\$430.82	\$430.82	\$538.52	\$538.52	\$516.98	\$516.98	\$326.19	\$326.19	\$309.88	\$309.88	\$309.88	\$309.88	\$326.19	\$326.19
22	\$430.82	\$430.82	\$409.28	\$409.28	\$409.28	\$409.28	\$430.82	\$430.82	\$538.52	\$538.52	\$516.98	\$516.98	\$326.19	\$326.19	\$309.88	\$309.88	\$309.88	\$309.88	\$326.19	\$326.19
23	\$430.82	\$430.82	\$409.28	\$409.28	\$409.28	\$409.28	\$430.82	\$430.82	\$538.52	\$538.52	\$516.98	\$516.98	\$326.19	\$326.19	\$309.88	\$309.88	\$309.88	\$309.88	\$326.19	\$326.19
24	\$430.82	\$430.82	\$409.28	\$409.28	\$409.28	\$409.28	\$430.82	\$430.82	\$538.52	\$538.52	\$516.98	\$516.98	\$326.19	\$326.19	\$309.88	\$309.88	\$309.88	\$309.88	\$326.19	\$326.19
25	\$432.53	\$432.53	\$410.91	\$410.91	\$410.91	\$410.91	\$432.53	\$432.53	\$540.67	\$540.67	\$519.04	\$519.04	\$327.49	\$327.49	\$311.11	\$311.11	\$311.11	\$311.11	\$327.49	\$327.49
26	\$441.15	\$441.15	\$419.09	\$419.09	\$419.09	\$419.09	\$441.15	\$441.15	\$551.44	\$551.44	\$529.38	\$529.38	\$334.01	\$334.01	\$317.31	\$317.31	\$317.31	\$317.31	\$334.01	\$334.01
27	\$451.49	\$451.49	\$428.92	\$428.92	\$428.92	\$428.92	\$451.49	\$451.49	\$564.36	\$564.36	\$541.79	\$541.79	\$341.84	\$341.84	\$324.75	\$324.75	\$324.75	\$324.75	\$341.84	\$341.84
28	\$468.29	\$468.29	\$444.88	\$444.88	\$444.88	\$444.88	\$468.29	\$468.29	\$585.36	\$585.36	\$561.95	\$561.95	\$354.56	\$354.56	\$336.83	\$336.83	\$336.83	\$336.83	\$354.56	\$354.56
29	\$482.08	\$482.08	\$457.97	\$457.97	\$457.97	\$457.97	\$482.08	\$482.08	\$602.60	\$602.60	\$578.49	\$578.49	\$365.00	\$365.00	\$346.75	\$346.75	\$346.75	\$346.75	\$365.00	\$365.00
30	\$488.97	\$488.97	\$464.52	\$464.52	\$464.52	\$464.52	\$488.97	\$488.97	\$611.21	\$611.21	\$586.76	\$586.76	\$370.22	\$370.22	\$351.71	\$351.71	\$351.71	\$351.71	\$370.22	\$370.22
31	\$499.31	\$499.31	\$474.34	\$474.34	\$474.34	\$474.34	\$499.31	\$499.31	\$624.14	\$624.14	\$599.17	\$599.17	\$378.04	\$378.04	\$359.14	\$359.14	\$359.14	\$359.14	\$378.04	\$378.04
32	\$509.65	\$509.65	\$484.17	\$484.17	\$484.17	\$484.17	\$509.65	\$509.65	\$637.06	\$637.06	\$611.58	\$611.58	\$385.87	\$385.87	\$366.58	\$366.58	\$366.58	\$366.58	\$385.87	\$385.87
33	\$516.11	\$516.11	\$490.31	\$490.31	\$490.31	\$490.31	\$516.11	\$516.11	\$645.14	\$645.14	\$619.33	\$619.33	\$390.77	\$390.77	\$371.23	\$371.23	\$371.23	\$371.23	\$390.77	\$390.77
34	\$523.00	\$523.00	\$496.85	\$496.85	\$496.85	\$496.85	\$523.00	\$523.00	\$653.76	\$653.76	\$627.61	\$627.61	\$395.98	\$395.98	\$376.19	\$376.19	\$376.19	\$376.19	\$395.98	\$395.98
35	\$526.45	\$526.45	\$500.13	\$500.13	\$500.13	\$500.13	\$526.45	\$526.45	\$658.06	\$658.06	\$631.74	\$631.74	\$398.59	\$398.59	\$378.66	\$378.66	\$378.66	\$378.66	\$398.59	\$398.59
36	\$529.90	\$529.90	\$503.40	\$503.40	\$503.40	\$503.40	\$529.90	\$529.90	\$662.37	\$662.37	\$635.88	\$635.88	\$401.20	\$401.20	\$381.14	\$381.14	\$381.14	\$381.14	\$401.20	\$401.20
37	\$533.34	\$533.34	\$506.68	\$506.68	\$506.68	\$506.68	\$533.34	\$533.34	\$666.68	\$666.68	\$640.01	\$640.01	\$403.81	\$403.81	\$383.62	\$383.62	\$383.62	\$383.62	\$403.81	\$403.81
38	\$536.79	\$536.79	\$509.95	\$509.95	\$509.95	\$509.95	\$536.79	\$536.79	\$670.99	\$670.99	\$644.15	\$644.15	\$406.42	\$406.42	\$386.10	\$386.10	\$386.10	\$386.10	\$406.42	\$406.42
39	\$543.68	\$543.68	\$516.50	\$516.50	\$516.50	\$516.50	\$543.68	\$543.68	\$679.60	\$679.60	\$652.42	\$652.42	\$411.64	\$411.64	\$391.06	\$391.06	\$391.06	\$391.06	\$411.64	\$411.64
40	\$550.58	\$550.58	\$523.05	\$523.05	\$523.05	\$523.05	\$550.58	\$550.58	\$688.22	\$688.22	\$660.69	\$660.69	\$416.86	\$416.86	\$396.02	\$396.02	\$396.02	\$396.02	\$416.86	\$416.86
41	\$560.92	\$560.92	\$532.87	\$532.87	\$532.87	\$532.87	\$560.92	\$560.92	\$701.14	\$701.14	\$673.10	\$673.10	\$424.69	\$424.69	\$403.45	\$403.45	\$403.45	\$403.45	\$424.69	\$424.69
42	\$570.82	\$570.82	\$542.28	\$542.28	\$542.28	\$542.28	\$570.82	\$570.82	\$713.53	\$713.53	\$684.99	\$684.99	\$432.19	\$432.19	\$410.58	\$410.58	\$410.58	\$410.58	\$432.19	\$432.19
43	\$584.61	\$584.61	\$555.38	\$555.38	\$555.38	\$555.38	\$584.61	\$584.61	\$730.76	\$730.76	\$701.53	\$701.53	\$442.63	\$442.63	\$420.50	\$420.50	\$420.50	\$420.50	\$442.63	\$442.63
44	\$601.84	\$601.84	\$571.75	\$571.75	\$571.75	\$571.75	\$601.84	\$601.84	\$752.30	\$752.30	\$722.21	\$722.21	\$455.68	\$455.68	\$432.89	\$432.89	\$432.89	\$432.89	\$455.68	\$455.68
45	\$622.09	\$622.09	\$590.99	\$590.99	\$590.99	\$590.99	\$622.09	\$622.09	\$777.61	\$777.61	\$746.51	\$746.51	\$471.01	\$471.01	\$447.46	\$447.46	\$447.46	\$447.46	\$471.01	\$471.01
46	\$646.22	\$646.22	\$613.91	\$613.91	\$613.91	\$613.91	\$646.22	\$646.22	\$807.77	\$807.77	\$775.46	\$775.46	\$489.27	\$489.27	\$464.81	\$464.81	\$464.81	\$464.81	\$489.27	\$489.27
47	\$673.36	\$673.36	\$639.69	\$639.69	\$639.69	\$639.69	\$673.36	\$673.36	\$841.70	\$841.70	\$808.03	\$808.03	\$509.82	\$509.82	\$484.33	\$484.33	\$484.33	\$484.33	\$509.82	\$509.82
48	\$704.38	\$704.38	\$669.16	\$669.16	\$669.16	\$669.16	\$704.38	\$704.38	\$880.47	\$880.47	\$845.25	\$845.25	\$533.31	\$533.31	\$506.64	\$506.64	\$506.64	\$506.64	\$533.31	\$533.31
49	\$734.96	\$734.96	\$698.22	\$698.22	\$698.22	\$698.22	\$734.96	\$734.96	\$918.70	\$918.70	\$881.96	\$881.96	\$556.47	\$556.47	\$528.64	\$528.64	\$528.64	\$528.64	\$556.47	\$556.47
50	\$769.43	\$769.43	\$730.96	\$730.96	\$730.96	\$730.96	\$769.43	\$769.43	\$961.79	\$961.79	\$923.31	\$923.31	\$582.56	\$582.56	\$553.43	\$553.43	\$553.43	\$553.43	\$582.56	\$582.56
51	\$803.46	\$803.46	\$763.29	\$763.29	\$763.29	\$763.29	\$803.46	\$803.46	\$1,004.33	\$1,004.33	\$964.16	\$964.16	\$608.33	\$608.33	\$577.91	\$577.91	\$577.91	\$577.91	\$608.33	\$608.33
52	\$840.94	\$840.94	\$798.90	\$798.90	\$798.90	\$798.90	\$840.94	\$840.94	\$1,051.18	\$1,051.18	\$1,009.13	\$1,009.13	\$636.71	\$636.71	\$604.87	\$604.87	\$604.87	\$604.87	\$636.71	\$636.71
53	\$878.85	\$878.85	\$834.91	\$834.91	\$834.91	\$834.91	\$878.85	\$878.85	\$1,098.57	\$1,098.57	\$1,054.63	\$1,054.63	\$665.41	\$665.41	\$632.14	\$632.14	\$632.14	\$632.14	\$665.41	\$665.41
54	\$919.78	\$919.78	\$873.79	\$873.79	\$873.79	\$873.79	\$919.78	\$919.78	\$1,149.73	\$1,149.73	\$1,103.74	\$1,103.74	\$696.40	\$696.40	\$661.58					

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

HIOS Plan ID (On Exchange)=>	22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All-Access QHDHP POS 6850		Geisinger Small Group ACA All-Access QHDHP POS 6850	
Plan Marketing Name =>	M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23	
Form # =>	Rating Area 7		Rating Area 9	
Rating Area =>	Geisinger All-Access HMO		Geisinger All-Access HMO	
Network =>	Bronze		Bronze	
Metal =>	Combined: \$6,850		Combined: \$6,850	
Deductible =>	0%		0%	
Coinurance =>	0% After Deductible		0% After Deductible	
Copays =>	\$6,850		\$6,850	
OOP Maximum =>	Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.91	\$311.91	\$299.44	\$299.44
15	\$339.64	\$339.64	\$326.05	\$326.05
16	\$350.24	\$350.24	\$336.23	\$336.23
17	\$360.84	\$360.84	\$346.41	\$346.41
18	\$372.26	\$372.26	\$357.36	\$357.36
19	\$383.67	\$383.67	\$368.32	\$368.32
20	\$395.50	\$395.50	\$379.68	\$379.68
21	\$407.73	\$407.73	\$391.42	\$391.42
22	\$407.73	\$407.73	\$391.42	\$391.42
23	\$407.73	\$407.73	\$391.42	\$391.42
24	\$407.73	\$407.73	\$391.42	\$391.42
25	\$409.36	\$409.36	\$392.98	\$392.98
26	\$417.51	\$417.51	\$400.81	\$400.81
27	\$427.30	\$427.30	\$410.21	\$410.21
28	\$443.20	\$443.20	\$425.47	\$425.47
29	\$456.25	\$456.25	\$438.00	\$438.00
30	\$462.77	\$462.77	\$444.26	\$444.26
31	\$472.56	\$472.56	\$453.65	\$453.65
32	\$482.34	\$482.34	\$463.05	\$463.05
33	\$488.46	\$488.46	\$468.92	\$468.92
34	\$494.98	\$494.98	\$475.18	\$475.18
35	\$498.24	\$498.24	\$478.31	\$478.31
36	\$501.50	\$501.50	\$481.44	\$481.44
37	\$504.77	\$504.77	\$484.58	\$484.58
38	\$508.03	\$508.03	\$487.71	\$487.71
39	\$514.55	\$514.55	\$493.97	\$493.97
40	\$521.08	\$521.08	\$500.23	\$500.23
41	\$530.86	\$530.86	\$509.63	\$509.63
42	\$540.24	\$540.24	\$518.63	\$518.63
43	\$553.29	\$553.29	\$531.15	\$531.15
44	\$569.60	\$569.60	\$546.81	\$546.81
45	\$588.76	\$588.76	\$565.21	\$565.21
46	\$611.59	\$611.59	\$587.13	\$587.13
47	\$637.28	\$637.28	\$611.79	\$611.79
48	\$666.63	\$666.63	\$639.97	\$639.97
49	\$695.58	\$695.58	\$667.76	\$667.76
50	\$728.20	\$728.20	\$699.07	\$699.07
51	\$760.41	\$760.41	\$730.00	\$730.00
52	\$795.88	\$795.88	\$764.05	\$764.05
53	\$831.76	\$831.76	\$798.49	\$798.49
54	\$870.50	\$870.50	\$835.68	\$835.68
55	\$909.23	\$909.23	\$872.86	\$872.86
56	\$951.23	\$951.23	\$913.18	\$913.18
57	\$993.63	\$993.63	\$953.89	\$953.89
58	\$1,038.89	\$1,038.89	\$997.33	\$997.33
59	\$1,061.31	\$1,061.31	\$1,018.86	\$1,018.86
60	\$1,106.57	\$1,106.57	\$1,062.31	\$1,062.31
61	\$1,145.71	\$1,145.71	\$1,099.89	\$1,099.89
62	\$1,171.40	\$1,171.40	\$1,124.55	\$1,124.55
63	\$1,203.61	\$1,203.61	\$1,155.47	\$1,155.47
64+	\$1,223.18	\$1,223.18	\$1,174.26	\$1,174.26

Ending date of Rates:	June 30, 2023

12/24/2014

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

HIOS Plan ID (On Exchange)=>	22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger Small Group ACA All Access HMO 30/60/5800		Geisinger Small Group ACA All Access HMO 30/60/5800		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$9,100		\$9,100		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.31	\$353.31	\$339.17	\$339.17	\$433.68	\$433.68	\$411.99	\$411.99	\$411.99	\$411.99	\$433.68	\$433.68	\$542.10	\$542.10	\$520.41	\$520.41	\$379.40	\$379.40	\$360.43	\$360.43
15	\$384.71	\$384.71	\$369.32	\$369.32	\$472.23	\$472.23	\$448.62	\$448.62	\$448.62	\$448.62	\$472.23	\$472.23	\$590.28	\$590.28	\$566.67	\$566.67	\$413.13	\$413.13	\$392.47	\$392.47
16	\$396.72	\$396.72	\$380.85	\$380.85	\$486.97	\$486.97	\$462.62	\$462.62	\$462.62	\$462.62	\$486.97	\$486.97	\$608.71	\$608.71	\$584.36	\$584.36	\$426.02	\$426.02	\$404.72	\$404.72
17	\$408.73	\$408.73	\$392.38	\$392.38	\$501.71	\$501.71	\$476.62	\$476.62	\$476.62	\$476.62	\$501.71	\$501.71	\$627.13	\$627.13	\$602.05	\$602.05	\$438.92	\$438.92	\$416.97	\$416.97
18	\$421.66	\$421.66	\$404.79	\$404.79	\$517.58	\$517.58	\$491.70	\$491.70	\$491.70	\$491.70	\$517.58	\$517.58	\$646.97	\$646.97	\$621.09	\$621.09	\$452.81	\$452.81	\$430.17	\$430.17
19	\$434.59	\$434.59	\$417.21	\$417.21	\$533.45	\$533.45	\$506.78	\$506.78	\$506.78	\$506.78	\$533.45	\$533.45	\$666.81	\$666.81	\$640.14	\$640.14	\$466.69	\$466.69	\$443.36	\$443.36
20	\$447.98	\$447.98	\$430.06	\$430.06	\$549.89	\$549.89	\$522.40	\$522.40	\$522.40	\$522.40	\$549.89	\$549.89	\$687.37	\$687.37	\$659.87	\$659.87	\$481.08	\$481.08	\$457.02	\$457.02
21	\$461.84	\$461.84	\$443.37	\$443.37	\$566.90	\$566.90	\$538.56	\$538.56	\$538.56	\$538.56	\$566.90	\$566.90	\$708.63	\$708.63	\$680.28	\$680.28	\$495.96	\$495.96	\$471.16	\$471.16
22	\$461.84	\$461.84	\$443.37	\$443.37	\$566.90	\$566.90	\$538.56	\$538.56	\$538.56	\$538.56	\$566.90	\$566.90	\$708.63	\$708.63	\$680.28	\$680.28	\$495.96	\$495.96	\$471.16	\$471.16
23	\$461.84	\$461.84	\$443.37	\$443.37	\$566.90	\$566.90	\$538.56	\$538.56	\$538.56	\$538.56	\$566.90	\$566.90	\$708.63	\$708.63	\$680.28	\$680.28	\$495.96	\$495.96	\$471.16	\$471.16
24	\$461.84	\$461.84	\$443.37	\$443.37	\$566.90	\$566.90	\$538.56	\$538.56	\$538.56	\$538.56	\$566.90	\$566.90	\$708.63	\$708.63	\$680.28	\$680.28	\$495.96	\$495.96	\$471.16	\$471.16
25	\$463.68	\$463.68	\$445.14	\$445.14	\$569.17	\$569.17	\$540.71	\$540.71	\$540.71	\$540.71	\$569.17	\$569.17	\$711.46	\$711.46	\$683.00	\$683.00	\$497.94	\$497.94	\$473.04	\$473.04
26	\$472.92	\$472.92	\$454.00	\$454.00	\$580.50	\$580.50	\$551.48	\$551.48	\$551.48	\$551.48	\$580.50	\$580.50	\$725.63	\$725.63	\$696.61	\$696.61	\$507.86	\$507.86	\$482.46	\$482.46
27	\$484.01	\$484.01	\$464.65	\$464.65	\$594.11	\$594.11	\$564.40	\$564.40	\$564.40	\$564.40	\$594.11	\$594.11	\$742.64	\$742.64	\$712.93	\$712.93	\$519.76	\$519.76	\$493.77	\$493.77
28	\$502.02	\$502.02	\$481.94	\$481.94	\$616.22	\$616.22	\$585.41	\$585.41	\$585.41	\$585.41	\$616.22	\$616.22	\$770.27	\$770.27	\$739.46	\$739.46	\$539.10	\$539.10	\$512.15	\$512.15
29	\$516.80	\$516.80	\$496.12	\$496.12	\$634.36	\$634.36	\$602.64	\$602.64	\$602.64	\$602.64	\$634.36	\$634.36	\$792.95	\$792.95	\$761.23	\$761.23	\$554.97	\$554.97	\$527.22	\$527.22
30	\$524.19	\$524.19	\$503.22	\$503.22	\$643.43	\$643.43	\$611.26	\$611.26	\$611.26	\$611.26	\$643.43	\$643.43	\$804.29	\$804.29	\$772.12	\$772.12	\$562.91	\$562.91	\$534.76	\$534.76
31	\$535.27	\$535.27	\$513.86	\$513.86	\$657.04	\$657.04	\$624.18	\$624.18	\$624.18	\$624.18	\$657.04	\$657.04	\$821.29	\$821.29	\$788.44	\$788.44	\$574.81	\$574.81	\$546.07	\$546.07
32	\$546.35	\$546.35	\$524.50	\$524.50	\$670.64	\$670.64	\$637.11	\$637.11	\$637.11	\$637.11	\$670.64	\$670.64	\$838.30	\$838.30	\$804.77	\$804.77	\$586.71	\$586.71	\$557.38	\$557.38
33	\$553.28	\$553.28	\$531.15	\$531.15	\$679.15	\$679.15	\$645.19	\$645.19	\$645.19	\$645.19	\$679.15	\$679.15	\$848.93	\$848.93	\$814.97	\$814.97	\$594.15	\$594.15	\$564.45	\$564.45
34	\$560.67	\$560.67	\$538.24	\$538.24	\$688.22	\$688.22	\$653.80	\$653.80	\$653.80	\$653.80	\$688.22	\$688.22	\$860.27	\$860.27	\$825.86	\$825.86	\$602.09	\$602.09	\$571.98	\$571.98
35	\$564.37	\$564.37	\$541.79	\$541.79	\$692.75	\$692.75	\$658.11	\$658.11	\$658.11	\$658.11	\$692.75	\$692.75	\$865.94	\$865.94	\$831.30	\$831.30	\$606.06	\$606.06	\$575.75	\$575.75
36	\$568.06	\$568.06	\$545.34	\$545.34	\$697.29	\$697.29	\$662.42	\$662.42	\$662.42	\$662.42	\$697.29	\$697.29	\$871.61	\$871.61	\$836.74	\$836.74	\$610.02	\$610.02	\$579.52	\$579.52
37	\$571.75	\$571.75	\$548.88	\$548.88	\$701.82	\$701.82	\$666.73	\$666.73	\$666.73	\$666.73	\$701.82	\$701.82	\$877.28	\$877.28	\$842.19	\$842.19	\$613.99	\$613.99	\$583.29	\$583.29
38	\$575.45	\$575.45	\$552.43	\$552.43	\$706.36	\$706.36	\$671.04	\$671.04	\$671.04	\$671.04	\$706.36	\$706.36	\$882.95	\$882.95	\$847.63	\$847.63	\$617.96	\$617.96	\$587.06	\$587.06
39	\$582.84	\$582.84	\$559.53	\$559.53	\$715.43	\$715.43	\$679.66	\$679.66	\$679.66	\$679.66	\$715.43	\$715.43	\$894.28	\$894.28	\$858.51	\$858.51	\$625.89	\$625.89	\$594.60	\$594.60
40	\$590.23	\$590.23	\$566.62	\$566.62	\$724.50	\$724.50	\$688.27	\$688.27	\$688.27	\$688.27	\$724.50	\$724.50	\$905.62	\$905.62	\$869.40	\$869.40	\$633.83	\$633.83	\$602.14	\$602.14
41	\$601.31	\$601.31	\$577.26	\$577.26	\$738.10	\$738.10	\$701.20	\$701.20	\$701.20	\$701.20	\$738.10	\$738.10	\$922.63	\$922.63	\$885.72	\$885.72	\$645.73	\$645.73	\$613.45	\$613.45
42	\$611.93	\$611.93	\$587.46	\$587.46	\$751.14	\$751.14	\$713.58	\$713.58	\$713.58	\$713.58	\$751.14	\$751.14	\$938.93	\$938.93	\$901.37	\$901.37	\$657.14	\$657.14	\$624.28	\$624.28
43	\$626.71	\$626.71	\$601.64	\$601.64	\$769.28	\$769.28	\$730.82	\$730.82	\$730.82	\$730.82	\$769.28	\$769.28	\$961.60	\$961.60	\$923.14	\$923.14	\$673.01	\$673.01	\$639.36	\$639.36
44	\$645.19	\$645.19	\$619.38	\$619.38	\$791.96	\$791.96	\$752.36	\$752.36	\$752.36	\$752.36	\$791.96	\$791.96	\$989.95	\$989.95	\$950.35	\$950.35	\$692.85	\$692.85	\$658.21	\$658.21
45	\$666.89	\$666.89	\$640.22	\$640.22	\$818.60	\$818.60	\$777.67	\$777.67	\$777.67	\$777.67	\$818.60	\$818.60	\$1,023.25	\$1,023.25	\$982.32	\$982.32	\$716.16	\$716.16	\$680.35	\$680.35
46	\$692.76	\$692.76	\$665.05	\$665.05	\$850.35	\$850.35	\$807.83	\$807.83	\$807.83	\$807.83	\$850.35	\$850.35	\$1,062.94	\$1,062.94	\$1,020.42	\$1,020.42	\$743.93	\$743.93	\$706.73	\$706.73
47	\$721.85	\$721.85	\$692.98	\$692.98	\$886.06	\$886.06	\$841.76	\$841.76	\$841.76	\$841.76	\$886.06	\$886.06	\$1,107.58	\$1,107.58	\$1,063.28	\$1,063.28	\$775.18	\$775.18	\$736.42	\$736.42
48	\$755.10	\$755.10	\$724.90	\$724.90	\$926.88	\$926.88	\$880.54	\$880.54	\$880.54	\$880.54	\$926.88	\$926.88	\$1,158.60	\$1,158.60	\$1,112.26	\$1,112.26	\$810.88	\$810.88	\$770.34	\$770.34
49	\$787.89	\$787.89	\$756.38	\$756.38	\$967.13	\$967.13	\$918.77	\$918.77	\$918.77	\$918.77	\$967.13	\$967.13	\$1,208.91	\$1,208.91	\$1,160.56	\$1,160.56	\$846.10	\$846.10	\$803.79	\$803.79
50	\$824.84	\$824.84	\$791.85	\$791.85	\$1,012.48	\$1,012.48	\$961.86	\$961.86	\$961.86	\$961.86	\$1,012.48	\$1,012.48	\$1,265.60	\$1,265.60	\$1,214.98	\$1,214.98	\$885.77	\$885.77	\$841.49	\$841.49
51	\$861.33	\$861.33	\$826.87	\$826.87	\$1,057.27	\$1,057.27	\$1,004.40	\$1,004.40	\$1,004.40	\$1,004.40	\$1,057.27	\$1,057.27	\$1,321.58	\$1,321.58	\$1,268.72	\$1,268.72	\$924.95	\$924.95	\$878.71	\$878.71
52	\$901.51	\$901.51	\$865.45	\$865.45	\$1,106.59	\$1,106.59	\$1,051.26	\$1,051.26	\$1,051.26	\$1,051.26	\$1,106.59	\$1,106.59	\$1,383.23	\$1,383.23	\$1,327.90	\$1,327.90	\$968.10	\$968.10	\$919.70	\$919.70
53	\$942.15	\$942.15	\$904.46	\$904.46	\$1,156.47	\$1,156.47	\$1,098.65	\$1,098.65	\$1,098.65	\$1,098.65	\$1,156.47	\$1,156.47	\$1,445.59	\$1,445.59	\$1,387.77	\$1,387.77	\$1,011.75	\$1,011.75	\$961.16	\$961.16
54	\$986.02	\$986.02	\$946.58	\$946.58	\$1,210.33	\$1,210.33	\$1,149.81	\$1,149.81	\$1,149.81	\$1,149.81	\$1,210.33	\$1,210.33	\$1,512.91	\$1,512.91						

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

HIOS Plan ID (On Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000	
Plan Marketing Name =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$360.43	\$360.43	\$379.40	\$379.40	\$474.26	\$474.26	\$455.29	\$455.29	\$358.73	\$358.73	\$340.80	\$340.80	\$340.80	\$340.80	\$358.73	\$358.73	\$448.42	\$448.42	\$430.48	\$430.48
15	\$392.47	\$392.47	\$413.13	\$413.13	\$516.41	\$516.41	\$495.76	\$495.76	\$390.62	\$390.62	\$371.09	\$371.09	\$371.09	\$371.09	\$390.62	\$390.62	\$488.28	\$488.28	\$468.74	\$468.74
16	\$404.72	\$404.72	\$426.02	\$426.02	\$532.53	\$532.53	\$511.23	\$511.23	\$402.81	\$402.81	\$382.67	\$382.67	\$382.67	\$382.67	\$402.81	\$402.81	\$503.52	\$503.52	\$483.38	\$483.38
17	\$416.97	\$416.97	\$438.92	\$438.92	\$548.65	\$548.65	\$526.70	\$526.70	\$415.00	\$415.00	\$394.25	\$394.25	\$394.25	\$394.25	\$415.00	\$415.00	\$518.76	\$518.76	\$498.01	\$498.01
18	\$430.17	\$430.17	\$452.81	\$452.81	\$566.01	\$566.01	\$543.37	\$543.37	\$428.13	\$428.13	\$406.73	\$406.73	\$406.73	\$406.73	\$428.13	\$428.13	\$535.17	\$535.17	\$513.76	\$513.76
19	\$443.36	\$443.36	\$466.69	\$466.69	\$583.37	\$583.37	\$560.03	\$560.03	\$441.27	\$441.27	\$419.20	\$419.20	\$419.20	\$419.20	\$441.27	\$441.27	\$551.58	\$551.58	\$529.52	\$529.52
20	\$457.02	\$457.02	\$481.08	\$481.08	\$601.34	\$601.34	\$577.29	\$577.29	\$454.86	\$454.86	\$432.12	\$432.12	\$432.12	\$432.12	\$454.86	\$454.86	\$568.58	\$568.58	\$545.84	\$545.84
21	\$471.16	\$471.16	\$495.96	\$495.96	\$619.95	\$619.95	\$595.15	\$595.15	\$468.94	\$468.94	\$445.49	\$445.49	\$445.49	\$445.49	\$468.94	\$468.94	\$586.17	\$586.17	\$562.72	\$562.72
22	\$471.16	\$471.16	\$495.96	\$495.96	\$619.95	\$619.95	\$595.15	\$595.15	\$468.94	\$468.94	\$445.49	\$445.49	\$445.49	\$445.49	\$468.94	\$468.94	\$586.17	\$586.17	\$562.72	\$562.72
23	\$471.16	\$471.16	\$495.96	\$495.96	\$619.95	\$619.95	\$595.15	\$595.15	\$468.94	\$468.94	\$445.49	\$445.49	\$445.49	\$445.49	\$468.94	\$468.94	\$586.17	\$586.17	\$562.72	\$562.72
24	\$471.16	\$471.16	\$495.96	\$495.96	\$619.95	\$619.95	\$595.15	\$595.15	\$468.94	\$468.94	\$445.49	\$445.49	\$445.49	\$445.49	\$468.94	\$468.94	\$586.17	\$586.17	\$562.72	\$562.72
25	\$473.04	\$473.04	\$497.94	\$497.94	\$622.42	\$622.42	\$597.53	\$597.53	\$470.81	\$470.81	\$447.27	\$447.27	\$447.27	\$447.27	\$470.81	\$470.81	\$588.51	\$588.51	\$564.97	\$564.97
26	\$482.46	\$482.46	\$507.86	\$507.86	\$634.82	\$634.82	\$609.43	\$609.43	\$480.19	\$480.19	\$456.18	\$456.18	\$456.18	\$456.18	\$480.19	\$480.19	\$600.23	\$600.23	\$576.22	\$576.22
27	\$493.77	\$493.77	\$519.76	\$519.76	\$649.70	\$649.70	\$623.71	\$623.71	\$491.44	\$491.44	\$466.87	\$466.87	\$466.87	\$466.87	\$491.44	\$491.44	\$614.30	\$614.30	\$589.73	\$589.73
28	\$512.15	\$512.15	\$539.10	\$539.10	\$673.88	\$673.88	\$646.92	\$646.92	\$509.73	\$509.73	\$484.24	\$484.24	\$484.24	\$484.24	\$509.73	\$509.73	\$637.16	\$637.16	\$611.67	\$611.67
29	\$527.22	\$527.22	\$554.97	\$554.97	\$693.72	\$693.72	\$665.97	\$665.97	\$524.73	\$524.73	\$498.50	\$498.50	\$498.50	\$498.50	\$524.73	\$524.73	\$655.92	\$655.92	\$629.68	\$629.68
30	\$534.76	\$534.76	\$562.91	\$562.91	\$703.63	\$703.63	\$675.49	\$675.49	\$532.24	\$532.24	\$505.63	\$505.63	\$505.63	\$505.63	\$532.24	\$532.24	\$665.30	\$665.30	\$638.69	\$638.69
31	\$546.07	\$546.07	\$574.81	\$574.81	\$718.51	\$718.51	\$689.77	\$689.77	\$543.49	\$543.49	\$516.32	\$516.32	\$516.32	\$516.32	\$543.49	\$543.49	\$679.37	\$679.37	\$652.19	\$652.19
32	\$557.38	\$557.38	\$586.71	\$586.71	\$733.39	\$733.39	\$704.06	\$704.06	\$554.75	\$554.75	\$527.01	\$527.01	\$527.01	\$527.01	\$554.75	\$554.75	\$693.43	\$693.43	\$665.70	\$665.70
33	\$564.45	\$564.45	\$594.15	\$594.15	\$742.69	\$742.69	\$712.98	\$712.98	\$561.78	\$561.78	\$533.69	\$533.69	\$533.69	\$533.69	\$561.78	\$561.78	\$702.23	\$702.23	\$674.14	\$674.14
34	\$571.98	\$571.98	\$602.09	\$602.09	\$752.61	\$752.61	\$722.51	\$722.51	\$569.28	\$569.28	\$540.82	\$540.82	\$540.82	\$540.82	\$569.28	\$569.28	\$711.60	\$711.60	\$683.14	\$683.14
35	\$575.75	\$575.75	\$606.06	\$606.06	\$757.57	\$757.57	\$727.27	\$727.27	\$573.03	\$573.03	\$544.38	\$544.38	\$544.38	\$544.38	\$573.03	\$573.03	\$716.29	\$716.29	\$687.64	\$687.64
36	\$579.52	\$579.52	\$610.02	\$610.02	\$762.53	\$762.53	\$732.03	\$732.03	\$576.79	\$576.79	\$547.95	\$547.95	\$547.95	\$547.95	\$576.79	\$576.79	\$720.98	\$720.98	\$692.14	\$692.14
37	\$583.29	\$583.29	\$613.99	\$613.99	\$767.49	\$767.49	\$736.79	\$736.79	\$580.54	\$580.54	\$551.51	\$551.51	\$551.51	\$551.51	\$580.54	\$580.54	\$725.67	\$725.67	\$696.65	\$696.65
38	\$587.06	\$587.06	\$617.96	\$617.96	\$772.45	\$772.45	\$741.55	\$741.55	\$584.29	\$584.29	\$555.07	\$555.07	\$555.07	\$555.07	\$584.29	\$584.29	\$730.36	\$730.36	\$701.15	\$701.15
39	\$594.60	\$594.60	\$625.89	\$625.89	\$782.37	\$782.37	\$751.07	\$751.07	\$591.79	\$591.79	\$562.20	\$562.20	\$562.20	\$562.20	\$591.79	\$591.79	\$739.74	\$739.74	\$710.15	\$710.15
40	\$602.14	\$602.14	\$633.83	\$633.83	\$792.29	\$792.29	\$760.60	\$760.60	\$599.30	\$599.30	\$569.33	\$569.33	\$569.33	\$569.33	\$599.30	\$599.30	\$749.12	\$749.12	\$719.15	\$719.15
41	\$613.45	\$613.45	\$645.73	\$645.73	\$807.17	\$807.17	\$774.88	\$774.88	\$610.55	\$610.55	\$580.02	\$580.02	\$580.02	\$580.02	\$610.55	\$610.55	\$763.19	\$763.19	\$732.66	\$732.66
42	\$624.28	\$624.28	\$657.14	\$657.14	\$821.42	\$821.42	\$788.57	\$788.57	\$621.33	\$621.33	\$590.27	\$590.27	\$590.27	\$590.27	\$621.33	\$621.33	\$776.67	\$776.67	\$745.60	\$745.60
43	\$639.36	\$639.36	\$673.01	\$673.01	\$841.26	\$841.26	\$807.61	\$807.61	\$636.34	\$636.34	\$604.52	\$604.52	\$604.52	\$604.52	\$636.34	\$636.34	\$795.43	\$795.43	\$763.61	\$763.61
44	\$658.21	\$658.21	\$692.85	\$692.85	\$866.06	\$866.06	\$831.42	\$831.42	\$655.10	\$655.10	\$622.34	\$622.34	\$622.34	\$622.34	\$655.10	\$655.10	\$818.87	\$818.87	\$786.12	\$786.12
45	\$680.35	\$680.35	\$716.16	\$716.16	\$895.20	\$895.20	\$859.39	\$859.39	\$677.14	\$677.14	\$643.28	\$643.28	\$643.28	\$643.28	\$677.14	\$677.14	\$846.42	\$846.42	\$812.57	\$812.57
46	\$706.73	\$706.73	\$743.93	\$743.93	\$929.91	\$929.91	\$892.72	\$892.72	\$703.40	\$703.40	\$668.23	\$668.23	\$668.23	\$668.23	\$703.40	\$703.40	\$879.25	\$879.25	\$844.08	\$844.08
47	\$736.42	\$736.42	\$775.18	\$775.18	\$968.97	\$968.97	\$930.21	\$930.21	\$732.94	\$732.94	\$696.29	\$696.29	\$696.29	\$696.29	\$732.94	\$732.94	\$916.18	\$916.18	\$879.53	\$879.53
48	\$770.34	\$770.34	\$810.88	\$810.88	\$1,013.61	\$1,013.61	\$973.06	\$973.06	\$766.70	\$766.70	\$728.37	\$728.37	\$728.37	\$728.37	\$766.70	\$766.70	\$958.38	\$958.38	\$920.04	\$920.04
49	\$803.79	\$803.79	\$846.10	\$846.10	\$1,057.62	\$1,057.62	\$1,015.32	\$1,015.32	\$800.00	\$800.00	\$760.00	\$760.00	\$760.00	\$760.00	\$800.00	\$800.00	\$1,000.00	\$1,000.00	\$960.00	\$960.00
50	\$841.49	\$841.49	\$885.77	\$885.77	\$1,107.22	\$1,107.22	\$1,062.93	\$1,062.93	\$837.51	\$837.51	\$795.64	\$795.64	\$795.64	\$795.64	\$837.51	\$837.51	\$1,046.89	\$1,046.89	\$1,005.02	\$1,005.02
51	\$878.71	\$878.71	\$924.95	\$924.95	\$1,156.19	\$1,156.19	\$1,109.95	\$1,109.95	\$874.56	\$874.56	\$830.83	\$830.83	\$830.83	\$830.83	\$874.56	\$874.56	\$1,093.20	\$1,093.20	\$1,049.47	\$1,049.47
52	\$919.70	\$919.70	\$968.10	\$968.10	\$1,210.13	\$1,210.13	\$1,161.72	\$1,161.72	\$915.36	\$915.36	\$869.59	\$869.59	\$869.59	\$869.59	\$915.36	\$915.36	\$1,144.19	\$1,144.19	\$1,098.43	\$1,098.43
53	\$961.16	\$961.16	\$1,011.75	\$1,011.75	\$1,264.68	\$1,264.68	\$1,214.10	\$1,214.10	\$956.62	\$956.62	\$908.79	\$908.79	\$908.79	\$908.79	\$956.62	\$956.62	\$1,195.78	\$1,195.78	\$1,147.95	

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120	
HIOS Plan ID (Off Exchange)=>		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120	
Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All	
Plan Marketing Name =>		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 15/30/400		Access HMO 15/30/400		Access HMO 15/30/400		Access HMO 15/30/400	
Form # =>		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>		Gold		Gold		Gold		Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum	
Deductible =>		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0	
Coinsurance =>		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30	
OOP Maximum =>		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$2,500		\$2,500		\$2,500		\$2,500	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$346.00	\$346.00	\$328.70	\$328.70	\$328.70	\$328.70	\$346.00	\$346.00	\$432.50	\$432.50	\$415.20	\$415.20	\$412.29	\$412.29	\$391.68	\$391.68	\$391.68	\$391.68	\$412.29	\$412.29	
15	\$376.76	\$376.76	\$357.92	\$357.92	\$357.92	\$357.92	\$376.76	\$376.76	\$470.94	\$470.94	\$452.11	\$452.11	\$448.94	\$448.94	\$426.49	\$426.49	\$426.49	\$426.49	\$448.94	\$448.94	
16	\$388.52	\$388.52	\$369.09	\$369.09	\$369.09	\$369.09	\$388.52	\$388.52	\$485.64	\$485.64	\$466.22	\$466.22	\$462.95	\$462.95	\$439.81	\$439.81	\$439.81	\$439.81	\$462.95	\$462.95	
17	\$400.27	\$400.27	\$380.26	\$380.26	\$380.26	\$380.26	\$400.27	\$400.27	\$500.34	\$500.34	\$480.33	\$480.33	\$476.97	\$476.97	\$453.12	\$453.12	\$453.12	\$453.12	\$476.97	\$476.97	
18	\$412.94	\$412.94	\$392.29	\$392.29	\$392.29	\$392.29	\$412.94	\$412.94	\$516.17	\$516.17	\$495.53	\$495.53	\$492.06	\$492.06	\$467.45	\$467.45	\$467.45	\$467.45	\$492.06	\$492.06	
19	\$425.60	\$425.60	\$404.32	\$404.32	\$404.32	\$404.32	\$425.60	\$425.60	\$532.00	\$532.00	\$510.72	\$510.72	\$507.15	\$507.15	\$481.79	\$481.79	\$481.79	\$481.79	\$507.15	\$507.15	
20	\$438.72	\$438.72	\$416.78	\$416.78	\$416.78	\$416.78	\$438.72	\$438.72	\$548.40	\$548.40	\$526.46	\$526.46	\$522.78	\$522.78	\$496.64	\$496.64	\$496.64	\$496.64	\$522.78	\$522.78	
21	\$452.29	\$452.29	\$429.68	\$429.68	\$429.68	\$429.68	\$452.29	\$452.29	\$565.36	\$565.36	\$542.75	\$542.75	\$538.95	\$538.95	\$512.00	\$512.00	\$512.00	\$512.00	\$538.95	\$538.95	
22	\$452.29	\$452.29	\$429.68	\$429.68	\$429.68	\$429.68	\$452.29	\$452.29	\$565.36	\$565.36	\$542.75	\$542.75	\$538.95	\$538.95	\$512.00	\$512.00	\$512.00	\$512.00	\$538.95	\$538.95	
23	\$452.29	\$452.29	\$429.68	\$429.68	\$429.68	\$429.68	\$452.29	\$452.29	\$565.36	\$565.36	\$542.75	\$542.75	\$538.95	\$538.95	\$512.00	\$512.00	\$512.00	\$512.00	\$538.95	\$538.95	
24	\$452.29	\$452.29	\$429.68	\$429.68	\$429.68	\$429.68	\$452.29	\$452.29	\$565.36	\$565.36	\$542.75	\$542.75	\$538.95	\$538.95	\$512.00	\$512.00	\$512.00	\$512.00	\$538.95	\$538.95	
25	\$454.10	\$454.10	\$431.39	\$431.39	\$431.39	\$431.39	\$454.10	\$454.10	\$567.62	\$567.62	\$544.92	\$544.92	\$541.10	\$541.10	\$514.04	\$514.04	\$514.04	\$514.04	\$541.10	\$541.10	
26	\$463.14	\$463.14	\$439.99	\$439.99	\$439.99	\$439.99	\$463.14	\$463.14	\$578.93	\$578.93	\$555.77	\$555.77	\$551.88	\$551.88	\$524.28	\$524.28	\$524.28	\$524.28	\$551.88	\$551.88	
27	\$474.00	\$474.00	\$450.30	\$450.30	\$450.30	\$450.30	\$474.00	\$474.00	\$592.50	\$592.50	\$568.80	\$568.80	\$564.81	\$564.81	\$536.57	\$536.57	\$536.57	\$536.57	\$564.81	\$564.81	
28	\$491.64	\$491.64	\$467.06	\$467.06	\$467.06	\$467.06	\$491.64	\$491.64	\$614.55	\$614.55	\$589.96	\$589.96	\$585.83	\$585.83	\$556.54	\$556.54	\$556.54	\$556.54	\$585.83	\$585.83	
29	\$506.11	\$506.11	\$480.80	\$480.80	\$480.80	\$480.80	\$506.11	\$506.11	\$632.64	\$632.64	\$607.33	\$607.33	\$603.08	\$603.08	\$572.92	\$572.92	\$572.92	\$572.92	\$603.08	\$603.08	
30	\$513.35	\$513.35	\$487.68	\$487.68	\$487.68	\$487.68	\$513.35	\$513.35	\$641.68	\$641.68	\$616.02	\$616.02	\$581.12	\$581.12	\$556.54	\$556.54	\$556.54	\$556.54	\$581.12	\$581.12	
31	\$524.20	\$524.20	\$497.99	\$497.99	\$497.99	\$497.99	\$524.20	\$524.20	\$655.25	\$655.25	\$629.04	\$629.04	\$624.64	\$624.64	\$593.40	\$593.40	\$593.40	\$593.40	\$624.64	\$624.64	
32	\$535.06	\$535.06	\$508.30	\$508.30	\$508.30	\$508.30	\$535.06	\$535.06	\$668.82	\$668.82	\$642.07	\$642.07	\$637.57	\$637.57	\$605.69	\$605.69	\$605.69	\$605.69	\$637.57	\$637.57	
33	\$541.84	\$541.84	\$514.75	\$514.75	\$514.75	\$514.75	\$541.84	\$541.84	\$677.30	\$677.30	\$650.21	\$650.21	\$645.65	\$645.65	\$613.37	\$613.37	\$613.37	\$613.37	\$645.65	\$645.65	
34	\$549.08	\$549.08	\$521.62	\$521.62	\$521.62	\$521.62	\$549.08	\$549.08	\$686.35	\$686.35	\$668.89	\$668.89	\$654.28	\$654.28	\$621.56	\$621.56	\$621.56	\$621.56	\$654.28	\$654.28	
35	\$552.70	\$552.70	\$525.06	\$525.06	\$525.06	\$525.06	\$552.70	\$552.70	\$690.87	\$690.87	\$663.24	\$663.24	\$658.59	\$658.59	\$625.66	\$625.66	\$625.66	\$625.66	\$658.59	\$658.59	
36	\$556.31	\$556.31	\$528.50	\$528.50	\$528.50	\$528.50	\$556.31	\$556.31	\$695.39	\$695.39	\$667.58	\$667.58	\$662.90	\$662.90	\$629.76	\$629.76	\$629.76	\$629.76	\$662.90	\$662.90	
37	\$559.93	\$559.93	\$531.94	\$531.94	\$531.94	\$531.94	\$559.93	\$559.93	\$699.92	\$699.92	\$671.92	\$671.92	\$663.85	\$663.85	\$633.85	\$633.85	\$633.85	\$633.85	\$667.21	\$667.21	
38	\$563.55	\$563.55	\$535.37	\$535.37	\$535.37	\$535.37	\$563.55	\$563.55	\$704.44	\$704.44	\$676.26	\$676.26	\$671.52	\$671.52	\$637.95	\$637.95	\$637.95	\$637.95	\$671.52	\$671.52	
39	\$570.79	\$570.79	\$542.25	\$542.25	\$542.25	\$542.25	\$570.79	\$570.79	\$713.48	\$713.48	\$684.94	\$684.94	\$680.15	\$680.15	\$646.14	\$646.14	\$646.14	\$646.14	\$680.15	\$680.15	
40	\$578.02	\$578.02	\$549.12	\$549.12	\$549.12	\$549.12	\$578.02	\$578.02	\$722.53	\$722.53	\$693.63	\$693.63	\$688.77	\$688.77	\$654.33	\$654.33	\$654.33	\$654.33	\$688.77	\$688.77	
41	\$588.88	\$588.88	\$559.44	\$559.44	\$559.44	\$559.44	\$588.88	\$588.88	\$736.10	\$736.10	\$706.65	\$706.65	\$701.71	\$701.71	\$666.62	\$666.62	\$666.62	\$666.62	\$701.71	\$701.71	
42	\$599.28	\$599.28	\$569.32	\$569.32	\$569.32	\$569.32	\$599.28	\$599.28	\$749.10	\$749.10	\$719.14	\$719.14	\$714.10	\$714.10	\$678.40	\$678.40	\$678.40	\$678.40	\$714.10	\$714.10	
43	\$613.75	\$613.75	\$583.07	\$583.07	\$583.07	\$583.07	\$613.75	\$613.75	\$767.19	\$767.19	\$736.51	\$736.51	\$731.35	\$731.35	\$694.78	\$694.78	\$694.78	\$694.78	\$731.35	\$731.35	
44	\$631.85	\$631.85	\$600.25	\$600.25	\$600.25	\$600.25	\$631.85	\$631.85	\$789.81	\$789.81	\$758.22	\$758.22	\$752.90	\$752.90	\$715.26	\$715.26	\$715.26	\$715.26	\$752.90	\$752.90	
45	\$653.10	\$653.10	\$620.45	\$620.45	\$620.45	\$620.45	\$653.10	\$653.10	\$816.38	\$816.38	\$783.72	\$783.72	\$778.24	\$778.24	\$739.32	\$739.32	\$739.32	\$739.32	\$778.24	\$778.24	
46	\$678.43	\$678.43	\$644.51	\$644.51	\$644.51	\$644.51	\$678.43	\$678.43	\$848.04	\$848.04	\$814.12	\$814.12	\$808.42	\$808.42	\$768.00	\$768.00	\$768.00	\$768.00	\$808.42	\$808.42	
47	\$706.93	\$706.93	\$671.58	\$671.58	\$671.58	\$671.58	\$706.93	\$706.93	\$883.66	\$883.66	\$848.31	\$848.31	\$842.37	\$842.37	\$800.25	\$800.25	\$800.25	\$800.25	\$842.37	\$842.37	
48	\$739.49	\$739.49	\$702.52	\$702.52	\$702.52	\$702.52	\$739.49	\$739.49	\$924.36	\$924.36	\$887.39	\$887.39	\$887.11	\$887.11	\$837.11	\$837.11	\$837.11	\$837.11	\$887.11	\$887.11	
49	\$771.60	\$771.60	\$733.02	\$733.02	\$733.02	\$733.02	\$771.60	\$771.60	\$964.50	\$964.50	\$925.92	\$925.92	\$919.44	\$919.44	\$873.47	\$873.47	\$873.47	\$873.47	\$919.44	\$919.44	
50	\$807.79	\$807.79	\$767.40	\$767.40	\$767.40	\$767.40	\$807.79	\$807.79	\$1,009.73	\$1,009.73	\$969.34	\$969.34	\$962.55	\$962.55	\$914.43	\$914.43	\$914.43	\$914.43	\$962.55	\$962.55	
51	\$843.52	\$843.52	\$801.34	\$801.34	\$801.34	\$801.34	\$843.52	\$843.52	\$1,054.40	\$1,054.40	\$1,012.22	\$1,012.22	\$1,005.13	\$1,005.13	\$954.87	\$954.87	\$954.87	\$954.87	\$1,005.13	\$1,005.13	
52	\$882.87	\$882.87	\$838.72	\$838.72	\$838.72	\$838.72	\$882.87	\$882.87	\$1,103.58	\$1,103.58	\$1,059.44	\$1,059.44	\$1,052.02	\$1,052.02	\$999.42	\$999.42	\$999.42	\$999.42	\$1,052.02	\$1,052.02	
53	\$922.67	\$922.67	\$876.53	\$876.53	\$876.53	\$876.53	\$922.67	\$922.67	\$1,153.33	\$1,153.33	\$1,107.20	\$1,107.20	\$1,099.45	\$1,099.45	\$1,044.47	\$1,044.47	\$1,044.47	\$1,044.47	\$1,099.45	\$1,099.45	
54	\$965.63	\$965.63	\$917.35	\$917.35	\$917.35	\$917.35	\$965.63	\$965.63	\$1,207.04	\$1,207.04	\$1,158.76	\$1,158.76	\$1,150.65	\$1,150.65	\$1,093.11	\$1,093.11	\$1,093.11	\$1,093.11	\$1,150.65	\$1,150.65	
55	\$1,008.60	\$1,008.60	\$958.17	\$958.17	\$958.17	\$958.17	\$1,008.60	\$1,008.60	\$1,260.75	\$1,260.75	\$1,210.32	\$1,210.32	\$1,201.85	\$1,201.85	\$1,141.75	\$1,141.75	\$1,141.75	\$1,141.75	\$1,201.85	\$1,201.85	
56	\$1,055.19	\$1,055.19	\$1,002.43	\$1,002.43	\$1,002.43	\$1,002.43	\$1,055.19	\$1,055.19	\$1,318.98	\$1,318.98											

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

HIOS Plan ID (On Exchange)=>	22444PA0060120	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126	22444PA0060126	22444PA0060127
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All-Access HMO 15/30/400	Geisinger Small Group ACA All-Access HMO 15/30/400	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/3300	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000
Plan Marketing Name =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 6
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO
Metal =>	Platinum	Platinum	Platinum	Gold	Silver	Gold	Gold	Platinum	Platinum	Gold
Deductible =>	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$15 / \$30	\$15 / \$30	\$10 / \$20	\$20 / \$40	\$35 / \$70	\$25 / \$50	\$25 / \$50	\$10 / \$20	\$10 / \$20	\$20 / \$40
OOP Maximum =>	\$2,500	\$2,500	\$6,000	\$8,600	\$9,100	\$8,550	\$7,350	\$6,000	\$6,000	\$8,600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$515.37	\$515.37	\$494.75	\$494.75	\$407.66	\$407.66	\$337.21	\$337.21	\$273.47	\$273.47
15	\$561.18	\$561.18	\$538.73	\$538.73	\$443.89	\$443.89	\$367.18	\$367.18	\$297.78	\$297.78
16	\$578.69	\$578.69	\$555.54	\$555.54	\$457.75	\$457.75	\$378.64	\$378.64	\$307.08	\$307.08
17	\$596.21	\$596.21	\$572.36	\$572.36	\$471.60	\$471.60	\$390.10	\$390.10	\$316.37	\$316.37
18	\$615.07	\$615.07	\$590.47	\$590.47	\$486.52	\$486.52	\$402.45	\$402.45	\$326.38	\$326.38
19	\$633.93	\$633.93	\$608.58	\$608.58	\$501.44	\$501.44	\$414.79	\$414.79	\$336.39	\$336.39
20	\$653.47	\$653.47	\$627.33	\$627.33	\$516.90	\$516.90	\$427.57	\$427.57	\$346.76	\$346.76
21	\$673.68	\$673.68	\$646.74	\$646.74	\$532.89	\$532.89	\$440.80	\$440.80	\$357.49	\$357.49
22	\$673.68	\$673.68	\$646.74	\$646.74	\$532.89	\$532.89	\$440.80	\$440.80	\$357.49	\$357.49
23	\$673.68	\$673.68	\$646.74	\$646.74	\$532.89	\$532.89	\$440.80	\$440.80	\$357.49	\$357.49
24	\$673.68	\$673.68	\$646.74	\$646.74	\$532.89	\$532.89	\$440.80	\$440.80	\$357.49	\$357.49
25	\$676.37	\$676.37	\$649.32	\$649.32	\$535.02	\$535.02	\$442.56	\$442.56	\$358.91	\$358.91
26	\$689.85	\$689.85	\$662.25	\$662.25	\$545.67	\$545.67	\$451.38	\$451.38	\$366.06	\$366.06
27	\$706.02	\$706.02	\$677.78	\$677.78	\$558.46	\$558.46	\$461.95	\$461.95	\$374.64	\$374.64
28	\$732.29	\$732.29	\$703.00	\$703.00	\$579.25	\$579.25	\$479.15	\$479.15	\$388.58	\$388.58
29	\$753.85	\$753.85	\$723.69	\$723.69	\$596.30	\$596.30	\$493.25	\$493.25	\$400.02	\$400.02
30	\$764.63	\$764.63	\$734.04	\$734.04	\$604.82	\$604.82	\$500.30	\$500.30	\$405.74	\$405.74
31	\$780.80	\$780.80	\$749.56	\$749.56	\$617.61	\$617.61	\$510.88	\$510.88	\$414.32	\$414.32
32	\$796.96	\$796.96	\$765.08	\$765.08	\$630.40	\$630.40	\$521.46	\$521.46	\$422.90	\$422.90
33	\$807.07	\$807.07	\$774.79	\$774.79	\$638.40	\$638.40	\$528.07	\$528.07	\$428.26	\$428.26
34	\$817.85	\$817.85	\$785.13	\$785.13	\$646.92	\$646.92	\$535.13	\$535.13	\$433.98	\$433.98
35	\$823.24	\$823.24	\$790.31	\$790.31	\$651.19	\$651.19	\$538.65	\$538.65	\$436.84	\$436.84
36	\$828.63	\$828.63	\$795.48	\$795.48	\$655.45	\$655.45	\$542.18	\$542.18	\$439.70	\$439.70
37	\$834.02	\$834.02	\$800.66	\$800.66	\$659.71	\$659.71	\$545.71	\$545.71	\$442.56	\$442.56
38	\$839.41	\$839.41	\$805.83	\$805.83	\$663.97	\$663.97	\$549.23	\$549.23	\$445.42	\$445.42
39	\$850.18	\$850.18	\$816.18	\$816.18	\$672.50	\$672.50	\$556.28	\$556.28	\$451.14	\$451.14
40	\$860.96	\$860.96	\$826.52	\$826.52	\$681.03	\$681.03	\$563.34	\$563.34	\$456.86	\$456.86
41	\$877.13	\$877.13	\$842.05	\$842.05	\$693.82	\$693.82	\$573.92	\$573.92	\$465.44	\$465.44
42	\$892.63	\$892.63	\$856.92	\$856.92	\$706.07	\$706.07	\$584.05	\$584.05	\$473.66	\$473.66
43	\$914.18	\$914.18	\$877.62	\$877.62	\$723.12	\$723.12	\$598.16	\$598.16	\$485.10	\$485.10
44	\$941.13	\$941.13	\$903.49	\$903.49	\$744.44	\$744.44	\$615.79	\$615.79	\$499.40	\$499.40
45	\$972.79	\$972.79	\$933.88	\$933.88	\$769.49	\$769.49	\$636.51	\$636.51	\$516.21	\$516.21
46	\$1,010.52	\$1,010.52	\$970.10	\$970.10	\$799.33	\$799.33	\$661.19	\$661.19	\$536.22	\$536.22
47	\$1,052.96	\$1,052.96	\$1,010.84	\$1,010.84	\$832.90	\$832.90	\$688.96	\$688.96	\$558.75	\$558.75
48	\$1,101.47	\$1,101.47	\$1,057.41	\$1,057.41	\$871.27	\$871.27	\$720.70	\$720.70	\$584.48	\$584.48
49	\$1,149.30	\$1,149.30	\$1,103.33	\$1,103.33	\$909.10	\$909.10	\$752.00	\$752.00	\$609.87	\$609.87
50	\$1,203.19	\$1,203.19	\$1,155.06	\$1,155.06	\$951.73	\$951.73	\$787.26	\$787.26	\$638.46	\$638.46
51	\$1,256.41	\$1,256.41	\$1,206.16	\$1,206.16	\$993.83	\$993.83	\$822.08	\$822.08	\$666.71	\$666.71
52	\$1,315.02	\$1,315.02	\$1,262.42	\$1,262.42	\$1,040.19	\$1,040.19	\$860.43	\$860.43	\$697.81	\$697.81
53	\$1,374.31	\$1,374.31	\$1,319.33	\$1,319.33	\$1,087.09	\$1,087.09	\$899.22	\$899.22	\$729.27	\$729.27
54	\$1,438.31	\$1,438.31	\$1,380.77	\$1,380.77	\$1,137.71	\$1,137.71	\$941.10	\$941.10	\$763.23	\$763.23
55	\$1,502.31	\$1,502.31	\$1,442.21	\$1,442.21	\$1,188.33	\$1,188.33	\$982.98	\$982.98	\$797.19	\$797.19
56	\$1,571.70	\$1,571.70	\$1,508.83	\$1,508.83	\$1,243.22	\$1,243.22	\$1,028.38	\$1,028.38	\$834.01	\$834.01
57	\$1,641.76	\$1,641.76	\$1,576.09	\$1,576.09	\$1,298.64	\$1,298.64	\$1,074.22	\$1,074.22	\$871.19	\$871.19
58	\$1,716.54	\$1,716.54	\$1,647.88	\$1,647.88	\$1,357.79	\$1,357.79	\$1,123.15	\$1,123.15	\$910.87	\$910.87
59	\$1,753.59	\$1,753.59	\$1,683.45	\$1,683.45	\$1,387.10	\$1,387.10	\$1,147.39	\$1,147.39	\$930.53	\$930.53
60	\$1,828.37	\$1,828.37	\$1,755.23	\$1,755.23	\$1,446.25	\$1,446.25	\$1,196.32	\$1,196.32	\$970.21	\$970.21
61	\$1,893.04	\$1,893.04	\$1,817.32	\$1,817.32	\$1,497.41	\$1,497.41	\$1,238.64	\$1,238.64	\$1,004.53	\$1,004.53
62	\$1,935.48	\$1,935.48	\$1,858.06	\$1,858.06	\$1,530.98	\$1,530.98	\$1,266.41	\$1,266.41	\$1,027.05	\$1,027.05
63	\$1,988.70	\$1,988.70	\$1,909.16	\$1,909.16	\$1,573.08	\$1,573.08	\$1,301.23	\$1,301.23	\$1,055.29	\$1,055.29
64+	\$2,021.04	\$2,021.04	\$1,940.20	\$1,940.20	\$1,598.66	\$1,598.66	\$1,322.39	\$1,322.39	\$1,072.45	\$1,072.45

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

HIOS Plan ID (On Exchange)=>	22444PA0060127	22444PA0060128	22444PA0060128	22444PA0060129	22444PA0060129	22444PA0060130	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/3300	Geisinger Premier HMO 25/50/3300	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300
Plan Marketing Name =>	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Form # =>	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3
Rating Area =>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO
Network =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Platinum	Gold	Silver
Metal =>	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500	Med: \$4,300 / Rx: \$500	Med: \$3,300 / Rx: \$0	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500
Deductible =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Coinurance =>	\$20 / \$40	\$35 / \$70	\$35 / \$70	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$10 / \$20	\$20 / \$40	\$35 / \$70
Copays =>	\$8,600	\$9,100	\$9,100	\$8,550	\$8,550	\$7,350	\$7,350	\$6,000	\$8,600	\$9,100
OOP Maximum =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Pediatric Dental (Yes/No) =>	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$337.21	\$337.21	\$259.80	\$259.80	\$273.47	\$273.47	\$287.96	\$287.96	\$303.12	\$303.12
15	\$367.18	\$367.18	\$282.89	\$282.89	\$297.78	\$297.78	\$313.56	\$313.56	\$330.06	\$330.06
16	\$378.64	\$378.64	\$291.72	\$291.72	\$307.08	\$307.08	\$323.35	\$323.35	\$340.36	\$340.36
17	\$390.10	\$390.10	\$300.55	\$300.55	\$316.37	\$316.37	\$333.13	\$333.13	\$350.67	\$350.67
18	\$402.45	\$402.45	\$310.06	\$310.06	\$326.38	\$326.38	\$343.67	\$343.67	\$361.76	\$361.76
19	\$414.79	\$414.79	\$319.57	\$319.57	\$336.39	\$336.39	\$354.21	\$354.21	\$372.85	\$372.85
20	\$427.57	\$427.57	\$329.42	\$329.42	\$346.76	\$346.76	\$365.13	\$365.13	\$384.35	\$384.35
21	\$440.80	\$440.80	\$339.61	\$339.61	\$357.49	\$357.49	\$376.43	\$376.43	\$396.24	\$396.24
22	\$440.80	\$440.80	\$339.61	\$339.61	\$357.49	\$357.49	\$376.43	\$376.43	\$396.24	\$396.24
23	\$440.80	\$440.80	\$339.61	\$339.61	\$357.49	\$357.49	\$376.43	\$376.43	\$396.24	\$396.24
24	\$440.80	\$440.80	\$339.61	\$339.61	\$357.49	\$357.49	\$376.43	\$376.43	\$396.24	\$396.24
25	\$442.56	\$442.56	\$340.97	\$340.97	\$358.91	\$358.91	\$377.93	\$377.93	\$397.82	\$397.82
26	\$451.38	\$451.38	\$347.76	\$347.76	\$366.06	\$366.06	\$385.45	\$385.45	\$405.74	\$405.74
27	\$461.95	\$461.95	\$355.91	\$355.91	\$374.64	\$374.64	\$394.49	\$394.49	\$415.25	\$415.25
28	\$479.15	\$479.15	\$369.15	\$369.15	\$388.58	\$388.58	\$409.17	\$409.17	\$430.70	\$430.70
29	\$493.25	\$493.25	\$380.02	\$380.02	\$400.02	\$400.02	\$421.21	\$421.21	\$443.38	\$443.38
30	\$500.30	\$500.30	\$385.46	\$385.46	\$405.74	\$405.74	\$427.24	\$427.24	\$449.72	\$449.72
31	\$510.88	\$510.88	\$393.61	\$393.61	\$414.32	\$414.32	\$436.27	\$436.27	\$459.23	\$459.23
32	\$521.46	\$521.46	\$401.76	\$401.76	\$422.90	\$422.90	\$445.31	\$445.31	\$468.74	\$468.74
33	\$528.07	\$528.07	\$406.85	\$406.85	\$428.26	\$428.26	\$450.95	\$450.95	\$474.69	\$474.69
34	\$535.13	\$535.13	\$412.29	\$412.29	\$433.98	\$433.98	\$456.97	\$456.97	\$481.03	\$481.03
35	\$538.65	\$538.65	\$415.00	\$415.00	\$436.84	\$436.84	\$459.99	\$459.99	\$484.20	\$484.20
36	\$542.18	\$542.18	\$417.72	\$417.72	\$439.70	\$439.70	\$463.00	\$463.00	\$487.37	\$487.37
37	\$545.71	\$545.71	\$420.44	\$420.44	\$442.56	\$442.56	\$466.01	\$466.01	\$490.54	\$490.54
38	\$549.23	\$549.23	\$423.15	\$423.15	\$445.42	\$445.42	\$469.02	\$469.02	\$493.71	\$493.71
39	\$556.28	\$556.28	\$428.59	\$428.59	\$451.14	\$451.14	\$475.04	\$475.04	\$500.04	\$500.04
40	\$563.34	\$563.34	\$434.02	\$434.02	\$456.86	\$456.86	\$481.07	\$481.07	\$506.38	\$506.38
41	\$573.92	\$573.92	\$442.17	\$442.17	\$465.44	\$465.44	\$490.10	\$490.10	\$515.89	\$515.89
42	\$584.05	\$584.05	\$449.98	\$449.98	\$473.66	\$473.66	\$498.76	\$498.76	\$525.01	\$525.01
43	\$598.16	\$598.16	\$460.85	\$460.85	\$485.10	\$485.10	\$510.80	\$510.80	\$537.69	\$537.69
44	\$615.79	\$615.79	\$474.43	\$474.43	\$499.40	\$499.40	\$525.86	\$525.86	\$553.54	\$553.54
45	\$636.51	\$636.51	\$490.40	\$490.40	\$516.21	\$516.21	\$543.55	\$543.55	\$572.16	\$572.16
46	\$661.19	\$661.19	\$509.41	\$509.41	\$536.22	\$536.22	\$564.63	\$564.63	\$594.35	\$594.35
47	\$688.96	\$688.96	\$530.81	\$530.81	\$558.75	\$558.75	\$588.35	\$588.35	\$619.31	\$619.31
48	\$720.70	\$720.70	\$555.26	\$555.26	\$584.48	\$584.48	\$615.45	\$615.45	\$647.84	\$647.84
49	\$752.00	\$752.00	\$579.37	\$579.37	\$609.87	\$609.87	\$642.17	\$642.17	\$675.97	\$675.97
50	\$787.26	\$787.26	\$606.54	\$606.54	\$638.46	\$638.46	\$672.29	\$672.29	\$707.67	\$707.67
51	\$822.08	\$822.08	\$633.37	\$633.37	\$666.71	\$666.71	\$702.02	\$702.02	\$738.97	\$738.97
52	\$860.43	\$860.43	\$662.92	\$662.92	\$697.81	\$697.81	\$734.77	\$734.77	\$773.44	\$773.44
53	\$899.22	\$899.22	\$692.80	\$692.80	\$729.27	\$729.27	\$767.90	\$767.90	\$808.31	\$808.31
54	\$941.10	\$941.10	\$725.06	\$725.06	\$763.23	\$763.23	\$803.66	\$803.66	\$845.96	\$845.96
55	\$982.98	\$982.98	\$757.33	\$757.33	\$797.19	\$797.19	\$839.42	\$839.42	\$883.60	\$883.60
56	\$1,028.38	\$1,028.38	\$792.31	\$792.31	\$834.01	\$834.01	\$878.19	\$878.19	\$924.41	\$924.41
57	\$1,074.22	\$1,074.22	\$827.63	\$827.63	\$871.19	\$871.19	\$917.34	\$917.34	\$965.62	\$965.62
58	\$1,123.15	\$1,123.15	\$865.32	\$865.32	\$910.87	\$910.87	\$959.12	\$959.12	\$1,009.60	\$1,009.60
59	\$1,147.39	\$1,147.39	\$884.00	\$884.00	\$930.53	\$930.53	\$979.82	\$979.82	\$1,031.39	\$1,031.39
60	\$1,196.32	\$1,196.32	\$921.70	\$921.70	\$970.21	\$970.21	\$1,021.60	\$1,021.60	\$1,075.37	\$1,075.37
61	\$1,238.64	\$1,238.64	\$954.30	\$954.30	\$1,004.53	\$1,004.53	\$1,057.74	\$1,057.74	\$1,113.41	\$1,113.41
62	\$1,266.41	\$1,266.41	\$975.70	\$975.70	\$1,027.05	\$1,027.05	\$1,081.46	\$1,081.46	\$1,138.37	\$1,138.37
63	\$1,301.23	\$1,301.23	\$1,002.53	\$1,002.53	\$1,055.29	\$1,055.29	\$1,111.19	\$1,111.19	\$1,169.68	\$1,169.68
64+	\$1,322.39	\$1,322.39	\$1,018.83	\$1,018.83	\$1,072.45	\$1,072.45	\$1,129.26	\$1,129.26	\$1,188.70	\$1,188.70

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

HIOS Plan ID (On Exchange)=>	22444PA0060134	22444PA0060135	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138	22444PA0060138
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All
Plan Marketing Name =>	25/50/3300	25/50/2000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000	Access HMO 45/75/5000
Form # =>	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0	Med: \$5,000 / Rx: \$0
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$25 / \$50	\$25 / \$50	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75	\$45 / \$75
OOP Maximum =>	\$8,550	\$7,350	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$287.96	\$287.96	\$300.18	\$300.18	\$287.28	\$287.28	\$272.91	\$272.91	\$272.91	\$272.91	\$287.28	\$287.28	\$359.09	\$359.09	\$344.73	\$344.73	\$382.85	\$382.85	\$363.71	\$363.71
15	\$313.56	\$313.56	\$326.86	\$326.86	\$312.81	\$312.81	\$297.17	\$297.17	\$297.17	\$297.17	\$312.81	\$312.81	\$391.01	\$391.01	\$375.37	\$375.37	\$416.88	\$416.88	\$396.04	\$396.04
16	\$323.35	\$323.35	\$337.06	\$337.06	\$322.58	\$322.58	\$306.45	\$306.45	\$306.45	\$306.45	\$322.58	\$322.58	\$403.22	\$403.22	\$387.09	\$387.09	\$429.89	\$429.89	\$408.40	\$408.40
17	\$333.13	\$333.13	\$347.26	\$347.26	\$332.34	\$332.34	\$315.72	\$315.72	\$315.72	\$315.72	\$332.34	\$332.34	\$415.42	\$415.42	\$398.81	\$398.81	\$442.90	\$442.90	\$420.76	\$420.76
18	\$343.67	\$343.67	\$358.25	\$358.25	\$342.85	\$342.85	\$325.71	\$325.71	\$325.71	\$325.71	\$342.85	\$342.85	\$428.57	\$428.57	\$411.42	\$411.42	\$456.92	\$456.92	\$434.07	\$434.07
19	\$354.21	\$354.21	\$369.24	\$369.24	\$353.37	\$353.37	\$335.70	\$335.70	\$335.70	\$335.70	\$353.37	\$353.37	\$441.71	\$441.71	\$424.04	\$424.04	\$470.93	\$470.93	\$447.38	\$447.38
20	\$365.13	\$365.13	\$380.61	\$380.61	\$364.26	\$364.26	\$346.05	\$346.05	\$346.05	\$346.05	\$364.26	\$364.26	\$455.32	\$455.32	\$437.11	\$437.11	\$485.44	\$485.44	\$461.17	\$461.17
21	\$376.43	\$376.43	\$392.39	\$392.39	\$375.53	\$375.53	\$356.75	\$356.75	\$356.75	\$356.75	\$375.53	\$375.53	\$469.41	\$469.41	\$450.63	\$450.63	\$500.46	\$500.46	\$475.44	\$475.44
22	\$376.43	\$376.43	\$392.39	\$392.39	\$375.53	\$375.53	\$356.75	\$356.75	\$356.75	\$356.75	\$375.53	\$375.53	\$469.41	\$469.41	\$450.63	\$450.63	\$500.46	\$500.46	\$475.44	\$475.44
23	\$376.43	\$376.43	\$392.39	\$392.39	\$375.53	\$375.53	\$356.75	\$356.75	\$356.75	\$356.75	\$375.53	\$375.53	\$469.41	\$469.41	\$450.63	\$450.63	\$500.46	\$500.46	\$475.44	\$475.44
24	\$376.43	\$376.43	\$392.39	\$392.39	\$375.53	\$375.53	\$356.75	\$356.75	\$356.75	\$356.75	\$375.53	\$375.53	\$469.41	\$469.41	\$450.63	\$450.63	\$500.46	\$500.46	\$475.44	\$475.44
25	\$377.93	\$377.93	\$393.96	\$393.96	\$377.03	\$377.03	\$358.17	\$358.17	\$358.17	\$358.17	\$377.03	\$377.03	\$471.28	\$471.28	\$452.43	\$452.43	\$502.46	\$502.46	\$477.33	\$477.33
26	\$385.45	\$385.45	\$401.80	\$401.80	\$384.54	\$384.54	\$365.31	\$365.31	\$365.31	\$365.31	\$384.54	\$384.54	\$480.67	\$480.67	\$461.44	\$461.44	\$512.47	\$512.47	\$486.84	\$486.84
27	\$394.49	\$394.49	\$411.22	\$411.22	\$393.55	\$393.55	\$373.87	\$373.87	\$373.87	\$373.87	\$393.55	\$393.55	\$491.94	\$491.94	\$472.26	\$472.26	\$524.48	\$524.48	\$498.25	\$498.25
28	\$409.17	\$409.17	\$426.52	\$426.52	\$408.19	\$408.19	\$387.78	\$387.78	\$387.78	\$387.78	\$408.19	\$408.19	\$510.24	\$510.24	\$489.83	\$489.83	\$544.00	\$544.00	\$516.80	\$516.80
29	\$421.21	\$421.21	\$439.08	\$439.08	\$420.21	\$420.21	\$399.20	\$399.20	\$399.20	\$399.20	\$420.21	\$420.21	\$525.26	\$525.26	\$504.25	\$504.25	\$560.01	\$560.01	\$532.01	\$532.01
30	\$427.24	\$427.24	\$445.36	\$445.36	\$426.22	\$426.22	\$404.91	\$404.91	\$404.91	\$404.91	\$426.22	\$426.22	\$532.77	\$532.77	\$511.46	\$511.46	\$568.02	\$568.02	\$539.62	\$539.62
31	\$436.27	\$436.27	\$454.78	\$454.78	\$435.23	\$435.23	\$413.47	\$413.47	\$413.47	\$413.47	\$435.23	\$435.23	\$544.04	\$544.04	\$522.28	\$522.28	\$580.03	\$580.03	\$551.03	\$551.03
32	\$445.31	\$445.31	\$464.19	\$464.19	\$444.24	\$444.24	\$422.03	\$422.03	\$422.03	\$422.03	\$444.24	\$444.24	\$555.31	\$555.31	\$533.09	\$533.09	\$592.04	\$592.04	\$562.44	\$562.44
33	\$450.95	\$450.95	\$470.08	\$470.08	\$449.88	\$449.88	\$427.38	\$427.38	\$427.38	\$427.38	\$449.88	\$449.88	\$562.35	\$562.35	\$539.85	\$539.85	\$599.55	\$599.55	\$569.57	\$569.57
34	\$456.97	\$456.97	\$476.36	\$476.36	\$455.89	\$455.89	\$433.09	\$433.09	\$433.09	\$433.09	\$455.89	\$455.89	\$569.86	\$569.86	\$547.06	\$547.06	\$607.55	\$607.55	\$577.18	\$577.18
35	\$459.99	\$459.99	\$479.50	\$479.50	\$458.89	\$458.89	\$435.95	\$435.95	\$435.95	\$435.95	\$458.89	\$458.89	\$573.61	\$573.61	\$550.67	\$550.67	\$611.56	\$611.56	\$580.98	\$580.98
36	\$463.00	\$463.00	\$482.63	\$482.63	\$461.89	\$461.89	\$438.80	\$438.80	\$438.80	\$438.80	\$461.89	\$461.89	\$577.37	\$577.37	\$554.27	\$554.27	\$615.56	\$615.56	\$584.78	\$584.78
37	\$466.01	\$466.01	\$485.77	\$485.77	\$464.90	\$464.90	\$441.65	\$441.65	\$441.65	\$441.65	\$464.90	\$464.90	\$581.12	\$581.12	\$557.88	\$557.88	\$619.56	\$619.56	\$588.59	\$588.59
38	\$469.02	\$469.02	\$488.91	\$488.91	\$467.90	\$467.90	\$444.51	\$444.51	\$444.51	\$444.51	\$467.90	\$467.90	\$584.88	\$584.88	\$561.48	\$561.48	\$623.57	\$623.57	\$592.39	\$592.39
39	\$475.04	\$475.04	\$495.19	\$495.19	\$473.91	\$473.91	\$450.22	\$450.22	\$450.22	\$450.22	\$473.91	\$473.91	\$592.39	\$592.39	\$568.69	\$568.69	\$631.58	\$631.58	\$600.00	\$600.00
40	\$481.07	\$481.07	\$501.47	\$501.47	\$479.92	\$479.92	\$455.92	\$455.92	\$455.92	\$455.92	\$479.92	\$479.92	\$599.90	\$599.90	\$575.90	\$575.90	\$639.58	\$639.58	\$607.60	\$607.60
41	\$490.10	\$490.10	\$510.89	\$510.89	\$488.93	\$488.93	\$464.49	\$464.49	\$464.49	\$464.49	\$488.93	\$488.93	\$611.17	\$611.17	\$586.72	\$586.72	\$651.59	\$651.59	\$619.01	\$619.01
42	\$498.76	\$498.76	\$519.91	\$519.91	\$497.57	\$497.57	\$472.69	\$472.69	\$472.69	\$472.69	\$497.57	\$497.57	\$621.96	\$621.96	\$597.08	\$597.08	\$663.10	\$663.10	\$629.95	\$629.95
43	\$510.80	\$510.80	\$532.47	\$532.47	\$509.59	\$509.59	\$484.11	\$484.11	\$484.11	\$484.11	\$509.59	\$509.59	\$636.98	\$636.98	\$611.50	\$611.50	\$679.12	\$679.12	\$645.16	\$645.16
44	\$525.86	\$525.86	\$548.16	\$548.16	\$524.61	\$524.61	\$498.38	\$498.38	\$498.38	\$498.38	\$524.61	\$524.61	\$655.76	\$655.76	\$629.53	\$629.53	\$699.14	\$699.14	\$664.18	\$664.18
45	\$543.55	\$543.55	\$566.61	\$566.61	\$542.26	\$542.26	\$515.14	\$515.14	\$515.14	\$515.14	\$542.26	\$542.26	\$677.82	\$677.82	\$650.71	\$650.71	\$722.66	\$722.66	\$686.53	\$686.53
46	\$564.63	\$564.63	\$588.58	\$588.58	\$563.29	\$563.29	\$535.12	\$535.12	\$535.12	\$535.12	\$563.29	\$563.29	\$704.11	\$704.11	\$675.94	\$675.94	\$750.68	\$750.68	\$713.15	\$713.15
47	\$588.35	\$588.35	\$613.30	\$613.30	\$586.94	\$586.94	\$557.60	\$557.60	\$557.60	\$557.60	\$586.94	\$586.94	\$733.68	\$733.68	\$704.33	\$704.33	\$782.21	\$782.21	\$743.10	\$743.10
48	\$615.45	\$615.45	\$641.55	\$641.55	\$613.98	\$613.98	\$583.28	\$583.28	\$583.28	\$583.28	\$613.98	\$613.98	\$767.48	\$767.48	\$736.78	\$736.78	\$818.25	\$818.25	\$777.33	\$777.33
49	\$642.17	\$642.17	\$669.41	\$669.41	\$640.64	\$640.64	\$608.61	\$608.61	\$608.61	\$608.61	\$640.64	\$640.64	\$800.80	\$800.80	\$768.77	\$768.77	\$853.78	\$853.78	\$811.09	\$811.09
50	\$672.29	\$672.29	\$700.80	\$700.80	\$670.69	\$670.69	\$637.15	\$637.15	\$637.15	\$637.15	\$670.69	\$670.69	\$838.36	\$838.36	\$804.82	\$804.82	\$893.81	\$893.81	\$849.12	\$849.12
51	\$702.02	\$702.02	\$731.80	\$731.80	\$700.35	\$700.35	\$665.33	\$665.33	\$665.33	\$665.33	\$700.35	\$700.35	\$875.44	\$875.44	\$840.42	\$840.42	\$933.35	\$933.35	\$886.68	\$886.68
52	\$734.77	\$734.77	\$765.94	\$765.94	\$733.02	\$733.02	\$696.37	\$696.37	\$696.37	\$696.										

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

HIOS Plan ID (On Exchange)=>	22444PA0060139		22444PA0060139		22444PA0060139		22444PA0060139		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All-Access HMO 20/35/450		Geisinger Small Group ACA All-Access HMO 20/35/450		Geisinger Small Group ACA All-Access HMO 20/35/450		Geisinger Small Group ACA All-Access HMO 20/35/450		Geisinger Small Group ACA All-Access HMO 30/60/3500		Geisinger Small Group ACA All-Access HMO 30/60/3500		Geisinger Small Group ACA All-Access HMO 30/60/3500		Geisinger Small Group ACA All-Access HMO 30/60/3500		Geisinger Small Group ACA All-Access HMO 30/60/3500		Geisinger Small Group ACA All-Access HMO 30/60/3500	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$20 / \$35		\$20 / \$35		\$20 / \$35		\$20 / \$35		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000		\$7,000		\$7,000		\$7,000		\$7,000		\$7,000		\$7,000	
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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$363.71	\$363.71	\$382.85	\$382.85	\$478.56	\$478.56	\$459.42	\$459.42	\$304.91	\$304.91	\$289.67	\$289.67	\$289.67	\$289.67	\$304.91	\$304.91	\$381.14	\$381.14	\$365.89	\$365.89
15	\$396.04	\$396.04	\$416.88	\$416.88	\$521.10	\$521.10	\$500.26	\$500.26	\$332.02	\$332.02	\$315.41	\$315.41	\$315.41	\$315.41	\$332.02	\$332.02	\$415.02	\$415.02	\$398.42	\$398.42
16	\$408.40	\$408.40	\$429.89	\$429.89	\$537.36	\$537.36	\$515.87	\$515.87	\$342.38	\$342.38	\$325.26	\$325.26	\$325.26	\$325.26	\$342.38	\$342.38	\$427.97	\$427.97	\$410.85	\$410.85
17	\$420.76	\$420.76	\$442.90	\$442.90	\$553.63	\$553.63	\$531.48	\$531.48	\$352.74	\$352.74	\$335.10	\$335.10	\$335.10	\$335.10	\$352.74	\$352.74	\$440.93	\$440.93	\$423.29	\$423.29
18	\$434.07	\$434.07	\$456.92	\$456.92	\$571.15	\$571.15	\$548.30	\$548.30	\$363.90	\$363.90	\$345.71	\$345.71	\$345.71	\$345.71	\$363.90	\$363.90	\$454.88	\$454.88	\$436.68	\$436.68
19	\$447.38	\$447.38	\$470.93	\$470.93	\$588.66	\$588.66	\$565.11	\$565.11	\$375.06	\$375.06	\$356.31	\$356.31	\$356.31	\$356.31	\$375.06	\$375.06	\$468.83	\$468.83	\$450.07	\$450.07
20	\$461.17	\$461.17	\$485.44	\$485.44	\$606.80	\$606.80	\$582.53	\$582.53	\$386.62	\$386.62	\$367.29	\$367.29	\$367.29	\$367.29	\$386.62	\$386.62	\$483.28	\$483.28	\$463.94	\$463.94
21	\$475.44	\$475.44	\$500.46	\$500.46	\$625.57	\$625.57	\$600.55	\$600.55	\$398.58	\$398.58	\$378.65	\$378.65	\$378.65	\$378.65	\$398.58	\$398.58	\$498.23	\$498.23	\$478.30	\$478.30
22	\$475.44	\$475.44	\$500.46	\$500.46	\$625.57	\$625.57	\$600.55	\$600.55	\$398.58	\$398.58	\$378.65	\$378.65	\$378.65	\$378.65	\$398.58	\$398.58	\$498.23	\$498.23	\$478.30	\$478.30
23	\$475.44	\$475.44	\$500.46	\$500.46	\$625.57	\$625.57	\$600.55	\$600.55	\$398.58	\$398.58	\$378.65	\$378.65	\$378.65	\$378.65	\$398.58	\$398.58	\$498.23	\$498.23	\$478.30	\$478.30
24	\$475.44	\$475.44	\$500.46	\$500.46	\$625.57	\$625.57	\$600.55	\$600.55	\$398.58	\$398.58	\$378.65	\$378.65	\$378.65	\$378.65	\$398.58	\$398.58	\$498.23	\$498.23	\$478.30	\$478.30
25	\$477.33	\$477.33	\$502.46	\$502.46	\$628.07	\$628.07	\$602.95	\$602.95	\$400.17	\$400.17	\$380.16	\$380.16	\$380.16	\$380.16	\$400.17	\$400.17	\$500.22	\$500.22	\$480.21	\$480.21
26	\$486.84	\$486.84	\$512.47	\$512.47	\$640.58	\$640.58	\$614.96	\$614.96	\$408.14	\$408.14	\$387.74	\$387.74	\$387.74	\$387.74	\$408.14	\$408.14	\$510.18	\$510.18	\$489.77	\$489.77
27	\$498.25	\$498.25	\$524.48	\$524.48	\$655.60	\$655.60	\$629.37	\$629.37	\$417.71	\$417.71	\$396.82	\$396.82	\$396.82	\$396.82	\$417.71	\$417.71	\$522.14	\$522.14	\$501.25	\$501.25
28	\$516.80	\$516.80	\$544.00	\$544.00	\$679.99	\$679.99	\$652.79	\$652.79	\$433.25	\$433.25	\$411.59	\$411.59	\$411.59	\$411.59	\$433.25	\$433.25	\$541.57	\$541.57	\$519.91	\$519.91
29	\$532.01	\$532.01	\$560.01	\$560.01	\$700.01	\$700.01	\$672.01	\$672.01	\$446.01	\$446.01	\$423.71	\$423.71	\$423.71	\$423.71	\$446.01	\$446.01	\$557.51	\$557.51	\$535.21	\$535.21
30	\$539.62	\$539.62	\$568.02	\$568.02	\$710.02	\$710.02	\$681.62	\$681.62	\$452.39	\$452.39	\$429.77	\$429.77	\$429.77	\$429.77	\$452.39	\$452.39	\$565.48	\$565.48	\$542.86	\$542.86
31	\$551.03	\$551.03	\$580.03	\$580.03	\$725.04	\$725.04	\$696.03	\$696.03	\$461.95	\$461.95	\$438.85	\$438.85	\$438.85	\$438.85	\$461.95	\$461.95	\$577.44	\$577.44	\$554.34	\$554.34
32	\$562.44	\$562.44	\$592.04	\$592.04	\$740.05	\$740.05	\$710.45	\$710.45	\$471.52	\$471.52	\$447.94	\$447.94	\$447.94	\$447.94	\$471.52	\$471.52	\$589.40	\$589.40	\$565.82	\$565.82
33	\$569.57	\$569.57	\$599.55	\$599.55	\$749.43	\$749.43	\$719.46	\$719.46	\$477.50	\$477.50	\$453.62	\$453.62	\$453.62	\$453.62	\$477.50	\$477.50	\$596.87	\$596.87	\$573.00	\$573.00
34	\$577.18	\$577.18	\$607.55	\$607.55	\$759.44	\$759.44	\$729.06	\$729.06	\$483.87	\$483.87	\$459.68	\$459.68	\$459.68	\$459.68	\$483.87	\$483.87	\$604.84	\$604.84	\$580.65	\$580.65
35	\$580.98	\$580.98	\$611.56	\$611.56	\$764.45	\$764.45	\$733.87	\$733.87	\$487.06	\$487.06	\$462.71	\$462.71	\$462.71	\$462.71	\$487.06	\$487.06	\$608.83	\$608.83	\$584.47	\$584.47
36	\$584.78	\$584.78	\$615.56	\$615.56	\$769.45	\$769.45	\$738.67	\$738.67	\$490.25	\$490.25	\$465.74	\$465.74	\$465.74	\$465.74	\$490.25	\$490.25	\$612.81	\$612.81	\$588.30	\$588.30
37	\$588.59	\$588.59	\$619.56	\$619.56	\$774.46	\$774.46	\$743.48	\$743.48	\$493.44	\$493.44	\$468.77	\$468.77	\$468.77	\$468.77	\$493.44	\$493.44	\$616.80	\$616.80	\$592.13	\$592.13
38	\$592.39	\$592.39	\$623.57	\$623.57	\$779.46	\$779.46	\$748.28	\$748.28	\$496.63	\$496.63	\$471.80	\$471.80	\$471.80	\$471.80	\$496.63	\$496.63	\$620.79	\$620.79	\$595.95	\$595.95
39	\$600.00	\$600.00	\$631.58	\$631.58	\$789.47	\$789.47	\$757.89	\$757.89	\$503.01	\$503.01	\$477.86	\$477.86	\$477.86	\$477.86	\$503.01	\$503.01	\$628.76	\$628.76	\$603.61	\$603.61
40	\$607.60	\$607.60	\$639.58	\$639.58	\$799.48	\$799.48	\$767.50	\$767.50	\$509.38	\$509.38	\$483.91	\$483.91	\$483.91	\$483.91	\$509.38	\$509.38	\$636.73	\$636.73	\$611.26	\$611.26
41	\$619.01	\$619.01	\$651.59	\$651.59	\$814.49	\$814.49	\$781.91	\$781.91	\$518.95	\$518.95	\$493.00	\$493.00	\$493.00	\$493.00	\$518.95	\$518.95	\$648.69	\$648.69	\$622.74	\$622.74
42	\$629.95	\$629.95	\$663.10	\$663.10	\$828.88	\$828.88	\$795.73	\$795.73	\$528.12	\$528.12	\$501.71	\$501.71	\$501.71	\$501.71	\$528.12	\$528.12	\$660.14	\$660.14	\$633.74	\$633.74
43	\$645.16	\$645.16	\$679.12	\$679.12	\$848.90	\$848.90	\$814.94	\$814.94	\$540.87	\$540.87	\$513.83	\$513.83	\$513.83	\$513.83	\$540.87	\$540.87	\$676.09	\$676.09	\$649.04	\$649.04
44	\$664.18	\$664.18	\$699.14	\$699.14	\$873.92	\$873.92	\$838.96	\$838.96	\$556.81	\$556.81	\$528.97	\$528.97	\$528.97	\$528.97	\$556.81	\$556.81	\$696.02	\$696.02	\$668.18	\$668.18
45	\$686.53	\$686.53	\$722.66	\$722.66	\$903.32	\$903.32	\$867.19	\$867.19	\$575.55	\$575.55	\$546.77	\$546.77	\$546.77	\$546.77	\$575.55	\$575.55	\$719.43	\$719.43	\$690.66	\$690.66
46	\$713.15	\$713.15	\$750.68	\$750.68	\$938.36	\$938.36	\$900.82	\$900.82	\$597.87	\$597.87	\$567.97	\$567.97	\$567.97	\$567.97	\$597.87	\$597.87	\$747.33	\$747.33	\$717.44	\$717.44
47	\$743.10	\$743.10	\$782.21	\$782.21	\$977.77	\$977.77	\$938.66	\$938.66	\$622.98	\$622.98	\$591.83	\$591.83	\$591.83	\$591.83	\$622.98	\$622.98	\$778.72	\$778.72	\$747.57	\$747.57
48	\$777.33	\$777.33	\$818.25	\$818.25	\$1,022.81	\$1,022.81	\$981.89	\$981.89	\$651.68	\$651.68	\$619.09	\$619.09	\$619.09	\$619.09	\$651.68	\$651.68	\$814.59	\$814.59	\$782.01	\$782.01
49	\$811.09	\$811.09	\$853.78	\$853.78	\$1,067.22	\$1,067.22	\$1,024.53	\$1,024.53	\$679.97	\$679.97	\$645.98	\$645.98	\$645.98	\$645.98	\$679.97	\$679.97	\$849.97	\$849.97	\$815.97	\$815.97
50	\$849.12	\$849.12	\$893.81	\$893.81	\$1,117.27	\$1,117.27	\$1,072.58	\$1,072.58	\$711.86	\$711.86	\$676.27	\$676.27	\$676.27	\$676.27	\$711.86	\$711.86	\$889.83	\$889.83	\$854.23	\$854.23
51	\$886.68	\$886.68	\$933.35	\$933.35	\$1,166.69	\$1,166.69	\$1,120.02	\$1,120.02	\$743.35	\$743.35	\$706.18	\$706.18	\$706.18	\$706.18	\$743.35	\$743.35	\$929.18	\$929.18	\$892.02	\$892.02
52	\$928.05	\$928.05	\$976.89	\$976.89	\$1,221.11	\$1,221.11	\$1,172.27	\$1,172.27	\$778.02	\$778.02	\$739.12	\$739.12	\$739.12	\$739.12	\$778.02	\$778.02	\$972.53	\$972.53	\$933.63	\$933.63
53	\$969.88	\$969.88	\$1,020.93	\$1,020.93	\$1,276.16	\$1,276.16	\$1,225.12	\$1,225.12	\$813.10	\$813.10	\$772.44	\$772.44	\$772.44	\$772.44	\$813.10	\$813.10	\$1,016.37	\$1,016.37	\$975.72	\$975.72
54	\$1,015.05	\$1,015.05	\$1,068.47	\$1,068.47	\$1,335.59	\$1,335.59	\$1,282.17	\$1,282.												

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

HIOS Plan ID (On Exchange)=>	22444PA0060141		22444PA0060141		22444PA0060141		22444PA0060141		22444PA0060141		22444PA0060141		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access HMO 25/50/2000		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850		Geisinger Small Group ACA All Access QHDHP POS 6850	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$336.14	\$336.14	\$319.34	\$319.34	\$319.34	\$319.34	\$336.14	\$336.14	\$420.18	\$420.18	\$403.37	\$403.37	\$254.50	\$254.50	\$241.78	\$241.78	\$241.78	\$241.78	\$241.78	\$241.78	\$254.50	\$254.50
15	\$366.02	\$366.02	\$347.72	\$347.72	\$347.72	\$347.72	\$366.02	\$366.02	\$457.53	\$457.53	\$439.23	\$439.23	\$277.13	\$277.13	\$263.27	\$263.27	\$263.27	\$263.27	\$263.27	\$263.27	\$277.13	\$277.13
16	\$377.45	\$377.45	\$358.57	\$358.57	\$358.57	\$358.57	\$377.45	\$377.45	\$471.81	\$471.81	\$452.94	\$452.94	\$285.78	\$285.78	\$271.49	\$271.49	\$271.49	\$271.49	\$271.49	\$271.49	\$285.78	\$285.78
17	\$388.87	\$388.87	\$369.43	\$369.43	\$369.43	\$369.43	\$388.87	\$388.87	\$486.09	\$486.09	\$466.64	\$466.64	\$294.43	\$294.43	\$279.71	\$279.71	\$279.71	\$279.71	\$279.71	\$279.71	\$294.43	\$294.43
18	\$401.17	\$401.17	\$381.12	\$381.12	\$381.12	\$381.12	\$401.17	\$401.17	\$501.47	\$501.47	\$481.41	\$481.41	\$303.74	\$303.74	\$288.56	\$288.56	\$288.56	\$288.56	\$288.56	\$288.56	\$303.74	\$303.74
19	\$413.48	\$413.48	\$392.80	\$392.80	\$392.80	\$392.80	\$413.48	\$413.48	\$516.85	\$516.85	\$496.17	\$496.17	\$313.06	\$313.06	\$297.40	\$297.40	\$297.40	\$297.40	\$297.40	\$297.40	\$313.06	\$313.06
20	\$426.22	\$426.22	\$404.91	\$404.91	\$404.91	\$404.91	\$426.22	\$426.22	\$532.77	\$532.77	\$511.46	\$511.46	\$322.71	\$322.71	\$306.57	\$306.57	\$306.57	\$306.57	\$306.57	\$306.57	\$322.71	\$322.71
21	\$439.41	\$439.41	\$417.44	\$417.44	\$417.44	\$417.44	\$439.41	\$439.41	\$549.26	\$549.26	\$527.29	\$527.29	\$332.69	\$332.69	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$332.69	\$332.69
22	\$439.41	\$439.41	\$417.44	\$417.44	\$417.44	\$417.44	\$439.41	\$439.41	\$549.26	\$549.26	\$527.29	\$527.29	\$332.69	\$332.69	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$332.69	\$332.69
23	\$439.41	\$439.41	\$417.44	\$417.44	\$417.44	\$417.44	\$439.41	\$439.41	\$549.26	\$549.26	\$527.29	\$527.29	\$332.69	\$332.69	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$332.69	\$332.69
24	\$439.41	\$439.41	\$417.44	\$417.44	\$417.44	\$417.44	\$439.41	\$439.41	\$549.26	\$549.26	\$527.29	\$527.29	\$332.69	\$332.69	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$316.06	\$332.69	\$332.69
25	\$441.16	\$441.16	\$419.10	\$419.10	\$419.10	\$419.10	\$441.16	\$441.16	\$551.45	\$551.45	\$529.39	\$529.39	\$334.02	\$334.02	\$317.32	\$317.32	\$317.32	\$317.32	\$317.32	\$317.32	\$334.02	\$334.02
26	\$449.95	\$449.95	\$427.45	\$427.45	\$427.45	\$427.45	\$449.95	\$449.95	\$562.43	\$562.43	\$539.94	\$539.94	\$340.67	\$340.67	\$323.64	\$323.64	\$323.64	\$323.64	\$323.64	\$323.64	\$340.67	\$340.67
27	\$460.49	\$460.49	\$437.47	\$437.47	\$437.47	\$437.47	\$460.49	\$460.49	\$575.62	\$575.62	\$552.59	\$552.59	\$348.65	\$348.65	\$331.22	\$331.22	\$331.22	\$331.22	\$331.22	\$331.22	\$348.65	\$348.65
28	\$477.63	\$477.63	\$453.75	\$453.75	\$453.75	\$453.75	\$477.63	\$477.63	\$597.04	\$597.04	\$573.16	\$573.16	\$361.63	\$361.63	\$343.55	\$343.55	\$343.55	\$343.55	\$343.55	\$343.55	\$361.63	\$361.63
29	\$491.69	\$491.69	\$467.11	\$467.11	\$467.11	\$467.11	\$491.69	\$491.69	\$614.61	\$614.61	\$590.03	\$590.03	\$372.28	\$372.28	\$353.66	\$353.66	\$353.66	\$353.66	\$353.66	\$353.66	\$372.28	\$372.28
30	\$498.72	\$498.72	\$473.79	\$473.79	\$473.79	\$473.79	\$498.72	\$498.72	\$623.40	\$623.40	\$598.47	\$598.47	\$377.60	\$377.60	\$358.72	\$358.72	\$358.72	\$358.72	\$358.72	\$358.72	\$377.60	\$377.60
31	\$509.27	\$509.27	\$483.80	\$483.80	\$483.80	\$483.80	\$509.27	\$509.27	\$636.58	\$636.58	\$611.12	\$611.12	\$385.58	\$385.58	\$366.30	\$366.30	\$366.30	\$366.30	\$366.30	\$366.30	\$385.58	\$385.58
32	\$519.81	\$519.81	\$493.82	\$493.82	\$493.82	\$493.82	\$519.81	\$519.81	\$649.77	\$649.77	\$623.78	\$623.78	\$393.57	\$393.57	\$373.89	\$373.89	\$373.89	\$373.89	\$373.89	\$373.89	\$393.57	\$393.57
33	\$526.40	\$526.40	\$500.08	\$500.08	\$500.08	\$500.08	\$526.40	\$526.40	\$658.00	\$658.00	\$631.68	\$631.68	\$398.56	\$398.56	\$378.63	\$378.63	\$378.63	\$378.63	\$378.63	\$378.63	\$398.56	\$398.56
34	\$533.43	\$533.43	\$506.76	\$506.76	\$506.76	\$506.76	\$533.43	\$533.43	\$666.79	\$666.79	\$640.12	\$640.12	\$403.88	\$403.88	\$383.69	\$383.69	\$383.69	\$383.69	\$383.69	\$383.69	\$403.88	\$403.88
35	\$536.95	\$536.95	\$510.10	\$510.10	\$510.10	\$510.10	\$536.95	\$536.95	\$671.19	\$671.19	\$644.34	\$644.34	\$406.54	\$406.54	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	\$406.54	\$406.54
36	\$540.46	\$540.46	\$513.44	\$513.44	\$513.44	\$513.44	\$540.46	\$540.46	\$675.58	\$675.58	\$648.56	\$648.56	\$409.20	\$409.20	\$388.74	\$388.74	\$388.74	\$388.74	\$388.74	\$388.74	\$409.20	\$409.20
37	\$543.98	\$543.98	\$516.78	\$516.78	\$516.78	\$516.78	\$543.98	\$543.98	\$679.97	\$679.97	\$652.78	\$652.78	\$411.87	\$411.87	\$391.27	\$391.27	\$391.27	\$391.27	\$391.27	\$391.27	\$411.87	\$411.87
38	\$547.49	\$547.49	\$520.12	\$520.12	\$520.12	\$520.12	\$547.49	\$547.49	\$684.37	\$684.37	\$656.99	\$656.99	\$414.53	\$414.53	\$393.80	\$393.80	\$393.80	\$393.80	\$393.80	\$393.80	\$414.53	\$414.53
39	\$554.53	\$554.53	\$526.80	\$526.80	\$526.80	\$526.80	\$554.53	\$554.53	\$693.16	\$693.16	\$665.43	\$665.43	\$419.85	\$419.85	\$398.86	\$398.86	\$398.86	\$398.86	\$398.86	\$398.86	\$419.85	\$419.85
40	\$561.56	\$561.56	\$533.48	\$533.48	\$533.48	\$533.48	\$561.56	\$561.56	\$701.94	\$701.94	\$673.87	\$673.87	\$425.17	\$425.17	\$403.91	\$403.91	\$403.91	\$403.91	\$403.91	\$403.91	\$425.17	\$425.17
41	\$572.10	\$572.10	\$543.50	\$543.50	\$543.50	\$543.50	\$572.10	\$572.10	\$715.13	\$715.13	\$686.52	\$686.52	\$433.16	\$433.16	\$411.50	\$411.50	\$411.50	\$411.50	\$411.50	\$411.50	\$433.16	\$433.16
42	\$582.21	\$582.21	\$553.10	\$553.10	\$553.10	\$553.10	\$582.21	\$582.21	\$727.76	\$727.76	\$698.65	\$698.65	\$440.81	\$440.81	\$418.77	\$418.77	\$418.77	\$418.77	\$418.77	\$418.77	\$440.81	\$440.81
43	\$596.27	\$596.27	\$566.46	\$566.46	\$566.46	\$566.46	\$596.27	\$596.27	\$745.34	\$745.34	\$715.52	\$715.52	\$451.45	\$451.45	\$428.88	\$428.88	\$428.88	\$428.88	\$428.88	\$428.88	\$451.45	\$451.45
44	\$613.84	\$613.84	\$583.15	\$583.15	\$583.15	\$583.15	\$613.84	\$613.84	\$767.31	\$767.31	\$736.61	\$736.61	\$464.76	\$464.76	\$441.52	\$441.52	\$441.52	\$441.52	\$441.52	\$441.52	\$464.76	\$464.76
45	\$634.50	\$634.50	\$602.77	\$602.77	\$602.77	\$602.77	\$634.50	\$634.50	\$793.12	\$793.12	\$761.40	\$761.40	\$480.40	\$480.40	\$456.38	\$456.38	\$456.38	\$456.38	\$456.38	\$456.38	\$480.40	\$480.40
46	\$659.10	\$659.10	\$626.15	\$626.15	\$626.15	\$626.15	\$659.10	\$659.10	\$823.88	\$823.88	\$790.92	\$790.92	\$499.03	\$499.03	\$474.08	\$474.08	\$474.08	\$474.08	\$474.08	\$474.08	\$499.03	\$499.03
47	\$686.79	\$686.79	\$652.45	\$652.45	\$652.45	\$652.45	\$686.79	\$686.79	\$858.48	\$858.48	\$824.14	\$824.14	\$519.99	\$519.99	\$493.99	\$493.99	\$493.99	\$493.99	\$493.99	\$493.99	\$519.99	\$519.99
48	\$718.42	\$718.42	\$682.50	\$682.50	\$682.50	\$682.50	\$718.42	\$718.42	\$898.03	\$898.03	\$862.11	\$862.11	\$543.94	\$543.94	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$543.94	\$543.94
49	\$749.62	\$749.62	\$712.14	\$712.14	\$712.14	\$712.14	\$749.62	\$749.62	\$937.02	\$937.02	\$899.54	\$899.54	\$567.56	\$567.56	\$539.18	\$539.18	\$539.18	\$539.18	\$539.18	\$539.18	\$567.56	\$567.56
50	\$784.77	\$784.77	\$745.53	\$745.53	\$745.53	\$745.53	\$784.77	\$784.77	\$980.96	\$980.96	\$941.73	\$941.73	\$594.18	\$594.18	\$564.47	\$564.47	\$564.47	\$564.47	\$564.47	\$564.47	\$594.18	\$594.18
51	\$819.48	\$819.48	\$778.51	\$778.51	\$77																	

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

HIOS Plan ID (On Exchange)=>	22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All-Access QHDHP POS 6850		Geisinger Small Group ACA All-Access QHDHP POS 6850	
Plan Marketing Name =>	M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23	
Form # =>	Rating Area 7		Rating Area 9	
Rating Area =>	Geisinger All-Access HMO		Geisinger All-Access HMO	
Network =>	Bronze		Bronze	
Metal =>	Combined: \$6,850		Combined: \$6,850	
Deductible =>	0%		0%	
Coinsurance =>	0% After Deductible		0% After Deductible	
Copays =>	\$6,850		\$6,850	
OOP Maximum =>	Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$318.13	\$318.13	\$305.41	\$305.41
15	\$346.41	\$346.41	\$332.55	\$332.55
16	\$357.22	\$357.22	\$342.93	\$342.93
17	\$368.03	\$368.03	\$353.31	\$353.31
18	\$379.68	\$379.68	\$364.49	\$364.49
19	\$391.32	\$391.32	\$375.67	\$375.67
20	\$403.38	\$403.38	\$387.25	\$387.25
21	\$415.86	\$415.86	\$399.23	\$399.23
22	\$415.86	\$415.86	\$399.23	\$399.23
23	\$415.86	\$415.86	\$399.23	\$399.23
24	\$415.86	\$415.86	\$399.23	\$399.23
25	\$417.52	\$417.52	\$400.82	\$400.82
26	\$425.84	\$425.84	\$408.80	\$408.80
27	\$435.82	\$435.82	\$418.39	\$418.39
28	\$452.04	\$452.04	\$433.96	\$433.96
29	\$465.34	\$465.34	\$446.73	\$446.73
30	\$472.00	\$472.00	\$453.12	\$453.12
31	\$481.98	\$481.98	\$462.70	\$462.70
32	\$491.96	\$491.96	\$472.28	\$472.28
33	\$498.20	\$498.20	\$478.27	\$478.27
34	\$504.85	\$504.85	\$484.66	\$484.66
35	\$508.18	\$508.18	\$487.85	\$487.85
36	\$511.50	\$511.50	\$491.04	\$491.04
37	\$514.83	\$514.83	\$494.24	\$494.24
38	\$518.16	\$518.16	\$497.43	\$497.43
39	\$524.81	\$524.81	\$503.82	\$503.82
40	\$531.47	\$531.47	\$510.21	\$510.21
41	\$541.45	\$541.45	\$519.79	\$519.79
42	\$551.01	\$551.01	\$528.97	\$528.97
43	\$564.32	\$564.32	\$541.75	\$541.75
44	\$580.95	\$580.95	\$557.71	\$557.71
45	\$600.50	\$600.50	\$576.48	\$576.48
46	\$623.79	\$623.79	\$598.83	\$598.83
47	\$649.99	\$649.99	\$623.99	\$623.99
48	\$679.93	\$679.93	\$652.73	\$652.73
49	\$709.45	\$709.45	\$681.07	\$681.07
50	\$742.72	\$742.72	\$713.01	\$713.01
51	\$775.57	\$775.57	\$744.55	\$744.55
52	\$811.75	\$811.75	\$779.28	\$779.28
53	\$848.35	\$848.35	\$814.42	\$814.42
54	\$887.86	\$887.86	\$852.34	\$852.34
55	\$927.36	\$927.36	\$890.27	\$890.27
56	\$970.20	\$970.20	\$931.39	\$931.39
57	\$1,013.44	\$1,013.44	\$972.91	\$972.91
58	\$1,059.60	\$1,059.60	\$1,017.22	\$1,017.22
59	\$1,082.48	\$1,082.48	\$1,039.18	\$1,039.18
60	\$1,128.64	\$1,128.64	\$1,083.49	\$1,083.49
61	\$1,168.56	\$1,168.56	\$1,121.82	\$1,121.82
62	\$1,194.76	\$1,194.76	\$1,146.97	\$1,146.97
63	\$1,227.61	\$1,227.61	\$1,178.51	\$1,178.51
64+	\$1,247.57	\$1,247.57	\$1,197.67	\$1,197.67

Ending date of Rates: September 30, 2023

12/24/2014

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

HIOS Plan ID (On Exchange)=>	22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger Small Group ACA All Access HMO 30/60/5800		Geisinger Small Group ACA All Access HMO 30/60/5800		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 10/20/0		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$9,100		\$9,100		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$6,000		\$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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$360.35	\$360.35	\$345.94	\$345.94	\$442.33	\$442.33	\$420.21	\$420.21	\$420.21	\$420.21	\$442.33	\$442.33	\$552.91	\$552.91	\$530.79	\$530.79	\$386.97	\$386.97	\$367.62	\$367.62
15	\$392.38	\$392.38	\$376.69	\$376.69	\$481.64	\$481.64	\$457.56	\$457.56	\$457.56	\$457.56	\$481.64	\$481.64	\$602.05	\$602.05	\$577.97	\$577.97	\$421.37	\$421.37	\$400.30	\$400.30
16	\$404.63	\$404.63	\$388.44	\$388.44	\$496.68	\$496.68	\$471.84	\$471.84	\$471.84	\$471.84	\$496.68	\$496.68	\$620.85	\$620.85	\$596.01	\$596.01	\$434.52	\$434.52	\$412.79	\$412.79
17	\$416.88	\$416.88	\$400.20	\$400.20	\$511.71	\$511.71	\$486.13	\$486.13	\$486.13	\$486.13	\$511.71	\$511.71	\$639.64	\$639.64	\$614.05	\$614.05	\$447.67	\$447.67	\$425.29	\$425.29
18	\$430.07	\$430.07	\$412.86	\$412.86	\$527.90	\$527.90	\$501.51	\$501.51	\$501.51	\$501.51	\$527.90	\$527.90	\$659.88	\$659.88	\$633.48	\$633.48	\$461.84	\$461.84	\$438.74	\$438.74
19	\$443.26	\$443.26	\$425.53	\$425.53	\$544.09	\$544.09	\$516.89	\$516.89	\$516.89	\$516.89	\$544.09	\$544.09	\$680.11	\$680.11	\$652.91	\$652.91	\$476.00	\$476.00	\$452.20	\$452.20
20	\$456.92	\$456.92	\$438.64	\$438.64	\$560.86	\$560.86	\$532.81	\$532.81	\$532.81	\$532.81	\$560.86	\$560.86	\$701.07	\$701.07	\$673.03	\$673.03	\$490.67	\$490.67	\$466.14	\$466.14
21	\$471.05	\$471.05	\$452.21	\$452.21	\$578.21	\$578.21	\$549.30	\$549.30	\$549.30	\$549.30	\$578.21	\$578.21	\$722.76	\$722.76	\$693.85	\$693.85	\$505.85	\$505.85	\$480.56	\$480.56
22	\$471.05	\$471.05	\$452.21	\$452.21	\$578.21	\$578.21	\$549.30	\$549.30	\$549.30	\$549.30	\$578.21	\$578.21	\$722.76	\$722.76	\$693.85	\$693.85	\$505.85	\$505.85	\$480.56	\$480.56
23	\$471.05	\$471.05	\$452.21	\$452.21	\$578.21	\$578.21	\$549.30	\$549.30	\$549.30	\$549.30	\$578.21	\$578.21	\$722.76	\$722.76	\$693.85	\$693.85	\$505.85	\$505.85	\$480.56	\$480.56
24	\$471.05	\$471.05	\$452.21	\$452.21	\$578.21	\$578.21	\$549.30	\$549.30	\$549.30	\$549.30	\$578.21	\$578.21	\$722.76	\$722.76	\$693.85	\$693.85	\$505.85	\$505.85	\$480.56	\$480.56
25	\$472.93	\$472.93	\$454.01	\$454.01	\$580.52	\$580.52	\$551.49	\$551.49	\$551.49	\$551.49	\$580.52	\$580.52	\$725.65	\$725.65	\$696.62	\$696.62	\$507.87	\$507.87	\$482.47	\$482.47
26	\$482.35	\$482.35	\$463.06	\$463.06	\$592.08	\$592.08	\$562.48	\$562.48	\$562.48	\$562.48	\$592.08	\$592.08	\$740.10	\$740.10	\$710.50	\$710.50	\$517.98	\$517.98	\$492.09	\$492.09
27	\$493.66	\$493.66	\$473.91	\$473.91	\$605.96	\$605.96	\$575.66	\$575.66	\$575.66	\$575.66	\$605.96	\$605.96	\$757.45	\$757.45	\$727.15	\$727.15	\$530.12	\$530.12	\$503.62	\$503.62
28	\$512.03	\$512.03	\$491.55	\$491.55	\$628.51	\$628.51	\$597.08	\$597.08	\$597.08	\$597.08	\$628.51	\$628.51	\$785.63	\$785.63	\$754.21	\$754.21	\$549.85	\$549.85	\$522.36	\$522.36
29	\$527.10	\$527.10	\$506.02	\$506.02	\$647.01	\$647.01	\$614.66	\$614.66	\$614.66	\$614.66	\$647.01	\$647.01	\$808.76	\$808.76	\$776.41	\$776.41	\$566.04	\$566.04	\$537.74	\$537.74
30	\$534.64	\$534.64	\$513.25	\$513.25	\$656.26	\$656.26	\$623.45	\$623.45	\$623.45	\$623.45	\$656.26	\$656.26	\$820.33	\$820.33	\$787.51	\$787.51	\$574.13	\$574.13	\$545.43	\$545.43
31	\$545.94	\$545.94	\$524.11	\$524.11	\$670.14	\$670.14	\$636.63	\$636.63	\$636.63	\$636.63	\$670.14	\$670.14	\$837.67	\$837.67	\$804.17	\$804.17	\$586.27	\$586.27	\$556.96	\$556.96
32	\$557.25	\$557.25	\$534.96	\$534.96	\$684.02	\$684.02	\$649.81	\$649.81	\$649.81	\$649.81	\$684.02	\$684.02	\$855.02	\$855.02	\$820.82	\$820.82	\$598.41	\$598.41	\$568.49	\$568.49
33	\$564.31	\$564.31	\$541.74	\$541.74	\$692.69	\$692.69	\$658.05	\$658.05	\$658.05	\$658.05	\$692.69	\$692.69	\$865.86	\$865.86	\$831.23	\$831.23	\$606.00	\$606.00	\$575.70	\$575.70
34	\$571.85	\$571.85	\$548.98	\$548.98	\$701.94	\$701.94	\$666.84	\$666.84	\$666.84	\$666.84	\$701.94	\$701.94	\$877.42	\$877.42	\$842.33	\$842.33	\$614.09	\$614.09	\$583.39	\$583.39
35	\$575.62	\$575.62	\$552.60	\$552.60	\$706.57	\$706.57	\$671.24	\$671.24	\$671.24	\$671.24	\$706.57	\$706.57	\$883.21	\$883.21	\$847.88	\$847.88	\$618.14	\$618.14	\$587.23	\$587.23
36	\$579.39	\$579.39	\$556.21	\$556.21	\$711.19	\$711.19	\$675.63	\$675.63	\$675.63	\$675.63	\$711.19	\$711.19	\$888.99	\$888.99	\$853.43	\$853.43	\$622.19	\$622.19	\$591.08	\$591.08
37	\$583.16	\$583.16	\$559.83	\$559.83	\$715.82	\$715.82	\$680.03	\$680.03	\$680.03	\$680.03	\$715.82	\$715.82	\$894.77	\$894.77	\$858.98	\$858.98	\$626.23	\$626.23	\$594.92	\$594.92
38	\$586.93	\$586.93	\$563.45	\$563.45	\$720.44	\$720.44	\$684.42	\$684.42	\$684.42	\$684.42	\$720.44	\$720.44	\$900.55	\$900.55	\$864.53	\$864.53	\$630.28	\$630.28	\$598.77	\$598.77
39	\$594.46	\$594.46	\$570.68	\$570.68	\$729.69	\$729.69	\$693.21	\$693.21	\$693.21	\$693.21	\$729.69	\$729.69	\$912.12	\$912.12	\$875.63	\$875.63	\$638.38	\$638.38	\$606.46	\$606.46
40	\$602.00	\$602.00	\$577.92	\$577.92	\$738.94	\$738.94	\$702.00	\$702.00	\$702.00	\$702.00	\$738.94	\$738.94	\$923.68	\$923.68	\$886.73	\$886.73	\$646.47	\$646.47	\$614.15	\$614.15
41	\$613.30	\$613.30	\$588.77	\$588.77	\$752.82	\$752.82	\$715.18	\$715.18	\$715.18	\$715.18	\$752.82	\$752.82	\$941.03	\$941.03	\$903.39	\$903.39	\$658.61	\$658.61	\$625.68	\$625.68
42	\$624.14	\$624.14	\$599.17	\$599.17	\$766.12	\$766.12	\$727.81	\$727.81	\$727.81	\$727.81	\$766.12	\$766.12	\$957.65	\$957.65	\$919.34	\$919.34	\$670.24	\$670.24	\$636.73	\$636.73
43	\$639.21	\$639.21	\$613.64	\$613.64	\$784.62	\$784.62	\$745.39	\$745.39	\$745.39	\$745.39	\$784.62	\$784.62	\$980.78	\$980.78	\$941.55	\$941.55	\$686.43	\$686.43	\$652.11	\$652.11
44	\$658.05	\$658.05	\$631.73	\$631.73	\$807.75	\$807.75	\$767.36	\$767.36	\$767.36	\$767.36	\$807.75	\$807.75	\$1,009.69	\$1,009.69	\$969.30	\$969.30	\$706.66	\$706.66	\$671.33	\$671.33
45	\$680.19	\$680.19	\$652.98	\$652.98	\$834.93	\$834.93	\$793.18	\$793.18	\$793.18	\$793.18	\$834.93	\$834.93	\$1,043.66	\$1,043.66	\$1,001.91	\$1,001.91	\$730.44	\$730.44	\$693.92	\$693.92
46	\$706.57	\$706.57	\$678.31	\$678.31	\$867.31	\$867.31	\$823.94	\$823.94	\$823.94	\$823.94	\$867.31	\$867.31	\$1,084.13	\$1,084.13	\$1,040.77	\$1,040.77	\$758.77	\$758.77	\$720.83	\$720.83
47	\$736.25	\$736.25	\$706.80	\$706.80	\$903.73	\$903.73	\$858.55	\$858.55	\$858.55	\$858.55	\$903.73	\$903.73	\$1,129.67	\$1,129.67	\$1,084.48	\$1,084.48	\$790.63	\$790.63	\$751.10	\$751.10
48	\$770.16	\$770.16	\$739.36	\$739.36	\$945.36	\$945.36	\$898.10	\$898.10	\$898.10	\$898.10	\$945.36	\$945.36	\$1,181.70	\$1,181.70	\$1,134.44	\$1,134.44	\$827.05	\$827.05	\$785.70	\$785.70
49	\$803.61	\$803.61	\$771.46	\$771.46	\$986.42	\$986.42	\$937.10	\$937.10	\$937.10	\$937.10	\$986.42	\$986.42	\$1,233.02	\$1,233.02	\$1,183.70	\$1,183.70	\$862.97	\$862.97	\$819.82	\$819.82
50	\$841.29	\$841.29	\$807.64	\$807.64	\$1,032.67	\$1,032.67	\$981.04	\$981.04	\$981.04	\$981.04	\$1,032.67	\$1,032.67	\$1,290.84	\$1,290.84	\$1,239.21	\$1,239.21	\$903.44	\$903.44	\$858.27	\$858.27
51	\$878.50	\$878.50	\$843.36	\$843.36	\$1,078.35	\$1,078.35	\$1,024.43	\$1,024.43	\$1,024.43	\$1,024.43	\$1,078.35	\$1,078.35	\$1,347.94	\$1,347.94	\$1,294.02	\$1,294.02	\$943.40	\$943.40	\$896.23	\$896.23
52	\$919.48	\$919.48	\$882.71	\$882.71	\$1,128.65	\$1,128.65	\$1,072.22	\$1,072.22	\$1,072.22	\$1,072.22	\$1,128.65	\$1,128.65	\$1,410.82	\$1,410.82	\$1,354.39	\$1,354.39	\$987.41	\$987.41	\$938.04	\$938.04
53	\$960.94	\$960.94	\$922.50	\$922.50	\$1,179.54	\$1,179.54	\$1,120.56	\$1,120.56	\$1,120.56	\$1,120.56	\$1,179.54	\$1,179.54	\$1,474.42	\$1,474.42	\$1,415.44	\$1,415.44	\$1,031.92	\$1,031.92	\$980.33	\$980.33
54	\$1,005.69	\$1,005.69	\$965.46	\$965.46	\$1,234.47	\$1,234.47	\$1,172.74	\$1,172.74	\$1,172.74	\$1,172.74	\$1,234.47	\$1,234.47	\$1,543.08							

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

HIOS Plan ID (On Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$367.62	\$367.62	\$386.97	\$386.97	\$483.71	\$483.71	\$464.36	\$464.36	\$365.89	\$365.89	\$347.59	\$347.59	\$347.59	\$347.59	\$365.89	\$365.89	\$457.36	\$457.36	\$439.06	\$439.06
15	\$400.30	\$400.30	\$421.37	\$421.37	\$526.71	\$526.71	\$505.64	\$505.64	\$398.41	\$398.41	\$378.49	\$378.49	\$378.49	\$378.49	\$398.41	\$398.41	\$498.01	\$498.01	\$478.09	\$478.09
16	\$412.79	\$412.79	\$434.52	\$434.52	\$543.15	\$543.15	\$521.42	\$521.42	\$410.85	\$410.85	\$390.30	\$390.30	\$390.30	\$390.30	\$410.85	\$410.85	\$513.56	\$513.56	\$493.02	\$493.02
17	\$425.29	\$425.29	\$447.67	\$447.67	\$559.59	\$559.59	\$537.21	\$537.21	\$423.28	\$423.28	\$402.12	\$402.12	\$402.12	\$402.12	\$423.28	\$423.28	\$529.10	\$529.10	\$507.94	\$507.94
18	\$438.74	\$438.74	\$461.84	\$461.84	\$577.29	\$577.29	\$554.20	\$554.20	\$436.67	\$436.67	\$414.84	\$414.84	\$414.84	\$414.84	\$436.67	\$436.67	\$545.84	\$545.84	\$524.01	\$524.01
19	\$452.20	\$452.20	\$476.00	\$476.00	\$595.00	\$595.00	\$571.20	\$571.20	\$450.07	\$450.07	\$427.56	\$427.56	\$427.56	\$427.56	\$450.07	\$450.07	\$562.58	\$562.58	\$540.08	\$540.08
20	\$466.14	\$466.14	\$490.67	\$490.67	\$613.34	\$613.34	\$588.80	\$588.80	\$463.94	\$463.94	\$440.74	\$440.74	\$440.74	\$440.74	\$463.94	\$463.94	\$579.92	\$579.92	\$556.72	\$556.72
21	\$480.56	\$480.56	\$505.85	\$505.85	\$632.31	\$632.31	\$607.02	\$607.02	\$478.29	\$478.29	\$454.37	\$454.37	\$454.37	\$454.37	\$478.29	\$478.29	\$597.86	\$597.86	\$573.95	\$573.95
22	\$480.56	\$480.56	\$505.85	\$505.85	\$632.31	\$632.31	\$607.02	\$607.02	\$478.29	\$478.29	\$454.37	\$454.37	\$454.37	\$454.37	\$478.29	\$478.29	\$597.86	\$597.86	\$573.95	\$573.95
23	\$480.56	\$480.56	\$505.85	\$505.85	\$632.31	\$632.31	\$607.02	\$607.02	\$478.29	\$478.29	\$454.37	\$454.37	\$454.37	\$454.37	\$478.29	\$478.29	\$597.86	\$597.86	\$573.95	\$573.95
24	\$480.56	\$480.56	\$505.85	\$505.85	\$632.31	\$632.31	\$607.02	\$607.02	\$478.29	\$478.29	\$454.37	\$454.37	\$454.37	\$454.37	\$478.29	\$478.29	\$597.86	\$597.86	\$573.95	\$573.95
25	\$482.47	\$482.47	\$507.87	\$507.87	\$634.83	\$634.83	\$609.44	\$609.44	\$480.20	\$480.20	\$456.19	\$456.19	\$456.19	\$456.19	\$480.20	\$480.20	\$600.25	\$600.25	\$576.24	\$576.24
26	\$492.09	\$492.09	\$517.98	\$517.98	\$647.48	\$647.48	\$621.58	\$621.58	\$489.76	\$489.76	\$465.27	\$465.27	\$465.27	\$465.27	\$489.76	\$489.76	\$612.20	\$612.20	\$587.72	\$587.72
27	\$503.62	\$503.62	\$530.12	\$530.12	\$662.66	\$662.66	\$636.15	\$636.15	\$501.24	\$501.24	\$476.18	\$476.18	\$476.18	\$476.18	\$501.24	\$501.24	\$626.55	\$626.55	\$601.49	\$601.49
28	\$522.36	\$522.36	\$549.85	\$549.85	\$687.32	\$687.32	\$659.82	\$659.82	\$519.89	\$519.89	\$493.90	\$493.90	\$493.90	\$493.90	\$519.89	\$519.89	\$649.87	\$649.87	\$623.87	\$623.87
29	\$537.74	\$537.74	\$566.04	\$566.04	\$707.55	\$707.55	\$679.25	\$679.25	\$535.20	\$535.20	\$508.44	\$508.44	\$508.44	\$508.44	\$535.20	\$535.20	\$669.00	\$669.00	\$642.24	\$642.24
30	\$545.43	\$545.43	\$574.13	\$574.13	\$717.67	\$717.67	\$688.96	\$688.96	\$542.85	\$542.85	\$515.71	\$515.71	\$515.71	\$515.71	\$542.85	\$542.85	\$678.57	\$678.57	\$651.42	\$651.42
31	\$556.96	\$556.96	\$586.27	\$586.27	\$732.84	\$732.84	\$703.53	\$703.53	\$554.33	\$554.33	\$526.61	\$526.61	\$526.61	\$526.61	\$554.33	\$554.33	\$692.91	\$692.91	\$665.20	\$665.20
32	\$568.49	\$568.49	\$598.41	\$598.41	\$748.02	\$748.02	\$718.10	\$718.10	\$565.81	\$565.81	\$537.52	\$537.52	\$537.52	\$537.52	\$565.81	\$565.81	\$707.26	\$707.26	\$678.97	\$678.97
33	\$575.70	\$575.70	\$606.00	\$606.00	\$757.50	\$757.50	\$727.20	\$727.20	\$572.98	\$572.98	\$544.34	\$544.34	\$544.34	\$544.34	\$572.98	\$572.98	\$716.23	\$716.23	\$687.58	\$687.58
34	\$583.39	\$583.39	\$614.09	\$614.09	\$767.62	\$767.62	\$736.91	\$736.91	\$580.64	\$580.64	\$551.60	\$551.60	\$551.60	\$551.60	\$580.64	\$580.64	\$725.80	\$725.80	\$696.76	\$696.76
35	\$587.23	\$587.23	\$618.14	\$618.14	\$772.68	\$772.68	\$741.77	\$741.77	\$584.46	\$584.46	\$555.24	\$555.24	\$555.24	\$555.24	\$584.46	\$584.46	\$730.58	\$730.58	\$701.36	\$701.36
36	\$591.08	\$591.08	\$622.19	\$622.19	\$777.74	\$777.74	\$746.63	\$746.63	\$588.29	\$588.29	\$558.87	\$558.87	\$558.87	\$558.87	\$588.29	\$588.29	\$735.36	\$735.36	\$705.95	\$705.95
37	\$594.92	\$594.92	\$626.23	\$626.23	\$782.79	\$782.79	\$751.48	\$751.48	\$592.12	\$592.12	\$562.51	\$562.51	\$562.51	\$562.51	\$592.12	\$592.12	\$740.14	\$740.14	\$710.54	\$710.54
38	\$598.77	\$598.77	\$630.28	\$630.28	\$787.85	\$787.85	\$756.34	\$756.34	\$595.94	\$595.94	\$566.14	\$566.14	\$566.14	\$566.14	\$595.94	\$595.94	\$744.93	\$744.93	\$715.13	\$715.13
39	\$606.46	\$606.46	\$638.38	\$638.38	\$797.97	\$797.97	\$766.05	\$766.05	\$603.59	\$603.59	\$573.41	\$573.41	\$573.41	\$573.41	\$603.59	\$603.59	\$754.49	\$754.49	\$724.31	\$724.31
40	\$614.15	\$614.15	\$646.47	\$646.47	\$808.09	\$808.09	\$775.76	\$775.76	\$611.25	\$611.25	\$580.68	\$580.68	\$580.68	\$580.68	\$611.25	\$611.25	\$764.06	\$764.06	\$733.50	\$733.50
41	\$625.68	\$625.68	\$658.61	\$658.61	\$823.26	\$823.26	\$790.33	\$790.33	\$622.73	\$622.73	\$591.59	\$591.59	\$591.59	\$591.59	\$622.73	\$622.73	\$778.41	\$778.41	\$747.27	\$747.27
42	\$636.73	\$636.73	\$670.24	\$670.24	\$837.80	\$837.80	\$804.29	\$804.29	\$633.73	\$633.73	\$602.04	\$602.04	\$602.04	\$602.04	\$633.73	\$633.73	\$792.16	\$792.16	\$760.47	\$760.47
43	\$652.11	\$652.11	\$686.43	\$686.43	\$858.04	\$858.04	\$823.72	\$823.72	\$649.03	\$649.03	\$616.58	\$616.58	\$616.58	\$616.58	\$649.03	\$649.03	\$811.29	\$811.29	\$778.84	\$778.84
44	\$671.33	\$671.33	\$706.66	\$706.66	\$883.33	\$883.33	\$848.00	\$848.00	\$668.16	\$668.16	\$634.75	\$634.75	\$634.75	\$634.75	\$668.16	\$668.16	\$835.20	\$835.20	\$801.80	\$801.80
45	\$693.92	\$693.92	\$730.44	\$730.44	\$913.05	\$913.05	\$876.53	\$876.53	\$690.64	\$690.64	\$656.11	\$656.11	\$656.11	\$656.11	\$690.64	\$690.64	\$863.30	\$863.30	\$828.77	\$828.77
46	\$720.83	\$720.83	\$758.77	\$758.77	\$948.46	\$948.46	\$910.52	\$910.52	\$717.43	\$717.43	\$681.55	\$681.55	\$681.55	\$681.55	\$717.43	\$717.43	\$896.78	\$896.78	\$860.91	\$860.91
47	\$751.10	\$751.10	\$790.63	\$790.63	\$988.29	\$988.29	\$948.76	\$948.76	\$747.56	\$747.56	\$710.18	\$710.18	\$710.18	\$710.18	\$747.56	\$747.56	\$934.45	\$934.45	\$897.07	\$897.07
48	\$785.70	\$785.70	\$827.05	\$827.05	\$1,033.82	\$1,033.82	\$992.47	\$992.47	\$781.99	\$781.99	\$742.89	\$742.89	\$742.89	\$742.89	\$781.99	\$781.99	\$974.49	\$974.49	\$938.39	\$938.39
49	\$819.82	\$819.82	\$862.97	\$862.97	\$1,078.71	\$1,078.71	\$1,035.56	\$1,035.56	\$815.95	\$815.95	\$775.15	\$775.15	\$775.15	\$775.15	\$815.95	\$815.95	\$1,019.94	\$1,019.94	\$979.14	\$979.14
50	\$858.27	\$858.27	\$903.44	\$903.44	\$1,129.30	\$1,129.30	\$1,084.12	\$1,084.12	\$854.22	\$854.22	\$811.50	\$811.50	\$811.50	\$811.50	\$854.22	\$854.22	\$1,067.77	\$1,067.77	\$1,025.06	\$1,025.06
51	\$896.23	\$896.23	\$943.40	\$943.40	\$1,179.25	\$1,179.25	\$1,132.08	\$1,132.08	\$892.00	\$892.00	\$847.40	\$847.40	\$847.40	\$847.40	\$892.00	\$892.00	\$1,115.00	\$1,115.00	\$1,070.40	\$1,070.40
52	\$938.04	\$938.04	\$987.41	\$987.41	\$1,234.26	\$1,234.26	\$1,184.89	\$1,184.89	\$933.61	\$933.61	\$886.93	\$886.93	\$886.93	\$886.93	\$933.61	\$933.61	\$1,167.01	\$1,167.01	\$1,120.33	\$1,120.33
53	\$980.33	\$980.33	\$1,031.92	\$1,031.92	\$1,289.90	\$1,289.90	\$1,238.31	\$1,238.31	\$975.70	\$975.70	\$926.91	\$926.91	\$926.91	\$926.91	\$975.70	\$975.70	\$1,219.62	\$1,219.62	\$1,170.84	\$1,170.84
54	\$1,025.98	\$1,025.98	\$1,079.98	\$1,079.98	\$1,349.97	\$1,349.97	\$1,295.97</													

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

HIOS Plan ID (On Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400	
Plan Marketing Name =>	Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 20/40/1500		Access HMO 15/30/400		Access HMO 15/30/400		Access HMO 15/30/400		Access HMO 15/30/400	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$2,500		\$2,500		\$2,500		\$2,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.90	\$352.90	\$335.26	\$335.26	\$335.26	\$335.26	\$352.90	\$352.90	\$441.13	\$441.13	\$423.48	\$423.48	\$420.51	\$420.51	\$399.49	\$399.49	\$399.49	\$399.49	\$399.49	\$399.49	\$420.51	\$420.51
15	\$384.27	\$384.27	\$365.06	\$365.06	\$365.06	\$365.06	\$384.27	\$384.27	\$480.34	\$480.34	\$461.12	\$461.12	\$457.89	\$457.89	\$435.00	\$435.00	\$435.00	\$435.00	\$435.00	\$435.00	\$457.89	\$457.89
16	\$396.26	\$396.26	\$376.45	\$376.45	\$376.45	\$376.45	\$396.26	\$396.26	\$495.33	\$495.33	\$475.52	\$475.52	\$472.18	\$472.18	\$448.58	\$448.58	\$448.58	\$448.58	\$448.58	\$448.58	\$472.18	\$472.18
17	\$408.26	\$408.26	\$387.84	\$387.84	\$387.84	\$387.84	\$408.26	\$408.26	\$510.32	\$510.32	\$489.91	\$489.91	\$486.48	\$486.48	\$462.15	\$462.15	\$462.15	\$462.15	\$462.15	\$462.15	\$486.48	\$486.48
18	\$421.17	\$421.17	\$400.12	\$400.12	\$400.12	\$400.12	\$421.17	\$421.17	\$526.47	\$526.47	\$505.41	\$505.41	\$501.87	\$501.87	\$476.77	\$476.77	\$476.77	\$476.77	\$476.77	\$476.77	\$501.87	\$501.87
19	\$434.09	\$434.09	\$412.39	\$412.39	\$412.39	\$412.39	\$434.09	\$434.09	\$542.61	\$542.61	\$520.91	\$520.91	\$517.26	\$517.26	\$491.40	\$491.40	\$491.40	\$491.40	\$491.40	\$491.40	\$517.26	\$517.26
20	\$447.47	\$447.47	\$425.10	\$425.10	\$425.10	\$425.10	\$447.47	\$447.47	\$559.34	\$559.34	\$536.96	\$536.96	\$533.20	\$533.20	\$506.54	\$506.54	\$506.54	\$506.54	\$506.54	\$506.54	\$533.20	\$533.20
21	\$461.31	\$461.31	\$438.25	\$438.25	\$438.25	\$438.25	\$461.31	\$461.31	\$576.64	\$576.64	\$553.57	\$553.57	\$549.70	\$549.70	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$549.70	\$549.70
22	\$461.31	\$461.31	\$438.25	\$438.25	\$438.25	\$438.25	\$461.31	\$461.31	\$576.64	\$576.64	\$553.57	\$553.57	\$549.70	\$549.70	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$549.70	\$549.70
23	\$461.31	\$461.31	\$438.25	\$438.25	\$438.25	\$438.25	\$461.31	\$461.31	\$576.64	\$576.64	\$553.57	\$553.57	\$549.70	\$549.70	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$549.70	\$549.70
24	\$461.31	\$461.31	\$438.25	\$438.25	\$438.25	\$438.25	\$461.31	\$461.31	\$576.64	\$576.64	\$553.57	\$553.57	\$549.70	\$549.70	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$522.21	\$549.70	\$549.70
25	\$463.15	\$463.15	\$440.00	\$440.00	\$440.00	\$440.00	\$463.15	\$463.15	\$578.94	\$578.94	\$555.78	\$555.78	\$551.89	\$551.89	\$524.30	\$524.30	\$524.30	\$524.30	\$524.30	\$524.30	\$551.89	\$551.89
26	\$472.38	\$472.38	\$448.76	\$448.76	\$448.76	\$448.76	\$472.38	\$472.38	\$590.47	\$590.47	\$566.86	\$566.86	\$562.88	\$562.88	\$534.74	\$534.74	\$534.74	\$534.74	\$534.74	\$534.74	\$562.88	\$562.88
27	\$483.45	\$483.45	\$459.28	\$459.28	\$459.28	\$459.28	\$483.45	\$483.45	\$604.31	\$604.31	\$580.14	\$580.14	\$576.08	\$576.08	\$547.27	\$547.27	\$547.27	\$547.27	\$547.27	\$547.27	\$576.08	\$576.08
28	\$501.44	\$501.44	\$476.37	\$476.37	\$476.37	\$476.37	\$501.44	\$501.44	\$626.80	\$626.80	\$601.73	\$601.73	\$597.51	\$597.51	\$567.64	\$567.64	\$567.64	\$567.64	\$567.64	\$567.64	\$597.51	\$597.51
29	\$516.20	\$516.20	\$490.39	\$490.39	\$490.39	\$490.39	\$516.20	\$516.20	\$645.25	\$645.25	\$619.44	\$619.44	\$615.10	\$615.10	\$584.35	\$584.35	\$584.35	\$584.35	\$584.35	\$584.35	\$615.10	\$615.10
30	\$523.58	\$523.58	\$497.41	\$497.41	\$497.41	\$497.41	\$523.58	\$523.58	\$654.48	\$654.48	\$628.30	\$628.30	\$623.90	\$623.90	\$592.70	\$592.70	\$592.70	\$592.70	\$592.70	\$592.70	\$623.90	\$623.90
31	\$534.66	\$534.66	\$507.92	\$507.92	\$507.92	\$507.92	\$534.66	\$534.66	\$668.32	\$668.32	\$641.59	\$641.59	\$637.09	\$637.09	\$605.24	\$605.24	\$605.24	\$605.24	\$605.24	\$605.24	\$637.09	\$637.09
32	\$545.73	\$545.73	\$518.44	\$518.44	\$518.44	\$518.44	\$545.73	\$545.73	\$682.16	\$682.16	\$654.87	\$654.87	\$650.28	\$650.28	\$617.77	\$617.77	\$617.77	\$617.77	\$617.77	\$617.77	\$650.28	\$650.28
33	\$552.65	\$552.65	\$525.01	\$525.01	\$525.01	\$525.01	\$552.65	\$552.65	\$690.81	\$690.81	\$663.18	\$663.18	\$658.53	\$658.53	\$625.60	\$625.60	\$625.60	\$625.60	\$625.60	\$625.60	\$658.53	\$658.53
34	\$560.03	\$560.03	\$532.03	\$532.03	\$532.03	\$532.03	\$560.03	\$560.03	\$700.03	\$700.03	\$672.03	\$672.03	\$667.32	\$667.32	\$633.96	\$633.96	\$633.96	\$633.96	\$633.96	\$633.96	\$667.32	\$667.32
35	\$563.72	\$563.72	\$535.53	\$535.53	\$535.53	\$535.53	\$563.72	\$563.72	\$704.65	\$704.65	\$676.46	\$676.46	\$671.72	\$671.72	\$638.14	\$638.14	\$638.14	\$638.14	\$638.14	\$638.14	\$671.72	\$671.72
36	\$567.41	\$567.41	\$539.04	\$539.04	\$539.04	\$539.04	\$567.41	\$567.41	\$709.26	\$709.26	\$680.89	\$680.89	\$676.12	\$676.12	\$642.31	\$642.31	\$642.31	\$642.31	\$642.31	\$642.31	\$676.12	\$676.12
37	\$571.10	\$571.10	\$542.54	\$542.54	\$542.54	\$542.54	\$571.10	\$571.10	\$713.87	\$713.87	\$685.32	\$685.32	\$680.52	\$680.52	\$646.49	\$646.49	\$646.49	\$646.49	\$646.49	\$646.49	\$680.52	\$680.52
38	\$574.79	\$574.79	\$546.05	\$546.05	\$546.05	\$546.05	\$574.79	\$574.79	\$718.49	\$718.49	\$689.75	\$689.75	\$684.91	\$684.91	\$650.67	\$650.67	\$650.67	\$650.67	\$650.67	\$650.67	\$684.91	\$684.91
39	\$582.17	\$582.17	\$553.06	\$553.06	\$553.06	\$553.06	\$582.17	\$582.17	\$727.71	\$727.71	\$698.60	\$698.60	\$693.71	\$693.71	\$659.02	\$659.02	\$659.02	\$659.02	\$659.02	\$659.02	\$693.71	\$693.71
40	\$589.55	\$589.55	\$560.07	\$560.07	\$560.07	\$560.07	\$589.55	\$589.55	\$736.94	\$736.94	\$707.46	\$707.46	\$702.51	\$702.51	\$667.38	\$667.38	\$667.38	\$667.38	\$667.38	\$667.38	\$702.51	\$702.51
41	\$600.62	\$600.62	\$570.59	\$570.59	\$570.59	\$570.59	\$600.62	\$600.62	\$750.78	\$750.78	\$720.75	\$720.75	\$715.70	\$715.70	\$679.91	\$679.91	\$679.91	\$679.91	\$679.91	\$679.91	\$715.70	\$715.70
42	\$611.23	\$611.23	\$580.67	\$580.67	\$580.67	\$580.67	\$611.23	\$611.23	\$764.04	\$764.04	\$733.48	\$733.48	\$728.34	\$728.34	\$691.92	\$691.92	\$691.92	\$691.92	\$691.92	\$691.92	\$728.34	\$728.34
43	\$625.99	\$625.99	\$594.70	\$594.70	\$594.70	\$594.70	\$625.99	\$625.99	\$782.49	\$782.49	\$751.19	\$751.19	\$745.93	\$745.93	\$708.63	\$708.63	\$708.63	\$708.63	\$708.63	\$708.63	\$745.93	\$745.93
44	\$644.45	\$644.45	\$612.22	\$612.22	\$612.22	\$612.22	\$644.45	\$644.45	\$805.56	\$805.56	\$773.34	\$773.34	\$767.92	\$767.92	\$729.52	\$729.52	\$729.52	\$729.52	\$729.52	\$729.52	\$767.92	\$767.92
45	\$666.13	\$666.13	\$632.82	\$632.82	\$632.82	\$632.82	\$666.13	\$666.13	\$832.66	\$832.66	\$799.35	\$799.35	\$793.75	\$793.75	\$754.07	\$754.07	\$754.07	\$754.07	\$754.07	\$754.07	\$793.75	\$793.75
46	\$691.96	\$691.96	\$657.36	\$657.36	\$657.36	\$657.36	\$691.96	\$691.96	\$864.95	\$864.95	\$830.35	\$830.35	\$824.54	\$824.54	\$783.31	\$783.31	\$783.31	\$783.31	\$783.31	\$783.31	\$824.54	\$824.54
47	\$721.02	\$721.02	\$684.97	\$684.97	\$684.97	\$684.97	\$721.02	\$721.02	\$901.28	\$901.28	\$865.23	\$865.23	\$859.17	\$859.17	\$816.21	\$816.21	\$816.21	\$816.21	\$816.21	\$816.21	\$859.17	\$859.17
48	\$754.24	\$754.24	\$716.53	\$716.53	\$716.53	\$716.53	\$754.24	\$754.24	\$942.80	\$942.80	\$905.09	\$905.09	\$898.74	\$898.74	\$853.81	\$853.81	\$853.81	\$853.81	\$853.81	\$853.81	\$898.74	\$898.74
49	\$786.99	\$786.99	\$747.64	\$747.64	\$747.64	\$747.64	\$786.99	\$786.99	\$983.74	\$983.74	\$944.39	\$944.39	\$937.77	\$937.77	\$890.88	\$890.88	\$890.88	\$890.88	\$890.88	\$890.88	\$937.77	\$937.77
50	\$823.90	\$823.90	\$782.70	\$782.70	\$782.70	\$782.70	\$823.90	\$823.90	\$1,029.87	\$1,029.87	\$988.68	\$988.68	\$981.75	\$981.75	\$932.66	\$932.66						

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

HIOS Plan ID (On Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126		22444PA0060126		22444PA0060127	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/3300		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum		Platinum		Gold	
Deductible =>	Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$3,300 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$10 / \$20		\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$10 / \$20		\$20 / \$40	
OOP Maximum =>	\$2,500		\$2,500		\$6,000		\$8,600		\$9,100		\$8,550		\$7,350		\$6,000		\$6,000		\$8,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$525.64	\$525.64	\$504.62	\$504.62	\$415.79	\$415.79	\$343.93	\$343.93	\$278.93	\$278.93	\$309.16	\$309.16	\$322.28	\$322.28	\$395.00	\$395.00	\$415.79	\$415.79	\$326.74	\$326.74
15	\$572.37	\$572.37	\$549.47	\$549.47	\$452.75	\$452.75	\$374.51	\$374.51	\$303.72	\$303.72	\$336.64	\$336.64	\$350.92	\$350.92	\$430.11	\$430.11	\$452.75	\$452.75	\$355.78	\$355.78
16	\$590.23	\$590.23	\$566.62	\$566.62	\$466.88	\$466.88	\$386.20	\$386.20	\$313.20	\$313.20	\$347.15	\$347.15	\$361.88	\$361.88	\$443.53	\$443.53	\$466.88	\$466.88	\$366.89	\$366.89
17	\$608.10	\$608.10	\$583.77	\$583.77	\$481.01	\$481.01	\$397.88	\$397.88	\$322.68	\$322.68	\$357.66	\$357.66	\$372.83	\$372.83	\$456.96	\$456.96	\$481.01	\$481.01	\$377.99	\$377.99
18	\$627.33	\$627.33	\$602.24	\$602.24	\$496.23	\$496.23	\$410.47	\$410.47	\$332.89	\$332.89	\$368.97	\$368.97	\$384.62	\$384.62	\$471.42	\$471.42	\$496.23	\$496.23	\$389.95	\$389.95
19	\$646.57	\$646.57	\$620.71	\$620.71	\$511.44	\$511.44	\$423.06	\$423.06	\$343.10	\$343.10	\$380.29	\$380.29	\$396.42	\$396.42	\$485.87	\$485.87	\$511.44	\$511.44	\$401.91	\$401.91
20	\$666.50	\$666.50	\$639.84	\$639.84	\$527.21	\$527.21	\$436.10	\$436.10	\$353.67	\$353.67	\$392.01	\$392.01	\$408.64	\$408.64	\$500.85	\$500.85	\$527.21	\$527.21	\$414.29	\$414.29
21	\$687.12	\$687.12	\$659.63	\$659.63	\$543.52	\$543.52	\$449.59	\$449.59	\$364.62	\$364.62	\$404.14	\$404.14	\$421.28	\$421.28	\$516.34	\$516.34	\$543.52	\$543.52	\$427.11	\$427.11
22	\$687.12	\$687.12	\$659.63	\$659.63	\$543.52	\$543.52	\$449.59	\$449.59	\$364.62	\$364.62	\$404.14	\$404.14	\$421.28	\$421.28	\$516.34	\$516.34	\$543.52	\$543.52	\$427.11	\$427.11
23	\$687.12	\$687.12	\$659.63	\$659.63	\$543.52	\$543.52	\$449.59	\$449.59	\$364.62	\$364.62	\$404.14	\$404.14	\$421.28	\$421.28	\$516.34	\$516.34	\$543.52	\$543.52	\$427.11	\$427.11
24	\$687.12	\$687.12	\$659.63	\$659.63	\$543.52	\$543.52	\$449.59	\$449.59	\$364.62	\$364.62	\$404.14	\$404.14	\$421.28	\$421.28	\$516.34	\$516.34	\$543.52	\$543.52	\$427.11	\$427.11
25	\$689.86	\$689.86	\$662.27	\$662.27	\$545.69	\$545.69	\$451.39	\$451.39	\$366.07	\$366.07	\$405.75	\$405.75	\$422.96	\$422.96	\$518.40	\$518.40	\$545.69	\$545.69	\$428.82	\$428.82
26	\$703.60	\$703.60	\$675.46	\$675.46	\$556.56	\$556.56	\$460.38	\$460.38	\$373.36	\$373.36	\$413.83	\$413.83	\$431.39	\$431.39	\$528.73	\$528.73	\$556.56	\$556.56	\$437.36	\$437.36
27	\$720.10	\$720.10	\$691.29	\$691.29	\$569.60	\$569.60	\$471.17	\$471.17	\$382.11	\$382.11	\$423.53	\$423.53	\$441.50	\$441.50	\$541.12	\$541.12	\$569.60	\$569.60	\$447.61	\$447.61
28	\$746.89	\$746.89	\$717.02	\$717.02	\$590.80	\$590.80	\$488.70	\$488.70	\$396.33	\$396.33	\$439.29	\$439.29	\$457.93	\$457.93	\$561.26	\$561.26	\$590.80	\$590.80	\$464.27	\$464.27
29	\$768.88	\$768.88	\$738.13	\$738.13	\$608.19	\$608.19	\$503.09	\$503.09	\$408.00	\$408.00	\$452.23	\$452.23	\$471.41	\$471.41	\$577.78	\$577.78	\$608.19	\$608.19	\$477.93	\$477.93
30	\$779.87	\$779.87	\$748.68	\$748.68	\$616.89	\$616.89	\$510.28	\$510.28	\$413.83	\$413.83	\$458.69	\$458.69	\$478.15	\$478.15	\$586.04	\$586.04	\$616.89	\$616.89	\$484.77	\$484.77
31	\$796.36	\$796.36	\$764.51	\$764.51	\$629.93	\$629.93	\$521.07	\$521.07	\$422.59	\$422.59	\$468.39	\$468.39	\$488.26	\$488.26	\$598.43	\$598.43	\$629.93	\$629.93	\$495.02	\$495.02
32	\$812.86	\$812.86	\$780.34	\$780.34	\$642.97	\$642.97	\$531.86	\$531.86	\$431.34	\$431.34	\$478.09	\$478.09	\$498.37	\$498.37	\$610.83	\$610.83	\$642.97	\$642.97	\$505.27	\$505.27
33	\$823.16	\$823.16	\$790.24	\$790.24	\$651.13	\$651.13	\$538.61	\$538.61	\$436.81	\$436.81	\$484.15	\$484.15	\$504.69	\$504.69	\$618.57	\$618.57	\$651.13	\$651.13	\$511.67	\$511.67
34	\$834.16	\$834.16	\$800.79	\$800.79	\$659.82	\$659.82	\$545.80	\$545.80	\$442.64	\$442.64	\$490.62	\$490.62	\$511.43	\$511.43	\$626.83	\$626.83	\$659.82	\$659.82	\$518.51	\$518.51
35	\$839.65	\$839.65	\$806.07	\$806.07	\$664.17	\$664.17	\$549.40	\$549.40	\$445.56	\$445.56	\$493.85	\$493.85	\$514.80	\$514.80	\$630.96	\$630.96	\$664.17	\$664.17	\$521.93	\$521.93
36	\$845.15	\$845.15	\$811.34	\$811.34	\$668.52	\$668.52	\$552.99	\$552.99	\$448.47	\$448.47	\$497.08	\$497.08	\$518.17	\$518.17	\$635.09	\$635.09	\$668.52	\$668.52	\$525.34	\$525.34
37	\$850.65	\$850.65	\$816.62	\$816.62	\$672.87	\$672.87	\$556.59	\$556.59	\$451.39	\$451.39	\$500.32	\$500.32	\$521.54	\$521.54	\$639.22	\$639.22	\$672.87	\$672.87	\$528.76	\$528.76
38	\$856.14	\$856.14	\$821.90	\$821.90	\$677.22	\$677.22	\$560.19	\$560.19	\$454.31	\$454.31	\$503.55	\$503.55	\$524.91	\$524.91	\$643.36	\$643.36	\$677.22	\$677.22	\$532.18	\$532.18
39	\$867.14	\$867.14	\$832.45	\$832.45	\$685.91	\$685.91	\$567.38	\$567.38	\$460.14	\$460.14	\$510.02	\$510.02	\$531.65	\$531.65	\$651.62	\$651.62	\$685.91	\$685.91	\$539.01	\$539.01
40	\$878.13	\$878.13	\$843.01	\$843.01	\$694.61	\$694.61	\$574.57	\$574.57	\$465.97	\$465.97	\$516.48	\$516.48	\$538.39	\$538.39	\$659.88	\$659.88	\$694.61	\$694.61	\$545.84	\$545.84
41	\$894.62	\$894.62	\$858.84	\$858.84	\$707.65	\$707.65	\$585.36	\$585.36	\$474.72	\$474.72	\$526.18	\$526.18	\$548.50	\$548.50	\$672.27	\$672.27	\$707.65	\$707.65	\$556.09	\$556.09
42	\$910.43	\$910.43	\$874.01	\$874.01	\$720.15	\$720.15	\$595.70	\$595.70	\$483.11	\$483.11	\$535.48	\$535.48	\$558.19	\$558.19	\$684.15	\$684.15	\$720.15	\$720.15	\$565.92	\$565.92
43	\$932.41	\$932.41	\$895.12	\$895.12	\$737.55	\$737.55	\$610.09	\$610.09	\$494.78	\$494.78	\$548.41	\$548.41	\$571.67	\$571.67	\$700.67	\$700.67	\$737.55	\$737.55	\$579.59	\$579.59
44	\$959.90	\$959.90	\$921.50	\$921.50	\$759.29	\$759.29	\$628.07	\$628.07	\$509.36	\$509.36	\$564.58	\$564.58	\$588.52	\$588.52	\$721.32	\$721.32	\$759.29	\$759.29	\$596.67	\$596.67
45	\$992.19	\$992.19	\$952.50	\$952.50	\$784.83	\$784.83	\$649.20	\$649.20	\$526.50	\$526.50	\$583.57	\$583.57	\$608.32	\$608.32	\$745.59	\$745.59	\$784.83	\$784.83	\$616.74	\$616.74
46	\$1,030.67	\$1,030.67	\$989.44	\$989.44	\$815.27	\$815.27	\$674.38	\$674.38	\$546.92	\$546.92	\$606.20	\$606.20	\$631.91	\$631.91	\$774.50	\$774.50	\$815.27	\$815.27	\$640.66	\$640.66
47	\$1,073.96	\$1,073.96	\$1,031.00	\$1,031.00	\$849.51	\$849.51	\$702.70	\$702.70	\$569.89	\$569.89	\$631.66	\$631.66	\$658.45	\$658.45	\$807.03	\$807.03	\$849.51	\$849.51	\$667.57	\$667.57
48	\$1,123.43	\$1,123.43	\$1,078.49	\$1,078.49	\$888.64	\$888.64	\$735.07	\$735.07	\$596.14	\$596.14	\$660.76	\$660.76	\$688.78	\$688.78	\$844.21	\$844.21	\$888.64	\$888.64	\$698.32	\$698.32
49	\$1,172.22	\$1,172.22	\$1,125.33	\$1,125.33	\$927.23	\$927.23	\$767.00	\$767.00	\$622.03	\$622.03	\$689.45	\$689.45	\$718.70	\$718.70	\$880.87	\$880.87	\$927.23	\$927.23	\$728.65	\$728.65
50	\$1,227.19	\$1,227.19	\$1,178.10	\$1,178.10	\$970.71	\$970.71	\$802.96	\$802.96	\$651.20	\$651.20	\$721.78	\$721.78	\$752.40	\$752.40	\$922.18	\$922.18	\$970.71	\$970.71	\$762.81	\$762.81
51	\$1,281.47	\$1,281.47	\$1,230.21	\$1,230.21	\$1,013.65	\$1,013.65	\$838.48	\$838.48	\$680.00	\$680.00	\$753.71	\$753.71	\$785.68	\$785.68	\$962.97	\$962.97	\$1,013.65	\$1,013.65	\$796.56	\$796.56
52	\$1,341.25	\$1,341.25	\$1,287.60	\$1,287.60	\$1,060.94	\$1,060.94	\$877.59	\$877.59	\$711.72	\$711.72	\$788.87	\$788.87	\$822.33	\$822.33	\$1,007.89	\$1,007.89	\$1,060.94	\$1,060.94	\$833.71	\$833.71
53	\$1,401.71	\$1,401.71	\$1,345.64	\$1,345.64	\$1,108.76	\$1,108.76	\$917.16	\$917.16	\$743.81	\$743.81	\$824.43	\$824.43	\$859.40	\$859.40	\$1,053.33	\$1,053.33	\$1,108.76	\$1,108.76	\$871.30	\$871.30
54	\$1,466.99	\$1,466.99	\$1,408.31	\$1,408.31	\$1,160.40	\$1,160.40	\$959.87	\$959.87	\$778.45	\$778.45	\$862.83	\$86								

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

HIOS Plan ID (On Exchange)=>	22444PA0060127	22444PA0060128	22444PA0060128	22444PA0060129	22444PA0060129	22444PA0060130	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO
Plan Marketing Name =>	20/40/1000	35/70/4300	35/70/4300	25/50/3300	25/50/3300	25/50/2000	25/50/2000	10/20/0	20/40/1000	35/70/4300
Form # =>	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Rating Area =>	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO
Metal =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Platinum	Gold	Silver
Deductible =>	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500	Med: \$4,300 / Rx: \$500	Med: \$3,300 / Rx: \$0	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20 / \$40	\$35 / \$70	\$35 / \$70	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$10 / \$20	\$20 / \$40	\$35 / \$70
OOP Maximum =>	\$8,600	\$9,100	\$9,100	\$8,550	\$8,550	\$7,350	\$7,350	\$6,000	\$8,600	\$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	\$343.93	\$343.93	\$264.98	\$264.98	\$278.93	\$278.93	\$293.70	\$293.70	\$309.16	\$309.16
15	\$374.51	\$374.51	\$288.54	\$288.54	\$303.72	\$303.72	\$319.81	\$319.81	\$336.64	\$336.64
16	\$386.20	\$386.20	\$297.54	\$297.54	\$313.20	\$313.20	\$329.79	\$329.79	\$347.15	\$347.15
17	\$397.88	\$397.88	\$306.55	\$306.55	\$322.68	\$322.68	\$339.78	\$339.78	\$357.66	\$357.66
18	\$410.47	\$410.47	\$316.25	\$316.25	\$332.89	\$332.89	\$350.53	\$350.53	\$368.97	\$368.97
19	\$423.06	\$423.06	\$325.94	\$325.94	\$343.10	\$343.10	\$361.28	\$361.28	\$380.29	\$380.29
20	\$436.10	\$436.10	\$335.99	\$335.99	\$353.67	\$353.67	\$372.41	\$372.41	\$392.01	\$392.01
21	\$449.59	\$449.59	\$346.39	\$346.39	\$364.62	\$364.62	\$383.93	\$383.93	\$404.14	\$404.14
22	\$449.59	\$449.59	\$346.39	\$346.39	\$364.62	\$364.62	\$383.93	\$383.93	\$404.14	\$404.14
23	\$449.59	\$449.59	\$346.39	\$346.39	\$364.62	\$364.62	\$383.93	\$383.93	\$404.14	\$404.14
24	\$449.59	\$449.59	\$346.39	\$346.39	\$364.62	\$364.62	\$383.93	\$383.93	\$404.14	\$404.14
25	\$451.39	\$451.39	\$347.77	\$347.77	\$366.07	\$366.07	\$385.46	\$385.46	\$405.75	\$405.75
26	\$460.38	\$460.38	\$354.69	\$354.69	\$373.36	\$373.36	\$393.14	\$393.14	\$413.83	\$413.83
27	\$471.17	\$471.17	\$363.01	\$363.01	\$382.11	\$382.11	\$402.36	\$402.36	\$423.53	\$423.53
28	\$488.70	\$488.70	\$376.52	\$376.52	\$396.33	\$396.33	\$417.33	\$417.33	\$439.29	\$439.29
29	\$503.09	\$503.09	\$387.60	\$387.60	\$408.00	\$408.00	\$429.61	\$429.61	\$452.23	\$452.23
30	\$510.28	\$510.28	\$393.14	\$393.14	\$413.83	\$413.83	\$435.76	\$435.76	\$458.69	\$458.69
31	\$521.07	\$521.07	\$401.46	\$401.46	\$422.59	\$422.59	\$444.97	\$444.97	\$468.39	\$468.39
32	\$531.86	\$531.86	\$409.77	\$409.77	\$431.34	\$431.34	\$454.19	\$454.19	\$478.09	\$478.09
33	\$538.61	\$538.61	\$414.96	\$414.96	\$436.81	\$436.81	\$459.94	\$459.94	\$484.15	\$484.15
34	\$545.80	\$545.80	\$420.51	\$420.51	\$442.64	\$442.64	\$466.09	\$466.09	\$490.62	\$490.62
35	\$549.40	\$549.40	\$423.28	\$423.28	\$445.56	\$445.56	\$469.16	\$469.16	\$493.85	\$493.85
36	\$552.99	\$552.99	\$426.05	\$426.05	\$448.47	\$448.47	\$472.23	\$472.23	\$497.08	\$497.08
37	\$556.59	\$556.59	\$428.82	\$428.82	\$451.39	\$451.39	\$475.30	\$475.30	\$500.32	\$500.32
38	\$560.19	\$560.19	\$431.59	\$431.59	\$454.31	\$454.31	\$478.37	\$478.37	\$503.55	\$503.55
39	\$567.38	\$567.38	\$437.13	\$437.13	\$460.14	\$460.14	\$484.52	\$484.52	\$510.02	\$510.02
40	\$574.57	\$574.57	\$442.68	\$442.68	\$465.97	\$465.97	\$490.66	\$490.66	\$516.48	\$516.48
41	\$585.36	\$585.36	\$450.99	\$450.99	\$474.72	\$474.72	\$499.87	\$499.87	\$526.18	\$526.18
42	\$595.70	\$595.70	\$458.96	\$458.96	\$483.11	\$483.11	\$508.70	\$508.70	\$535.48	\$535.48
43	\$610.09	\$610.09	\$470.04	\$470.04	\$494.78	\$494.78	\$520.99	\$520.99	\$548.41	\$548.41
44	\$628.07	\$628.07	\$483.89	\$483.89	\$509.36	\$509.36	\$536.35	\$536.35	\$564.58	\$564.58
45	\$649.20	\$649.20	\$500.17	\$500.17	\$526.50	\$526.50	\$554.39	\$554.39	\$583.57	\$583.57
46	\$674.38	\$674.38	\$519.57	\$519.57	\$546.92	\$546.92	\$575.89	\$575.89	\$606.20	\$606.20
47	\$702.70	\$702.70	\$541.39	\$541.39	\$569.89	\$569.89	\$600.08	\$600.08	\$631.66	\$631.66
48	\$735.07	\$735.07	\$566.33	\$566.33	\$596.14	\$596.14	\$627.72	\$627.72	\$660.76	\$660.76
49	\$767.00	\$767.00	\$590.93	\$590.93	\$622.03	\$622.03	\$654.98	\$654.98	\$689.45	\$689.45
50	\$802.96	\$802.96	\$618.64	\$618.64	\$651.20	\$651.20	\$685.69	\$685.69	\$721.78	\$721.78
51	\$838.48	\$838.48	\$646.00	\$646.00	\$680.00	\$680.00	\$716.02	\$716.02	\$753.71	\$753.71
52	\$877.59	\$877.59	\$676.14	\$676.14	\$711.72	\$711.72	\$749.43	\$749.43	\$788.87	\$788.87
53	\$917.16	\$917.16	\$706.62	\$706.62	\$743.81	\$743.81	\$783.21	\$783.21	\$824.43	\$824.43
54	\$959.87	\$959.87	\$739.52	\$739.52	\$778.45	\$778.45	\$819.68	\$819.68	\$862.83	\$862.83
55	\$1,002.58	\$1,002.58	\$772.43	\$772.43	\$813.08	\$813.08	\$856.16	\$856.16	\$901.22	\$901.22
56	\$1,048.89	\$1,048.89	\$808.11	\$808.11	\$850.64	\$850.64	\$895.70	\$895.70	\$942.84	\$942.84
57	\$1,095.64	\$1,095.64	\$844.13	\$844.13	\$888.56	\$888.56	\$935.63	\$935.63	\$984.87	\$984.87
58	\$1,145.55	\$1,145.55	\$882.58	\$882.58	\$929.03	\$929.03	\$979.25	\$979.25	\$1,029.73	\$1,029.73
59	\$1,170.27	\$1,170.27	\$901.63	\$901.63	\$949.09	\$949.09	\$999.36	\$999.36	\$1,051.96	\$1,051.96
60	\$1,220.18	\$1,220.18	\$940.08	\$940.08	\$989.56	\$989.56	\$1,041.98	\$1,041.98	\$1,096.82	\$1,096.82
61	\$1,263.34	\$1,263.34	\$973.33	\$973.33	\$1,024.56	\$1,024.56	\$1,078.84	\$1,078.84	\$1,135.62	\$1,135.62
62	\$1,291.66	\$1,291.66	\$995.15	\$995.15	\$1,047.53	\$1,047.53	\$1,103.02	\$1,103.02	\$1,161.08	\$1,161.08
63	\$1,327.18	\$1,327.18	\$1,022.52	\$1,022.52	\$1,076.33	\$1,076.33	\$1,133.35	\$1,133.35	\$1,193.00	\$1,193.00
64+	\$1,348.76	\$1,348.76	\$1,039.14	\$1,039.14	\$1,093.84	\$1,093.84	\$1,151.78	\$1,151.78	\$1,212.40	\$1,212.40

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

HIOS Plan ID (On Exchange)=>	22444PA0060134		22444PA0060135		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060139		22444PA0060139	
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All	
Plan Marketing Name =>	25/50/3300		25/50/2000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 20/35/450		Access HMO 20/35/450	
Form # =>	M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum	
Deductible =>	Med: \$3,300 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		20%		20%	
Copays =>	\$25 / \$50		\$25 / \$50		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$20 / \$35		\$20 / \$35	
OOP Maximum =>	\$8,550		\$7,350		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.70	\$293.70	\$306.16	\$306.16	\$293.00	\$293.00	\$278.35	\$278.35	\$278.35	\$278.35	\$293.00	\$293.00	\$366.26	\$366.26	\$351.61	\$351.61	\$390.48	\$390.48	\$370.96	\$370.96	\$370.96	\$370.96
15	\$319.81	\$319.81	\$333.38	\$333.38	\$319.05	\$319.05	\$303.10	\$303.10	\$303.10	\$303.10	\$319.05	\$319.05	\$398.81	\$398.81	\$382.86	\$382.86	\$425.19	\$425.19	\$403.93	\$403.93	\$403.93	\$403.93
16	\$329.79	\$329.79	\$343.78	\$343.78	\$329.01	\$329.01	\$312.56	\$312.56	\$312.56	\$312.56	\$329.01	\$329.01	\$411.26	\$411.26	\$394.81	\$394.81	\$438.46	\$438.46	\$416.54	\$416.54	\$416.54	\$416.54
17	\$339.78	\$339.78	\$354.19	\$354.19	\$338.97	\$338.97	\$322.02	\$322.02	\$322.02	\$322.02	\$338.97	\$338.97	\$423.71	\$423.71	\$406.76	\$406.76	\$451.74	\$451.74	\$429.15	\$429.15	\$429.15	\$429.15
18	\$350.53	\$350.53	\$365.39	\$365.39	\$349.69	\$349.69	\$332.21	\$332.21	\$332.21	\$332.21	\$349.69	\$349.69	\$437.11	\$437.11	\$419.63	\$419.63	\$466.03	\$466.03	\$442.73	\$442.73	\$442.73	\$442.73
19	\$361.28	\$361.28	\$376.60	\$376.60	\$360.42	\$360.42	\$342.39	\$342.39	\$342.39	\$342.39	\$360.42	\$360.42	\$450.52	\$450.52	\$432.50	\$432.50	\$480.32	\$480.32	\$456.30	\$456.30	\$456.30	\$456.30
20	\$372.41	\$372.41	\$388.20	\$388.20	\$371.52	\$371.52	\$352.95	\$352.95	\$352.95	\$352.95	\$371.52	\$371.52	\$464.40	\$464.40	\$445.83	\$445.83	\$495.12	\$495.12	\$470.37	\$470.37	\$470.37	\$470.37
21	\$383.93	\$383.93	\$400.22	\$400.22	\$383.02	\$383.02	\$363.87	\$363.87	\$363.87	\$363.87	\$383.02	\$383.02	\$478.77	\$478.77	\$459.62	\$459.62	\$510.44	\$510.44	\$484.92	\$484.92	\$484.92	\$484.92
22	\$383.93	\$383.93	\$400.22	\$400.22	\$383.02	\$383.02	\$363.87	\$363.87	\$363.87	\$363.87	\$383.02	\$383.02	\$478.77	\$478.77	\$459.62	\$459.62	\$510.44	\$510.44	\$484.92	\$484.92	\$484.92	\$484.92
23	\$383.93	\$383.93	\$400.22	\$400.22	\$383.02	\$383.02	\$363.87	\$363.87	\$363.87	\$363.87	\$383.02	\$383.02	\$478.77	\$478.77	\$459.62	\$459.62	\$510.44	\$510.44	\$484.92	\$484.92	\$484.92	\$484.92
24	\$383.93	\$383.93	\$400.22	\$400.22	\$383.02	\$383.02	\$363.87	\$363.87	\$363.87	\$363.87	\$383.02	\$383.02	\$478.77	\$478.77	\$459.62	\$459.62	\$510.44	\$510.44	\$484.92	\$484.92	\$484.92	\$484.92
25	\$385.46	\$385.46	\$401.81	\$401.81	\$384.55	\$384.55	\$365.32	\$365.32	\$365.32	\$365.32	\$384.55	\$384.55	\$480.68	\$480.68	\$461.45	\$461.45	\$512.48	\$512.48	\$486.85	\$486.85	\$486.85	\$486.85
26	\$393.14	\$393.14	\$409.82	\$409.82	\$392.21	\$392.21	\$372.60	\$372.60	\$372.60	\$372.60	\$392.21	\$392.21	\$490.26	\$490.26	\$470.65	\$470.65	\$522.69	\$522.69	\$496.55	\$496.55	\$496.55	\$496.55
27	\$402.36	\$402.36	\$419.42	\$419.42	\$401.40	\$401.40	\$381.33	\$381.33	\$381.33	\$381.33	\$401.40	\$401.40	\$501.75	\$501.75	\$481.68	\$481.68	\$534.94	\$534.94	\$508.19	\$508.19	\$508.19	\$508.19
28	\$417.33	\$417.33	\$435.03	\$435.03	\$416.34	\$416.34	\$395.52	\$395.52	\$395.52	\$395.52	\$416.34	\$416.34	\$520.42	\$520.42	\$499.60	\$499.60	\$554.84	\$554.84	\$527.10	\$527.10	\$527.10	\$527.10
29	\$429.61	\$429.61	\$447.84	\$447.84	\$428.59	\$428.59	\$407.16	\$407.16	\$407.16	\$407.16	\$428.59	\$428.59	\$535.74	\$535.74	\$514.31	\$514.31	\$571.18	\$571.18	\$542.62	\$542.62	\$542.62	\$542.62
30	\$435.76	\$435.76	\$454.24	\$454.24	\$434.72	\$434.72	\$412.98	\$412.98	\$412.98	\$412.98	\$434.72	\$434.72	\$543.40	\$543.40	\$521.66	\$521.66	\$579.34	\$579.34	\$550.38	\$550.38	\$550.38	\$550.38
31	\$444.97	\$444.97	\$463.84	\$463.84	\$443.91	\$443.91	\$421.72	\$421.72	\$421.72	\$421.72	\$443.91	\$443.91	\$554.89	\$554.89	\$532.69	\$532.69	\$591.60	\$591.60	\$562.02	\$562.02	\$562.02	\$562.02
32	\$454.19	\$454.19	\$473.45	\$473.45	\$453.10	\$453.10	\$430.45	\$430.45	\$430.45	\$430.45	\$453.10	\$453.10	\$566.38	\$566.38	\$543.73	\$543.73	\$603.85	\$603.85	\$573.65	\$573.65	\$573.65	\$573.65
33	\$459.94	\$459.94	\$479.45	\$479.45	\$458.85	\$458.85	\$435.91	\$435.91	\$435.91	\$435.91	\$458.85	\$458.85	\$573.56	\$573.56	\$550.62	\$550.62	\$611.50	\$611.50	\$580.93	\$580.93	\$580.93	\$580.93
34	\$466.09	\$466.09	\$485.86	\$485.86	\$464.98	\$464.98	\$441.73	\$441.73	\$441.73	\$441.73	\$464.98	\$464.98	\$581.22	\$581.22	\$557.97	\$557.97	\$619.67	\$619.67	\$588.69	\$588.69	\$588.69	\$588.69
35	\$469.16	\$469.16	\$489.06	\$489.06	\$468.04	\$468.04	\$444.64	\$444.64	\$444.64	\$444.64	\$468.04	\$468.04	\$585.05	\$585.05	\$561.65	\$561.65	\$623.75	\$623.75	\$592.57	\$592.57	\$592.57	\$592.57
36	\$472.23	\$472.23	\$492.26	\$492.26	\$471.11	\$471.11	\$447.55	\$447.55	\$447.55	\$447.55	\$471.11	\$471.11	\$588.88	\$588.88	\$565.33	\$565.33	\$627.84	\$627.84	\$596.44	\$596.44	\$596.44	\$596.44
37	\$475.30	\$475.30	\$495.46	\$495.46	\$474.17	\$474.17	\$450.46	\$450.46	\$450.46	\$450.46	\$474.17	\$474.17	\$592.71	\$592.71	\$569.00	\$569.00	\$631.92	\$631.92	\$600.32	\$600.32	\$600.32	\$600.32
38	\$478.37	\$478.37	\$498.66	\$498.66	\$477.23	\$477.23	\$453.37	\$453.37	\$453.37	\$453.37	\$477.23	\$477.23	\$596.54	\$596.54	\$572.68	\$572.68	\$636.00	\$636.00	\$604.20	\$604.20	\$604.20	\$604.20
39	\$484.52	\$484.52	\$505.07	\$505.07	\$483.36	\$483.36	\$459.19	\$459.19	\$459.19	\$459.19	\$483.36	\$483.36	\$604.20	\$604.20	\$580.03	\$580.03	\$644.17	\$644.17	\$611.96	\$611.96	\$611.96	\$611.96
40	\$490.66	\$490.66	\$511.47	\$511.47	\$489.49	\$489.49	\$465.02	\$465.02	\$465.02	\$465.02	\$489.49	\$489.49	\$611.86	\$611.86	\$587.39	\$587.39	\$652.34	\$652.34	\$619.72	\$619.72	\$619.72	\$619.72
41	\$499.87	\$499.87	\$521.08	\$521.08	\$498.68	\$498.68	\$473.75	\$473.75	\$473.75	\$473.75	\$498.68	\$498.68	\$623.35	\$623.35	\$598.42	\$598.42	\$664.59	\$664.59	\$631.36	\$631.36	\$631.36	\$631.36
42	\$508.70	\$508.70	\$530.28	\$530.28	\$507.49	\$507.49	\$482.12	\$482.12	\$482.12	\$482.12	\$507.49	\$507.49	\$634.37	\$634.37	\$608.99	\$608.99	\$676.33	\$676.33	\$642.51	\$642.51	\$642.51	\$642.51
43	\$520.99	\$520.99	\$543.09	\$543.09	\$519.75	\$519.75	\$493.76	\$493.76	\$493.76	\$493.76	\$519.75	\$519.75	\$649.69	\$649.69	\$623.70	\$623.70	\$692.66	\$692.66	\$658.03	\$658.03	\$658.03	\$658.03
44	\$536.35	\$536.35	\$559.10	\$559.10	\$535.07	\$535.07	\$508.32	\$508.32	\$508.32	\$508.32	\$535.07	\$535.07	\$668.84	\$668.84	\$642.08	\$642.08	\$713.08	\$713.08	\$677.43	\$677.43	\$677.43	\$677.43

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

HIOS Plan ID (On Exchange)=>	22444PA0060139	22444PA0060139	22444PA0060139	22444PA0060139	22444PA0060140	22444PA0060140	22444PA0060140	22444PA0060140	22444PA0060140	22444PA0060140
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All	Geisinger Small Group ACA All
Plan Marketing Name =>	Access HMO 20/35/450	Access HMO 20/35/450	Access HMO 20/35/450	Access HMO 20/35/450	Access HMO 30/60/3500	Access HMO 30/60/3500	Access HMO 30/60/3500	Access HMO 30/60/3500	Access HMO 30/60/3500	Access HMO 30/60/3500
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$450 / Rx: \$0	Med: \$450 / Rx: \$0	Med: \$450 / Rx: \$0	Med: \$450 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0	Med: \$3,500 / Rx: \$0
Coinurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$20 / \$35	\$20 / \$35	\$20 / \$35	\$20 / \$35	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum =>	\$5,000	\$5,000	\$5,000	\$5,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
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	\$370.96	\$370.96	\$390.48	\$390.48	\$488.10	\$488.10	\$468.58	\$468.58	\$310.99	\$310.99
15	\$403.93	\$403.93	\$425.19	\$425.19	\$531.49	\$531.49	\$510.23	\$510.23	\$338.64	\$338.64
16	\$416.54	\$416.54	\$438.46	\$438.46	\$548.08	\$548.08	\$526.16	\$526.16	\$349.21	\$349.21
17	\$429.15	\$429.15	\$451.74	\$451.74	\$564.67	\$564.67	\$542.08	\$542.08	\$359.78	\$359.78
18	\$442.73	\$442.73	\$466.03	\$466.03	\$582.54	\$582.54	\$559.23	\$559.23	\$371.16	\$371.16
19	\$456.30	\$456.30	\$480.32	\$480.32	\$600.40	\$600.40	\$576.38	\$576.38	\$382.54	\$382.54
20	\$470.37	\$470.37	\$495.12	\$495.12	\$618.90	\$618.90	\$594.15	\$594.15	\$394.33	\$394.33
21	\$484.92	\$484.92	\$510.44	\$510.44	\$638.05	\$638.05	\$612.53	\$612.53	\$406.53	\$406.53
22	\$484.92	\$484.92	\$510.44	\$510.44	\$638.05	\$638.05	\$612.53	\$612.53	\$406.53	\$406.53
23	\$484.92	\$484.92	\$510.44	\$510.44	\$638.05	\$638.05	\$612.53	\$612.53	\$406.53	\$406.53
24	\$484.92	\$484.92	\$510.44	\$510.44	\$638.05	\$638.05	\$612.53	\$612.53	\$406.53	\$406.53
25	\$486.85	\$486.85	\$512.48	\$512.48	\$640.60	\$640.60	\$614.97	\$614.97	\$408.15	\$408.15
26	\$496.55	\$496.55	\$522.69	\$522.69	\$653.36	\$653.36	\$627.22	\$627.22	\$416.28	\$416.28
27	\$508.19	\$508.19	\$534.94	\$534.94	\$668.67	\$668.67	\$641.92	\$641.92	\$426.04	\$426.04
28	\$527.10	\$527.10	\$554.84	\$554.84	\$693.55	\$693.55	\$665.81	\$665.81	\$441.89	\$441.89
29	\$542.62	\$542.62	\$571.18	\$571.18	\$713.97	\$713.97	\$685.41	\$685.41	\$454.90	\$454.90
30	\$550.38	\$550.38	\$579.34	\$579.34	\$724.18	\$724.18	\$695.21	\$695.21	\$461.41	\$461.41
31	\$562.02	\$562.02	\$591.60	\$591.60	\$739.49	\$739.49	\$709.91	\$709.91	\$471.16	\$471.16
32	\$573.65	\$573.65	\$603.85	\$603.85	\$754.81	\$754.81	\$724.61	\$724.61	\$480.92	\$480.92
33	\$580.93	\$580.93	\$611.50	\$611.50	\$764.38	\$764.38	\$733.80	\$733.80	\$487.02	\$487.02
34	\$588.69	\$588.69	\$619.67	\$619.67	\$774.59	\$774.59	\$743.60	\$743.60	\$493.52	\$493.52
35	\$592.57	\$592.57	\$623.75	\$623.75	\$779.69	\$779.69	\$748.50	\$748.50	\$496.77	\$496.77
36	\$596.44	\$596.44	\$627.84	\$627.84	\$784.80	\$784.80	\$753.40	\$753.40	\$500.03	\$500.03
37	\$600.32	\$600.32	\$631.92	\$631.92	\$789.90	\$789.90	\$758.30	\$758.30	\$503.28	\$503.28
38	\$604.20	\$604.20	\$636.00	\$636.00	\$795.00	\$795.00	\$763.20	\$763.20	\$506.53	\$506.53
39	\$611.96	\$611.96	\$644.17	\$644.17	\$805.21	\$805.21	\$773.00	\$773.00	\$513.04	\$513.04
40	\$619.72	\$619.72	\$652.34	\$652.34	\$815.42	\$815.42	\$782.80	\$782.80	\$519.54	\$519.54
41	\$631.36	\$631.36	\$664.59	\$664.59	\$830.73	\$830.73	\$797.51	\$797.51	\$529.30	\$529.30
42	\$642.51	\$642.51	\$676.33	\$676.33	\$845.41	\$845.41	\$811.59	\$811.59	\$538.65	\$538.65
43	\$658.03	\$658.03	\$692.66	\$692.66	\$865.83	\$865.83	\$831.19	\$831.19	\$551.66	\$551.66
44	\$677.43	\$677.43	\$713.08	\$713.08	\$891.35	\$891.35	\$855.69	\$855.69	\$567.92	\$567.92
45	\$700.22	\$700.22	\$737.07	\$737.07	\$921.34	\$921.34	\$884.48	\$884.48	\$587.02	\$587.02
46	\$727.37	\$727.37	\$765.65	\$765.65	\$957.07	\$957.07	\$918.78	\$918.78	\$609.79	\$609.79
47	\$757.92	\$757.92	\$797.81	\$797.81	\$997.26	\$997.26	\$957.37	\$957.37	\$635.40	\$635.40
48	\$792.83	\$792.83	\$834.56	\$834.56	\$1,043.20	\$1,043.20	\$1,001.48	\$1,001.48	\$664.67	\$664.67
49	\$827.26	\$827.26	\$870.80	\$870.80	\$1,088.50	\$1,088.50	\$1,044.96	\$1,044.96	\$693.53	\$693.53
50	\$866.06	\$866.06	\$911.64	\$911.64	\$1,139.55	\$1,139.55	\$1,093.97	\$1,093.97	\$726.06	\$726.06
51	\$904.36	\$904.36	\$951.96	\$951.96	\$1,189.95	\$1,189.95	\$1,142.36	\$1,142.36	\$758.17	\$758.17
52	\$946.55	\$946.55	\$996.37	\$996.37	\$1,245.46	\$1,245.46	\$1,195.65	\$1,195.65	\$793.54	\$793.54
53	\$989.22	\$989.22	\$1,041.29	\$1,041.29	\$1,301.61	\$1,301.61	\$1,249.55	\$1,249.55	\$829.31	\$829.31
54	\$1,035.29	\$1,035.29	\$1,089.78	\$1,089.78	\$1,362.23	\$1,362.23	\$1,307.74	\$1,307.74	\$867.93	\$867.93
55	\$1,081.36	\$1,081.36	\$1,138.27	\$1,138.27	\$1,422.84	\$1,422.84	\$1,365.93	\$1,365.93	\$906.55	\$906.55
56	\$1,131.30	\$1,131.30	\$1,190.85	\$1,190.85	\$1,488.56	\$1,488.56	\$1,429.02	\$1,429.02	\$948.43	\$948.43
57	\$1,181.74	\$1,181.74	\$1,243.93	\$1,243.93	\$1,554.92	\$1,554.92	\$1,492.72	\$1,492.72	\$990.70	\$990.70
58	\$1,235.56	\$1,235.56	\$1,300.59	\$1,300.59	\$1,625.74	\$1,625.74	\$1,560.71	\$1,560.71	\$1,035.83	\$1,035.83
59	\$1,262.23	\$1,262.23	\$1,328.66	\$1,328.66	\$1,660.83	\$1,660.83	\$1,594.40	\$1,594.40	\$1,058.19	\$1,058.19
60	\$1,316.06	\$1,316.06	\$1,385.32	\$1,385.32	\$1,731.65	\$1,731.65	\$1,662.39	\$1,662.39	\$1,103.31	\$1,103.31
61	\$1,362.61	\$1,362.61	\$1,434.33	\$1,434.33	\$1,792.91	\$1,792.91	\$1,721.19	\$1,721.19	\$1,142.34	\$1,142.34
62	\$1,393.16	\$1,393.16	\$1,466.48	\$1,466.48	\$1,833.10	\$1,833.10	\$1,759.78	\$1,759.78	\$1,167.95	\$1,167.95
63	\$1,431.47	\$1,431.47	\$1,506.81	\$1,506.81	\$1,883.51	\$1,883.51	\$1,808.17	\$1,808.17	\$1,200.06	\$1,200.06
64+	\$1,454.74	\$1,454.74	\$1,531.31	\$1,531.31	\$1,914.14	\$1,914.14	\$1,837.57	\$1,837.57	\$1,219.58	\$1,219.58

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

HIOS Plan ID (On Exchange)=>	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066					
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850					
Plan Marketing Name =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23					
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23					
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6					
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO					
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Bronze	Bronze	Bronze	Bronze					
Deductible =>	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850					
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%					
Copays =>	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible					
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$6,850	\$6,850	\$6,850	\$6,850					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$342.85	\$342.85	\$325.70	\$325.70	\$325.70	\$325.70	\$342.85	\$342.85	\$428.56	\$428.56	\$411.42	\$411.42	\$259.58	\$259.58	\$259.58	\$259.58
15	\$373.32	\$373.32	\$354.66	\$354.66	\$354.66	\$354.66	\$373.32	\$373.32	\$466.65	\$466.65	\$447.99	\$447.99	\$282.65	\$282.65	\$282.65	\$282.65
16	\$384.97	\$384.97	\$365.73	\$365.73	\$365.73	\$365.73	\$384.97	\$384.97	\$481.22	\$481.22	\$461.97	\$461.97	\$291.48	\$291.48	\$291.48	\$291.48
17	\$396.63	\$396.63	\$376.79	\$376.79	\$376.79	\$376.79	\$396.63	\$396.63	\$495.78	\$495.78	\$475.95	\$475.95	\$300.30	\$300.30	\$300.30	\$300.30
18	\$409.17	\$409.17	\$388.72	\$388.72	\$388.72	\$388.72	\$409.17	\$409.17	\$511.47	\$511.47	\$491.01	\$491.01	\$309.80	\$309.80	\$294.31	\$309.80
19	\$421.72	\$421.72	\$400.64	\$400.64	\$400.64	\$400.64	\$421.72	\$421.72	\$527.15	\$527.15	\$506.07	\$506.07	\$319.30	\$319.30	\$303.34	\$319.30
20	\$434.72	\$434.72	\$412.98	\$412.98	\$412.98	\$412.98	\$434.72	\$434.72	\$543.40	\$543.40	\$521.66	\$521.66	\$329.14	\$329.14	\$312.68	\$329.14
21	\$448.17	\$448.17	\$425.76	\$425.76	\$425.76	\$425.76	\$448.17	\$448.17	\$560.21	\$560.21	\$537.80	\$537.80	\$339.33	\$339.33	\$322.36	\$339.33
22	\$448.17	\$448.17	\$425.76	\$425.76	\$425.76	\$425.76	\$448.17	\$448.17	\$560.21	\$560.21	\$537.80	\$537.80	\$339.33	\$339.33	\$322.36	\$339.33
23	\$448.17	\$448.17	\$425.76	\$425.76	\$425.76	\$425.76	\$448.17	\$448.17	\$560.21	\$560.21	\$537.80	\$537.80	\$339.33	\$339.33	\$322.36	\$339.33
24	\$448.17	\$448.17	\$425.76	\$425.76	\$425.76	\$425.76	\$448.17	\$448.17	\$560.21	\$560.21	\$537.80	\$537.80	\$339.33	\$339.33	\$322.36	\$339.33
25	\$449.96	\$449.96	\$427.46	\$427.46	\$427.46	\$427.46	\$449.96	\$449.96	\$562.45	\$562.45	\$539.95	\$539.95	\$340.68	\$340.68	\$323.64	\$340.68
26	\$458.92	\$458.92	\$435.97	\$435.97	\$435.97	\$435.97	\$458.92	\$458.92	\$573.65	\$573.65	\$550.71	\$550.71	\$347.46	\$347.46	\$330.09	\$347.46
27	\$469.68	\$469.68	\$446.19	\$446.19	\$446.19	\$446.19	\$469.68	\$469.68	\$587.10	\$587.10	\$563.61	\$563.61	\$355.61	\$355.61	\$337.83	\$355.61
28	\$487.16	\$487.16	\$462.80	\$462.80	\$462.80	\$462.80	\$487.16	\$487.16	\$608.94	\$608.94	\$584.59	\$584.59	\$368.84	\$368.84	\$350.40	\$368.84
29	\$501.50	\$501.50	\$476.42	\$476.42	\$476.42	\$476.42	\$501.50	\$501.50	\$626.87	\$626.87	\$601.80	\$601.80	\$379.70	\$379.70	\$360.72	\$379.70
30	\$508.67	\$508.67	\$483.23	\$483.23	\$483.23	\$483.23	\$508.67	\$508.67	\$635.83	\$635.83	\$610.40	\$610.40	\$385.13	\$385.13	\$365.87	\$385.13
31	\$519.42	\$519.42	\$493.45	\$493.45	\$493.45	\$493.45	\$519.42	\$519.42	\$649.28	\$649.28	\$623.31	\$623.31	\$393.27	\$393.27	\$373.61	\$393.27
32	\$530.18	\$530.18	\$503.67	\$503.67	\$503.67	\$503.67	\$530.18	\$530.18	\$662.72	\$662.72	\$636.22	\$636.22	\$401.42	\$401.42	\$381.35	\$401.42
33	\$536.90	\$536.90	\$510.06	\$510.06	\$510.06	\$510.06	\$536.90	\$536.90	\$671.13	\$671.13	\$644.28	\$644.28	\$406.51	\$406.51	\$386.18	\$406.51
34	\$544.07	\$544.07	\$516.87	\$516.87	\$516.87	\$516.87	\$544.07	\$544.07	\$680.09	\$680.09	\$652.89	\$652.89	\$411.94	\$411.94	\$391.34	\$411.94
35	\$547.66	\$547.66	\$520.27	\$520.27	\$520.27	\$520.27	\$547.66	\$547.66	\$684.57	\$684.57	\$657.19	\$657.19	\$414.65	\$414.65	\$393.92	\$414.65
36	\$551.24	\$551.24	\$523.68	\$523.68	\$523.68	\$523.68	\$551.24	\$551.24	\$689.05	\$689.05	\$661.49	\$661.49	\$417.36	\$417.36	\$396.50	\$417.36
37	\$554.83	\$554.83	\$527.09	\$527.09	\$527.09	\$527.09	\$554.83	\$554.83	\$693.54	\$693.54	\$665.79	\$665.79	\$420.08	\$420.08	\$399.08	\$420.08
38	\$558.41	\$558.41	\$530.49	\$530.49	\$530.49	\$530.49	\$558.41	\$558.41	\$698.02	\$698.02	\$670.10	\$670.10	\$422.79	\$422.79	\$401.65	\$422.79
39	\$565.58	\$565.58	\$537.31	\$537.31	\$537.31	\$537.31	\$565.58	\$565.58	\$706.98	\$706.98	\$678.70	\$678.70	\$428.22	\$428.22	\$406.81	\$428.22
40	\$572.75	\$572.75	\$544.12	\$544.12	\$544.12	\$544.12	\$572.75	\$572.75	\$715.94	\$715.94	\$687.31	\$687.31	\$433.65	\$433.65	\$411.97	\$433.65
41	\$583.51	\$583.51	\$554.34	\$554.34	\$554.34	\$554.34	\$583.51	\$583.51	\$729.39	\$729.39	\$700.21	\$700.21	\$441.80	\$441.80	\$419.71	\$441.80
42	\$593.82	\$593.82	\$564.13	\$564.13	\$564.13	\$564.13	\$593.82	\$593.82	\$742.27	\$742.27	\$712.58	\$712.58	\$449.60	\$449.60	\$427.12	\$449.60
43	\$608.16	\$608.16	\$577.75	\$577.75	\$577.75	\$577.75	\$608.16	\$608.16	\$760.20	\$760.20	\$729.79	\$729.79	\$460.46	\$460.46	\$437.44	\$460.46
44	\$626.09	\$626.09	\$594.78	\$594.78	\$594.78	\$594.78	\$626.09	\$626.09	\$782.61	\$782.61	\$751.30	\$751.30	\$474.03	\$474.03	\$450.33	\$474.03
45	\$647.15	\$647.15	\$614.79	\$614.79	\$614.79	\$614.79	\$647.15	\$647.15	\$808.94	\$808.94	\$776.58	\$776.58	\$489.98	\$489.98	\$465.48	\$489.98
46	\$672.25	\$672.25	\$638.64	\$638.64	\$638.64	\$638.64	\$672.25	\$672.25	\$840.31	\$840.31	\$806.70	\$806.70	\$508.98	\$508.98	\$483.53	\$508.98
47	\$700.48	\$700.48	\$665.46	\$665.46	\$665.46	\$665.46	\$700.48	\$700.48	\$875.60	\$875.60	\$840.58	\$840.58	\$530.36	\$530.36	\$503.84	\$530.36
48	\$732.75	\$732.75	\$696.11	\$696.11	\$696.11	\$696.11	\$732.75	\$732.75	\$915.94	\$915.94	\$879.30	\$879.30	\$554.79	\$554.79	\$527.05	\$554.79
49	\$764.57	\$764.57	\$726.34	\$726.34	\$726.34	\$726.34	\$764.57	\$764.57	\$955.71	\$955.71	\$917.48	\$917.48	\$578.88	\$578.88	\$549.94	\$578.88
50	\$800.42	\$800.42	\$760.40	\$760.40	\$760.40	\$760.40	\$800.42	\$800.42	\$1,000.53	\$1,000.53	\$960.51	\$960.51	\$575.73	\$575.73	\$575.73	\$606.03
51	\$835.83	\$835.83	\$794.04	\$794.04	\$794.04	\$794.04	\$835.83	\$835.83	\$1,044.78	\$1,044.78	\$1,002.99	\$1,002.99	\$632.83	\$632.83	\$601.19	\$632.83
52	\$874.82	\$874.82	\$831.08	\$831.08	\$831.08	\$831.08	\$874.82	\$874.82	\$1,093.52	\$1,093.52	\$1,049.78	\$1,049.78	\$662.35	\$662.35	\$629.24	\$662.35
53	\$914.26	\$914.26	\$868.54	\$868.54	\$868.54	\$868.54	\$914.26	\$914.26	\$1,142.82	\$1,142.82	\$1,097.11	\$1,097.11	\$692.21	\$692.21	\$657.60	\$692.21
54	\$956.83	\$956.83	\$908.99	\$908.99	\$908.99	\$908.99	\$956.83	\$956.83	\$1,196.04	\$1,196.04	\$1,148.20	\$1,148.20	\$724.45	\$724.45	\$688.23	\$724.45
55	\$999.41	\$999.41	\$949.44	\$949.44	\$949.44	\$949.44	\$999.41	\$999.41	\$1,249.26	\$1,249.26	\$1,199.29	\$1,199.29	\$756.69	\$756.69	\$718.85	\$756.69
56	\$1,045.57	\$1,045.57	\$993.29	\$993.29	\$993.29	\$993.29	\$1,045.57	\$1,045.57	\$1,306.96	\$1,306.96	\$1,254.68	\$1,254.68	\$791.64	\$791.64	\$752.05	\$791.64
57	\$1,092.18	\$1,092.18	\$1,037.57	\$1,037.57	\$1,037.57	\$1,037.57	\$1,092.18	\$1,092.18	\$1,365.22	\$1,365.22	\$1,310.61	\$1,310.61	\$826.93	\$826.93	\$785.58	\$826.93
58	\$1,141.92	\$1,141.92	\$1,084.83	\$1,084.83	\$1,084.83	\$1,084.83	\$1,141.92	\$1,141.92	\$1,427.41	\$1,427.41	\$1,370.31	\$1,370.31	\$864.59	\$864.59	\$821.36	\$864.59
59	\$1,166.57	\$1,166.57	\$1,108.24	\$1,108.24	\$1,108.24	\$1,108.24	\$1,166.57	\$1,166.57	\$1,458.22	\$1,458.22	\$1,399.89	\$1,399.89	\$883.25	\$883.25	\$839.09	\$883.25
60	\$1,216.32	\$1,216.32	\$1,155.50	\$1,155.50	\$1,155.50	\$1,155.50	\$1,216.3									

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

HIOS Plan ID (On Exchange)=>	22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All		Geisinger Small Group ACA All	
Plan Marketing Name =>	Access QHDHP POS 6850		Access QHDHP POS 6850	
Form # =>	M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23	
Rating Area =>	Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Bronze		Bronze	
Deductible =>	Combined: \$6,850		Combined: \$6,850	
Coinsurance =>	0%		0%	
Copays =>	0% After Deductible		0% After Deductible	
OOP Maximum =>	\$6,850		\$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.48	\$324.48	\$311.50	\$311.50
15	\$353.32	\$353.32	\$339.19	\$339.19
16	\$364.35	\$364.35	\$349.77	\$349.77
17	\$375.37	\$375.37	\$360.36	\$360.36
18	\$387.25	\$387.25	\$371.76	\$371.76
19	\$399.13	\$399.13	\$383.16	\$383.16
20	\$411.43	\$411.43	\$394.97	\$394.97
21	\$424.16	\$424.16	\$407.19	\$407.19
22	\$424.16	\$424.16	\$407.19	\$407.19
23	\$424.16	\$424.16	\$407.19	\$407.19
24	\$424.16	\$424.16	\$407.19	\$407.19
25	\$425.85	\$425.85	\$408.81	\$408.81
26	\$434.33	\$434.33	\$416.96	\$416.96
27	\$444.51	\$444.51	\$426.73	\$426.73
28	\$461.05	\$461.05	\$442.61	\$442.61
29	\$474.63	\$474.63	\$455.64	\$455.64
30	\$481.41	\$481.41	\$462.16	\$462.16
31	\$491.59	\$491.59	\$471.93	\$471.93
32	\$501.77	\$501.77	\$481.70	\$481.70
33	\$508.13	\$508.13	\$487.81	\$487.81
34	\$514.92	\$514.92	\$494.32	\$494.32
35	\$518.31	\$518.31	\$497.58	\$497.58
36	\$521.71	\$521.71	\$500.84	\$500.84
37	\$525.10	\$525.10	\$504.10	\$504.10
38	\$528.49	\$528.49	\$507.35	\$507.35
39	\$535.28	\$535.28	\$513.87	\$513.87
40	\$542.07	\$542.07	\$520.38	\$520.38
41	\$552.24	\$552.24	\$530.16	\$530.16
42	\$562.00	\$562.00	\$539.52	\$539.52
43	\$575.57	\$575.57	\$552.55	\$552.55
44	\$592.54	\$592.54	\$568.84	\$568.84
45	\$612.47	\$612.47	\$587.98	\$587.98
46	\$636.23	\$636.23	\$610.78	\$610.78
47	\$662.95	\$662.95	\$636.43	\$636.43
48	\$693.49	\$693.49	\$665.75	\$665.75
49	\$723.60	\$723.60	\$694.66	\$694.66
50	\$757.53	\$757.53	\$727.23	\$727.23
51	\$791.04	\$791.04	\$759.40	\$759.40
52	\$827.94	\$827.94	\$794.83	\$794.83
53	\$865.27	\$865.27	\$830.66	\$830.66
54	\$905.56	\$905.56	\$869.34	\$869.34
55	\$945.86	\$945.86	\$908.02	\$908.02
56	\$989.54	\$989.54	\$949.96	\$949.96
57	\$1,033.66	\$1,033.66	\$992.31	\$992.31
58	\$1,080.74	\$1,080.74	\$1,037.51	\$1,037.51
59	\$1,104.07	\$1,104.07	\$1,059.90	\$1,059.90
60	\$1,151.15	\$1,151.15	\$1,105.10	\$1,105.10
61	\$1,191.87	\$1,191.87	\$1,144.19	\$1,144.19
62	\$1,218.59	\$1,218.59	\$1,169.84	\$1,169.84
63	\$1,252.09	\$1,252.09	\$1,202.01	\$1,202.01
64+	\$1,272.45	\$1,272.45	\$1,221.56	\$1,221.56

Ending date of Rates: December 31, 2023

12/24/2014

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

HIOS Plan ID (On Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060116	22444PA0060116	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 30/60/5800	Geisinger Small Group ACA All Access HMO 30/60/5800	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 10/20/0	Geisinger Small Group ACA All Access HMO 20/40/500	Geisinger Small Group ACA All Access HMO 20/40/500	
Plan Marketing Name =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	
Metal =>	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30 / \$60	\$30 / \$60	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$10 / \$20	\$20 / \$40	\$20 / \$40	
OOP Maximum =>	\$9,100	\$9,100	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$9,100	\$9,100	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$367.54	\$367.54	\$352.84	\$352.84	\$451.15	\$451.15	\$428.59	\$428.59	\$428.59	\$428.59	\$451.15	\$451.15
15	\$400.21	\$400.21	\$384.20	\$384.20	\$491.25	\$491.25	\$466.69	\$466.69	\$466.69	\$466.69	\$491.25	\$491.25
16	\$412.70	\$412.70	\$396.19	\$396.19	\$506.58	\$506.58	\$481.25	\$481.25	\$481.25	\$481.25	\$506.58	\$506.58
17	\$425.19	\$425.19	\$408.18	\$408.18	\$521.92	\$521.92	\$495.82	\$495.82	\$495.82	\$495.82	\$521.92	\$521.92
18	\$438.64	\$438.64	\$421.10	\$421.10	\$538.43	\$538.43	\$511.51	\$511.51	\$511.51	\$511.51	\$538.43	\$538.43
19	\$452.10	\$452.10	\$434.01	\$434.01	\$554.94	\$554.94	\$527.19	\$527.19	\$527.19	\$527.19	\$554.94	\$554.94
20	\$466.03	\$466.03	\$447.39	\$447.39	\$572.04	\$572.04	\$543.44	\$543.44	\$543.44	\$543.44	\$572.04	\$572.04
21	\$480.45	\$480.45	\$461.23	\$461.23	\$589.74	\$589.74	\$560.25	\$560.25	\$560.25	\$560.25	\$589.74	\$589.74
22	\$480.45	\$480.45	\$461.23	\$461.23	\$589.74	\$589.74	\$560.25	\$560.25	\$560.25	\$560.25	\$589.74	\$589.74
23	\$480.45	\$480.45	\$461.23	\$461.23	\$589.74	\$589.74	\$560.25	\$560.25	\$560.25	\$560.25	\$589.74	\$589.74
24	\$480.45	\$480.45	\$461.23	\$461.23	\$589.74	\$589.74	\$560.25	\$560.25	\$560.25	\$560.25	\$589.74	\$589.74
25	\$482.36	\$482.36	\$463.07	\$463.07	\$592.09	\$592.09	\$562.49	\$562.49	\$562.49	\$562.49	\$592.09	\$592.09
26	\$491.97	\$491.97	\$472.29	\$472.29	\$603.89	\$603.89	\$573.69	\$573.69	\$573.69	\$573.69	\$603.89	\$603.89
27	\$503.50	\$503.50	\$483.36	\$483.36	\$618.04	\$618.04	\$587.14	\$587.14	\$587.14	\$587.14	\$618.04	\$618.04
28	\$522.24	\$522.24	\$501.35	\$501.35	\$641.04	\$641.04	\$608.99	\$608.99	\$608.99	\$608.99	\$641.04	\$641.04
29	\$537.61	\$537.61	\$516.11	\$516.11	\$659.91	\$659.91	\$626.92	\$626.92	\$626.92	\$626.92	\$659.91	\$659.91
30	\$545.30	\$545.30	\$523.49	\$523.49	\$669.35	\$669.35	\$635.88	\$635.88	\$635.88	\$635.88	\$669.35	\$669.35
31	\$556.83	\$556.83	\$534.56	\$534.56	\$683.50	\$683.50	\$649.33	\$649.33	\$649.33	\$649.33	\$683.50	\$683.50
32	\$568.36	\$568.36	\$545.63	\$545.63	\$697.66	\$697.66	\$662.77	\$662.77	\$662.77	\$662.77	\$697.66	\$697.66
33	\$575.57	\$575.57	\$552.55	\$552.55	\$706.50	\$706.50	\$671.18	\$671.18	\$671.18	\$671.18	\$706.50	\$706.50
34	\$583.26	\$583.26	\$559.93	\$559.93	\$715.94	\$715.94	\$680.14	\$680.14	\$680.14	\$680.14	\$715.94	\$715.94
35	\$587.10	\$587.10	\$563.62	\$563.62	\$720.66	\$720.66	\$684.62	\$684.62	\$684.62	\$684.62	\$720.66	\$720.66
36	\$590.94	\$590.94	\$567.31	\$567.31	\$725.37	\$725.37	\$689.11	\$689.11	\$689.11	\$689.11	\$725.37	\$725.37
37	\$594.79	\$594.79	\$570.99	\$570.99	\$730.09	\$730.09	\$693.59	\$693.59	\$693.59	\$693.59	\$730.09	\$730.09
38	\$598.63	\$598.63	\$574.68	\$574.68	\$734.81	\$734.81	\$698.07	\$698.07	\$698.07	\$698.07	\$734.81	\$734.81
39	\$606.32	\$606.32	\$582.06	\$582.06	\$744.25	\$744.25	\$707.03	\$707.03	\$707.03	\$707.03	\$744.25	\$744.25
40	\$614.00	\$614.00	\$589.44	\$589.44	\$753.68	\$753.68	\$716.00	\$716.00	\$716.00	\$716.00	\$753.68	\$753.68
41	\$625.53	\$625.53	\$600.51	\$600.51	\$767.83	\$767.83	\$729.44	\$729.44	\$729.44	\$729.44	\$767.83	\$767.83
42	\$636.58	\$636.58	\$611.12	\$611.12	\$781.40	\$781.40	\$742.33	\$742.33	\$742.33	\$742.33	\$781.40	\$781.40
43	\$651.96	\$651.96	\$625.88	\$625.88	\$800.27	\$800.27	\$760.26	\$760.26	\$760.26	\$760.26	\$800.27	\$800.27
44	\$671.18	\$671.18	\$644.33	\$644.33	\$823.86	\$823.86	\$782.67	\$782.67	\$782.67	\$782.67	\$823.86	\$823.86
45	\$693.76	\$693.76	\$666.01	\$666.01	\$851.58	\$851.58	\$809.00	\$809.00	\$809.00	\$809.00	\$851.58	\$851.58
46	\$720.66	\$720.66	\$691.84	\$691.84	\$884.60	\$884.60	\$840.37	\$840.37	\$840.37	\$840.37	\$884.60	\$884.60
47	\$750.93	\$750.93	\$720.89	\$720.89	\$921.76	\$921.76	\$875.67	\$875.67	\$875.67	\$875.67	\$921.76	\$921.76
48	\$785.52	\$785.52	\$754.10	\$754.10	\$964.22	\$964.22	\$916.01	\$916.01	\$916.01	\$916.01	\$964.22	\$964.22
49	\$819.63	\$819.63	\$786.85	\$786.85	\$1,006.09	\$1,006.09	\$955.78	\$955.78	\$955.78	\$955.78	\$1,006.09	\$1,006.09
50	\$858.07	\$858.07	\$823.75	\$823.75	\$1,053.27	\$1,053.27	\$1,000.60	\$1,000.60	\$1,000.60	\$1,000.60	\$1,053.27	\$1,053.27
51	\$896.02	\$896.02	\$860.18	\$860.18	\$1,099.86	\$1,099.86	\$1,044.86	\$1,044.86	\$1,044.86	\$1,044.86	\$1,099.86	\$1,099.86
52	\$937.82	\$937.82	\$900.31	\$900.31	\$1,151.16	\$1,151.16	\$1,093.60	\$1,093.60	\$1,093.60	\$1,093.60	\$1,151.16	\$1,151.16
53	\$980.10	\$980.10	\$940.90	\$940.90	\$1,203.06	\$1,203.06	\$1,142.91	\$1,142.91	\$1,142.91	\$1,142.91	\$1,203.06	\$1,203.06
54	\$1,025.74	\$1,025.74	\$984.71	\$984.71	\$1,259.08	\$1,259.08	\$1,196.13	\$1,196.13	\$1,196.13	\$1,196.13	\$1,259.08	\$1,259.08
55	\$1,071.38	\$1,071.38	\$1,028.53	\$1,028.53	\$1,315.11	\$1,315.11	\$1,249.35	\$1,249.35	\$1,249.35	\$1,249.35	\$1,315.11	\$1,315.11
56	\$1,120.87	\$1,120.87	\$1,076.03	\$1,076.03	\$1,375.85	\$1,375.85	\$1,307.06	\$1,307.06	\$1,307.06	\$1,307.06	\$1,375.85	\$1,375.85
57	\$1,170.84	\$1,170.84	\$1,124.00	\$1,124.00	\$1,437.18	\$1,437.18	\$1,365.32	\$1,365.32	\$1,365.32	\$1,365.32	\$1,437.18	\$1,437.18
58	\$1,224.16	\$1,224.16	\$1,175.20	\$1,175.20	\$1,502.64	\$1,502.64	\$1,427.51	\$1,427.51	\$1,427.51	\$1,427.51	\$1,502.64	\$1,502.64
59	\$1,250.59	\$1,250.59	\$1,200.57	\$1,200.57	\$1,535.08	\$1,535.08	\$1,458.33	\$1,458.33	\$1,458.33	\$1,458.33	\$1,535.08	\$1,535.08
60	\$1,303.92	\$1,303.92	\$1,251.76	\$1,251.76	\$1,600.54	\$1,600.54	\$1,520.51	\$1,520.51	\$1,520.51	\$1,520.51	\$1,600.54	\$1,600.54
61	\$1,350.04	\$1,350.04	\$1,296.04	\$1,296.04	\$1,657.16	\$1,657.16	\$1,574.30	\$1,574.30	\$1,574.30	\$1,574.30	\$1,657.16	\$1,657.16
62	\$1,380.31	\$1,380.31	\$1,325.10	\$1,325.10	\$1,694.31	\$1,694.31	\$1,609.59	\$1,609.59	\$1,609.59	\$1,609.59	\$1,694.31	\$1,694.31
63	\$1,418.26	\$1,418.26	\$1,361.53	\$1,361.53	\$1,740.90	\$1,740.90	\$1,653.85	\$1,653.85	\$1,653.85	\$1,653.85	\$1,740.90	\$1,740.90
64+	\$1,441.32	\$1,441.32	\$1,383.67	\$1,383.67	\$1,769.21	\$1,769.21	\$1,680.74	\$1,680.74	\$1,680.74	\$1,680.74	\$1,769.21	\$1,769.21

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

HIOS Plan ID (On Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/500		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000		Geisinger Small Group ACA All Access HMO 20/40/1000	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600		\$8,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$374.95	\$374.95	\$394.69	\$394.69	\$493.36	\$493.36	\$473.63	\$473.63	\$373.18	\$373.18	\$354.52	\$354.52	\$354.52	\$354.52	\$373.18	\$373.18	\$466.48	\$466.48	\$447.82	\$447.82
15	\$408.28	\$408.28	\$429.77	\$429.77	\$537.21	\$537.21	\$515.73	\$515.73	\$406.36	\$406.36	\$386.04	\$386.04	\$386.04	\$386.04	\$406.36	\$406.36	\$507.94	\$507.94	\$487.63	\$487.63
16	\$421.03	\$421.03	\$443.19	\$443.19	\$553.98	\$553.98	\$531.82	\$531.82	\$419.04	\$419.04	\$398.09	\$398.09	\$398.09	\$398.09	\$419.04	\$419.04	\$523.80	\$523.80	\$502.85	\$502.85
17	\$433.77	\$433.77	\$456.60	\$456.60	\$570.75	\$570.75	\$547.92	\$547.92	\$431.72	\$431.72	\$410.14	\$410.14	\$410.14	\$410.14	\$431.72	\$431.72	\$539.65	\$539.65	\$518.07	\$518.07
18	\$447.49	\$447.49	\$471.05	\$471.05	\$588.81	\$588.81	\$565.26	\$565.26	\$445.38	\$445.38	\$423.11	\$423.11	\$423.11	\$423.11	\$445.38	\$445.38	\$556.73	\$556.73	\$534.46	\$534.46
19	\$461.22	\$461.22	\$485.49	\$485.49	\$606.87	\$606.87	\$582.59	\$582.59	\$459.04	\$459.04	\$436.09	\$436.09	\$436.09	\$436.09	\$459.04	\$459.04	\$573.80	\$573.80	\$550.85	\$550.85
20	\$475.43	\$475.43	\$500.45	\$500.45	\$625.57	\$625.57	\$600.54	\$600.54	\$473.19	\$473.19	\$449.53	\$449.53	\$449.53	\$449.53	\$473.19	\$473.19	\$591.48	\$591.48	\$567.82	\$567.82
21	\$490.14	\$490.14	\$515.94	\$515.94	\$644.92	\$644.92	\$619.12	\$619.12	\$487.83	\$487.83	\$463.44	\$463.44	\$463.44	\$463.44	\$487.83	\$487.83	\$609.78	\$609.78	\$585.39	\$585.39
22	\$490.14	\$490.14	\$515.94	\$515.94	\$644.92	\$644.92	\$619.12	\$619.12	\$487.83	\$487.83	\$463.44	\$463.44	\$463.44	\$463.44	\$487.83	\$487.83	\$609.78	\$609.78	\$585.39	\$585.39
23	\$490.14	\$490.14	\$515.94	\$515.94	\$644.92	\$644.92	\$619.12	\$619.12	\$487.83	\$487.83	\$463.44	\$463.44	\$463.44	\$463.44	\$487.83	\$487.83	\$609.78	\$609.78	\$585.39	\$585.39
24	\$490.14	\$490.14	\$515.94	\$515.94	\$644.92	\$644.92	\$619.12	\$619.12	\$487.83	\$487.83	\$463.44	\$463.44	\$463.44	\$463.44	\$487.83	\$487.83	\$609.78	\$609.78	\$585.39	\$585.39
25	\$492.10	\$492.10	\$518.00	\$518.00	\$647.49	\$647.49	\$621.59	\$621.59	\$489.77	\$489.77	\$465.28	\$465.28	\$465.28	\$465.28	\$489.77	\$489.77	\$612.22	\$612.22	\$587.73	\$587.73
26	\$501.90	\$501.90	\$528.31	\$528.31	\$660.39	\$660.39	\$633.98	\$633.98	\$499.53	\$499.53	\$474.55	\$474.55	\$474.55	\$474.55	\$499.53	\$499.53	\$624.41	\$624.41	\$599.44	\$599.44
27	\$513.66	\$513.66	\$540.70	\$540.70	\$675.87	\$675.87	\$648.84	\$648.84	\$511.24	\$511.24	\$485.68	\$485.68	\$485.68	\$485.68	\$511.24	\$511.24	\$639.05	\$639.05	\$613.48	\$613.48
28	\$532.78	\$532.78	\$560.82	\$560.82	\$701.02	\$701.02	\$672.98	\$672.98	\$530.26	\$530.26	\$503.75	\$503.75	\$503.75	\$503.75	\$530.26	\$530.26	\$662.83	\$662.83	\$636.32	\$636.32
29	\$548.46	\$548.46	\$577.33	\$577.33	\$721.66	\$721.66	\$692.79	\$692.79	\$545.87	\$545.87	\$518.58	\$518.58	\$518.58	\$518.58	\$545.87	\$545.87	\$682.34	\$682.34	\$655.05	\$655.05
30	\$556.30	\$556.30	\$585.58	\$585.58	\$731.98	\$731.98	\$702.70	\$702.70	\$553.68	\$553.68	\$525.99	\$525.99	\$525.99	\$525.99	\$553.68	\$553.68	\$692.10	\$692.10	\$664.41	\$664.41
31	\$568.07	\$568.07	\$597.97	\$597.97	\$747.46	\$747.46	\$717.56	\$717.56	\$565.39	\$565.39	\$537.12	\$537.12	\$537.12	\$537.12	\$565.39	\$565.39	\$706.73	\$706.73	\$678.46	\$678.46
32	\$579.83	\$579.83	\$610.35	\$610.35	\$762.93	\$762.93	\$732.42	\$732.42	\$577.09	\$577.09	\$548.24	\$548.24	\$548.24	\$548.24	\$577.09	\$577.09	\$721.37	\$721.37	\$692.51	\$692.51
33	\$587.18	\$587.18	\$618.09	\$618.09	\$772.61	\$772.61	\$741.70	\$741.70	\$584.41	\$584.41	\$555.19	\$555.19	\$555.19	\$555.19	\$584.41	\$584.41	\$730.51	\$730.51	\$701.29	\$701.29
34	\$595.02	\$595.02	\$626.34	\$626.34	\$782.93	\$782.93	\$751.61	\$751.61	\$592.22	\$592.22	\$562.61	\$562.61	\$562.61	\$562.61	\$592.22	\$592.22	\$740.27	\$740.27	\$710.66	\$710.66
35	\$598.95	\$598.95	\$630.47	\$630.47	\$788.09	\$788.09	\$756.56	\$756.56	\$596.12	\$596.12	\$566.31	\$566.31	\$566.31	\$566.31	\$596.12	\$596.12	\$745.15	\$745.15	\$715.34	\$715.34
36	\$602.87	\$602.87	\$634.60	\$634.60	\$793.25	\$793.25	\$761.52	\$761.52	\$600.02	\$600.02	\$570.02	\$570.02	\$570.02	\$570.02	\$600.02	\$600.02	\$750.03	\$750.03	\$720.03	\$720.03
37	\$606.79	\$606.79	\$638.72	\$638.72	\$798.40	\$798.40	\$766.47	\$766.47	\$603.92	\$603.92	\$573.73	\$573.73	\$573.73	\$573.73	\$603.92	\$603.92	\$754.90	\$754.90	\$724.71	\$724.71
38	\$610.71	\$610.71	\$642.85	\$642.85	\$803.56	\$803.56	\$771.42	\$771.42	\$607.83	\$607.83	\$577.43	\$577.43	\$577.43	\$577.43	\$607.83	\$607.83	\$759.78	\$759.78	\$729.39	\$729.39
39	\$618.55	\$618.55	\$651.11	\$651.11	\$813.88	\$813.88	\$781.33	\$781.33	\$615.63	\$615.63	\$584.85	\$584.85	\$584.85	\$584.85	\$615.63	\$615.63	\$769.54	\$769.54	\$738.76	\$738.76
40	\$626.39	\$626.39	\$659.36	\$659.36	\$824.20	\$824.20	\$791.23	\$791.23	\$623.44	\$623.44	\$592.26	\$592.26	\$592.26	\$592.26	\$623.44	\$623.44	\$779.30	\$779.30	\$748.12	\$748.12
41	\$638.16	\$638.16	\$671.74	\$671.74	\$839.68	\$839.68	\$806.09	\$806.09	\$635.14	\$635.14	\$603.39	\$603.39	\$603.39	\$603.39	\$635.14	\$635.14	\$793.93	\$793.93	\$762.17	\$762.17
42	\$649.43	\$649.43	\$683.61	\$683.61	\$854.51	\$854.51	\$820.33	\$820.33	\$646.36	\$646.36	\$614.05	\$614.05	\$614.05	\$614.05	\$646.36	\$646.36	\$807.96	\$807.96	\$775.64	\$775.64
43	\$665.11	\$665.11	\$700.12	\$700.12	\$875.15	\$875.15	\$840.14	\$840.14	\$661.97	\$661.97	\$628.88	\$628.88	\$628.88	\$628.88	\$661.97	\$661.97	\$827.47	\$827.47	\$794.37	\$794.37
44	\$684.72	\$684.72	\$720.76	\$720.76	\$900.95	\$900.95	\$864.91	\$864.91	\$681.49	\$681.49	\$647.41	\$647.41	\$647.41	\$647.41	\$681.49	\$681.49	\$851.86	\$851.86	\$817.78	\$817.78
45	\$707.76	\$707.76	\$745.01	\$745.01	\$931.26	\$931.26	\$894.01	\$894.01	\$704.41	\$704.41	\$669.19	\$669.19	\$669.19	\$669.19	\$704.41	\$704.41	\$880.52	\$880.52	\$845.30	\$845.30
46	\$735.20	\$735.20	\$773.90	\$773.90	\$967.37	\$967.37	\$928.68	\$928.68	\$731.73	\$731.73	\$695.15	\$695.15	\$695.15	\$695.15	\$731.73	\$731.73	\$914.67	\$914.67	\$878.08	\$878.08
47	\$766.08	\$766.08	\$806.40	\$806.40	\$1,008.00	\$1,008.00	\$967.68	\$967.68	\$762.47	\$762.47	\$724.34	\$724.34	\$724.34	\$724.34	\$762.47	\$762.47	\$953.08	\$953.08	\$914.96	\$914.96
48	\$801.37	\$801.37	\$843.55	\$843.55	\$1,054.44	\$1,054.44	\$1,012.26	\$1,012.26	\$797.59	\$797.59	\$757.71	\$757.71	\$757.71	\$757.71	\$797.59	\$797.59	\$996.99	\$996.99	\$957.11	\$957.11
49	\$836.17	\$836.17	\$880.18	\$880.18	\$1,100.22	\$1,100.22	\$1,056.22	\$1,056.22	\$832.22	\$832.22	\$790.61	\$790.61	\$790.61	\$790.61	\$832.22	\$832.22	\$1,040.28	\$1,040.28	\$998.67	\$998.67
50	\$875.38	\$875.38	\$921.45	\$921.45	\$1,151.82	\$1,151.82	\$1,105.75	\$1,105.75	\$871.25	\$871.25	\$827.69	\$827.69	\$827.69	\$827.69	\$871.25	\$871.25	\$1,089.06	\$1,089.06	\$1,045.50	\$1,045.50
51	\$914.10	\$914.10	\$962.21	\$962.21	\$1,202.77	\$1,202.77	\$1,154.66	\$1,154.66	\$909.79	\$909.79	\$864.30	\$864.30	\$864.30	\$864.30	\$909.79	\$909.79	\$1,137.24	\$1,137.24	\$1,091.75	\$1,091.75
52	\$956.74	\$956.74	\$1,007.10	\$1,007.10	\$1,258.87	\$1,258.87	\$1,208.52	\$1,208.52	\$952.23	\$952.23	\$904.62	\$904.62	\$904.62	\$904.62	\$952.23	\$952.23	\$1,190.29	\$1,190.29	\$1,142.67	\$1,142.67
53	\$999.88	\$999.88	\$1,052.50	\$1,052.50	\$1,315.63	\$1,315.63	\$1,263.00	\$1,263.00	\$995.16	\$995.16	\$945.40	\$945.40	\$945.40	\$945.40	\$995.16	\$995.16	\$1,243.95	\$1,243.95	\$1,194.19	\$1,194.19
54	\$1,046.44	\$1,046.44	\$1,101.51	\$1,101.51	\$1,376.89	\$1,376.														

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

HIOS Plan ID (On Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 20/40/1500		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400		Geisinger Small Group ACA All Access HMO 15/30/400	
Plan Marketing Name =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Form # =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$2,500		\$2,500		\$2,500		\$2,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$359.94	\$359.94	\$341.94	\$341.94	\$341.94	\$341.94	\$359.94	\$359.94	\$449.92	\$449.92	\$431.93	\$431.93	\$428.90	\$428.90	\$407.45	\$407.45	\$407.45	\$407.45	\$428.90	\$428.90
15	\$391.93	\$391.93	\$372.34	\$372.34	\$372.34	\$372.34	\$391.93	\$391.93	\$489.92	\$489.92	\$470.32	\$470.32	\$467.02	\$467.02	\$443.67	\$443.67	\$443.67	\$443.67	\$467.02	\$467.02
16	\$404.17	\$404.17	\$383.96	\$383.96	\$383.96	\$383.96	\$404.17	\$404.17	\$505.21	\$505.21	\$485.00	\$485.00	\$481.60	\$481.60	\$457.52	\$457.52	\$457.52	\$457.52	\$481.60	\$481.60
17	\$416.40	\$416.40	\$395.58	\$395.58	\$395.58	\$395.58	\$416.40	\$416.40	\$520.50	\$520.50	\$499.68	\$499.68	\$496.18	\$496.18	\$471.37	\$471.37	\$471.37	\$471.37	\$496.18	\$496.18
18	\$429.57	\$429.57	\$408.09	\$408.09	\$408.09	\$408.09	\$429.57	\$429.57	\$536.97	\$536.97	\$515.49	\$515.49	\$511.88	\$511.88	\$486.28	\$486.28	\$486.28	\$486.28	\$511.88	\$511.88
19	\$442.75	\$442.75	\$420.61	\$420.61	\$420.61	\$420.61	\$442.75	\$442.75	\$553.43	\$553.43	\$531.30	\$531.30	\$527.57	\$527.57	\$501.20	\$501.20	\$501.20	\$501.20	\$527.57	\$527.57
20	\$456.39	\$456.39	\$433.57	\$433.57	\$433.57	\$433.57	\$456.39	\$456.39	\$570.49	\$570.49	\$547.67	\$547.67	\$543.83	\$543.83	\$516.64	\$516.64	\$516.64	\$516.64	\$543.83	\$543.83
21	\$470.51	\$470.51	\$446.99	\$446.99	\$446.99	\$446.99	\$470.51	\$470.51	\$588.14	\$588.14	\$564.61	\$564.61	\$560.66	\$560.66	\$532.63	\$532.63	\$532.63	\$532.63	\$560.66	\$560.66
22	\$470.51	\$470.51	\$446.99	\$446.99	\$446.99	\$446.99	\$470.51	\$470.51	\$588.14	\$588.14	\$564.61	\$564.61	\$560.66	\$560.66	\$532.63	\$532.63	\$532.63	\$532.63	\$560.66	\$560.66
23	\$470.51	\$470.51	\$446.99	\$446.99	\$446.99	\$446.99	\$470.51	\$470.51	\$588.14	\$588.14	\$564.61	\$564.61	\$560.66	\$560.66	\$532.63	\$532.63	\$532.63	\$532.63	\$560.66	\$560.66
24	\$470.51	\$470.51	\$446.99	\$446.99	\$446.99	\$446.99	\$470.51	\$470.51	\$588.14	\$588.14	\$564.61	\$564.61	\$560.66	\$560.66	\$532.63	\$532.63	\$532.63	\$532.63	\$560.66	\$560.66
25	\$472.39	\$472.39	\$448.77	\$448.77	\$448.77	\$448.77	\$472.39	\$472.39	\$590.49	\$590.49	\$566.87	\$566.87	\$562.90	\$562.90	\$534.75	\$534.75	\$534.75	\$534.75	\$562.90	\$562.90
26	\$481.80	\$481.80	\$457.71	\$457.71	\$457.71	\$457.71	\$481.80	\$481.80	\$602.25	\$602.25	\$578.16	\$578.16	\$574.11	\$574.11	\$545.40	\$545.40	\$545.40	\$545.40	\$574.11	\$574.11
27	\$493.09	\$493.09	\$468.44	\$468.44	\$468.44	\$468.44	\$493.09	\$493.09	\$616.36	\$616.36	\$591.71	\$591.71	\$587.56	\$587.56	\$558.19	\$558.19	\$558.19	\$558.19	\$587.56	\$587.56
28	\$511.44	\$511.44	\$485.87	\$485.87	\$485.87	\$485.87	\$511.44	\$511.44	\$639.30	\$639.30	\$613.73	\$613.73	\$609.43	\$609.43	\$578.96	\$578.96	\$578.96	\$578.96	\$609.43	\$609.43
29	\$526.50	\$526.50	\$500.17	\$500.17	\$500.17	\$500.17	\$526.50	\$526.50	\$658.12	\$658.12	\$631.80	\$631.80	\$627.37	\$627.37	\$596.00	\$596.00	\$596.00	\$596.00	\$627.37	\$627.37
30	\$534.03	\$534.03	\$507.32	\$507.32	\$507.32	\$507.32	\$534.03	\$534.03	\$667.53	\$667.53	\$640.83	\$640.83	\$636.34	\$636.34	\$604.52	\$604.52	\$604.52	\$604.52	\$636.34	\$636.34
31	\$545.32	\$545.32	\$518.05	\$518.05	\$518.05	\$518.05	\$545.32	\$545.32	\$681.65	\$681.65	\$654.38	\$654.38	\$649.80	\$649.80	\$617.31	\$617.31	\$617.31	\$617.31	\$649.80	\$649.80
32	\$556.61	\$556.61	\$528.78	\$528.78	\$528.78	\$528.78	\$556.61	\$556.61	\$695.76	\$695.76	\$667.93	\$667.93	\$663.25	\$663.25	\$630.09	\$630.09	\$630.09	\$630.09	\$663.25	\$663.25
33	\$563.67	\$563.67	\$535.48	\$535.48	\$535.48	\$535.48	\$563.67	\$563.67	\$704.58	\$704.58	\$676.40	\$676.40	\$671.66	\$671.66	\$638.08	\$638.08	\$638.08	\$638.08	\$671.66	\$671.66
34	\$571.20	\$571.20	\$542.64	\$542.64	\$542.64	\$542.64	\$571.20	\$571.20	\$713.99	\$713.99	\$685.43	\$685.43	\$680.63	\$680.63	\$646.60	\$646.60	\$646.60	\$646.60	\$680.63	\$680.63
35	\$574.96	\$574.96	\$546.21	\$546.21	\$546.21	\$546.21	\$574.96	\$574.96	\$718.70	\$718.70	\$689.95	\$689.95	\$685.12	\$685.12	\$650.86	\$650.86	\$650.86	\$650.86	\$685.12	\$685.12
36	\$578.72	\$578.72	\$549.79	\$549.79	\$549.79	\$549.79	\$578.72	\$578.72	\$723.40	\$723.40	\$694.47	\$694.47	\$689.60	\$689.60	\$655.12	\$655.12	\$655.12	\$655.12	\$689.60	\$689.60
37	\$582.49	\$582.49	\$553.36	\$553.36	\$553.36	\$553.36	\$582.49	\$582.49	\$728.11	\$728.11	\$698.99	\$698.99	\$694.09	\$694.09	\$659.38	\$659.38	\$659.38	\$659.38	\$694.09	\$694.09
38	\$586.25	\$586.25	\$556.94	\$556.94	\$556.94	\$556.94	\$586.25	\$586.25	\$732.81	\$732.81	\$703.50	\$703.50	\$698.57	\$698.57	\$663.64	\$663.64	\$663.64	\$663.64	\$698.57	\$698.57
39	\$593.78	\$593.78	\$564.09	\$564.09	\$564.09	\$564.09	\$593.78	\$593.78	\$742.22	\$742.22	\$712.54	\$712.54	\$707.54	\$707.54	\$672.17	\$672.17	\$672.17	\$672.17	\$707.54	\$707.54
40	\$601.31	\$601.31	\$571.24	\$571.24	\$571.24	\$571.24	\$601.31	\$601.31	\$751.63	\$751.63	\$721.57	\$721.57	\$716.51	\$716.51	\$680.69	\$680.69	\$680.69	\$680.69	\$716.51	\$716.51
41	\$612.60	\$612.60	\$581.97	\$581.97	\$581.97	\$581.97	\$612.60	\$612.60	\$765.75	\$765.75	\$735.12	\$735.12	\$729.97	\$729.97	\$693.47	\$693.47	\$693.47	\$693.47	\$729.97	\$729.97
42	\$623.42	\$623.42	\$592.25	\$592.25	\$592.25	\$592.25	\$623.42	\$623.42	\$779.28	\$779.28	\$748.11	\$748.11	\$742.87	\$742.87	\$705.72	\$705.72	\$705.72	\$705.72	\$742.87	\$742.87
43	\$638.48	\$638.48	\$606.55	\$606.55	\$606.55	\$606.55	\$638.48	\$638.48	\$798.10	\$798.10	\$766.17	\$766.17	\$760.81	\$760.81	\$722.77	\$722.77	\$722.77	\$722.77	\$760.81	\$760.81
44	\$657.30	\$657.30	\$624.43	\$624.43	\$624.43	\$624.43	\$657.30	\$657.30	\$821.62	\$821.62	\$788.76	\$788.76	\$783.23	\$783.23	\$744.07	\$744.07	\$744.07	\$744.07	\$783.23	\$783.23
45	\$679.41	\$679.41	\$645.44	\$645.44	\$645.44	\$645.44	\$679.41	\$679.41	\$849.27	\$849.27	\$815.29	\$815.29	\$809.58	\$809.58	\$769.10	\$769.10	\$769.10	\$769.10	\$809.58	\$809.58
46	\$705.76	\$705.76	\$670.47	\$670.47	\$670.47	\$670.47	\$705.76	\$705.76	\$882.20	\$882.20	\$846.91	\$846.91	\$840.98	\$840.98	\$798.93	\$798.93	\$798.93	\$798.93	\$840.98	\$840.98
47	\$735.40	\$735.40	\$698.63	\$698.63	\$698.63	\$698.63	\$735.40	\$735.40	\$919.25	\$919.25	\$882.48	\$882.48	\$876.30	\$876.30	\$832.49	\$832.49	\$832.49	\$832.49	\$876.30	\$876.30
48	\$769.28	\$769.28	\$730.81	\$730.81	\$730.81	\$730.81	\$769.28	\$769.28	\$961.60	\$961.60	\$923.13	\$923.13	\$916.67	\$916.67	\$870.83	\$870.83	\$870.83	\$870.83	\$916.67	\$916.67
49	\$802.68	\$802.68	\$762.55	\$762.55	\$762.55	\$762.55	\$802.68	\$802.68	\$1,003.36	\$1,003.36	\$963.22	\$963.22	\$956.47	\$956.47	\$908.65	\$908.65	\$908.65	\$908.65	\$956.47	\$956.47
50	\$840.33	\$840.33	\$798.31	\$798.31	\$798.31	\$798.31	\$840.33	\$840.33	\$1,050.41	\$1,050.41	\$1,008.39	\$1,008.39	\$1,001.33	\$1,001.33	\$951.26	\$951.26	\$951.26	\$951.26	\$1,001.33	\$1,001.33
51	\$877.50	\$877.50	\$833.62	\$833.62	\$833.62	\$833.62	\$877.50	\$877.50	\$1,096.87	\$1,096.87	\$1,052.99	\$1,052.99	\$1,045.62	\$1,045.62	\$993.34	\$993.34	\$993.34	\$993.34	\$1,045.62	\$1,045.62
52	\$918.43	\$918.43	\$872.51	\$872.51	\$872.51	\$872.51	\$918.43	\$918.43	\$1,148.04	\$1,148.04	\$1,102.12	\$1,102.12	\$1,094.39	\$1,094.39	\$1,039.67	\$1,039.67	\$1,039.67	\$1,039.67	\$1,094.39	\$1,094.39
53	\$959.83	\$959.83	\$911.84	\$911.84	\$911.84	\$911.84	\$959.83	\$959.83	\$1,199.79	\$1,199.79	\$1,151.80	\$1,151.80	\$1,143.73	\$1,143.73	\$1,086.55	\$1,086.55	\$1,086.55	\$1,086.55	\$1,	

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

HIOS Plan ID (On Exchange)=>	22444PA0060120	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126	22444PA0060126	22444PA0060127
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All-Access HMO 15/30/400	Geisinger Small Group ACA All-Access HMO 15/30/400	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/3300	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000
Plan Marketing Name =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO
Metal =>	Platinum	Platinum	Platinum	Gold	Silver	Gold	Gold	Platinum	Platinum	Gold
Deductible =>	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$15 / \$30	\$15 / \$30	\$10 / \$20	\$20 / \$40	\$35 / \$70	\$25 / \$50	\$25 / \$50	\$10 / \$20	\$10 / \$20	\$20 / \$40
OOP Maximum =>	\$2,500	\$2,500	\$6,000	\$8,600	\$9,100	\$8,550	\$7,350	\$6,000	\$6,000	\$8,600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$536.12	\$536.12	\$514.68	\$514.68	\$424.08	\$424.08	\$350.79	\$350.79	\$284.49	\$284.49
15	\$583.78	\$583.78	\$560.43	\$560.43	\$461.77	\$461.77	\$381.97	\$381.97	\$309.78	\$309.78
16	\$602.00	\$602.00	\$577.92	\$577.92	\$476.19	\$476.19	\$393.90	\$393.90	\$319.45	\$319.45
17	\$620.22	\$620.22	\$595.41	\$595.41	\$490.60	\$490.60	\$405.82	\$405.82	\$329.12	\$329.12
18	\$639.85	\$639.85	\$614.25	\$614.25	\$506.12	\$506.12	\$418.66	\$418.66	\$339.53	\$339.53
19	\$659.47	\$659.47	\$633.09	\$633.09	\$521.64	\$521.64	\$431.50	\$431.50	\$349.94	\$349.94
20	\$679.79	\$679.79	\$652.60	\$652.60	\$537.72	\$537.72	\$444.80	\$444.80	\$360.73	\$360.73
21	\$700.82	\$700.82	\$672.79	\$672.79	\$554.36	\$554.36	\$458.56	\$458.56	\$371.89	\$371.89
22	\$700.82	\$700.82	\$672.79	\$672.79	\$554.36	\$554.36	\$458.56	\$458.56	\$371.89	\$371.89
23	\$700.82	\$700.82	\$672.79	\$672.79	\$554.36	\$554.36	\$458.56	\$458.56	\$371.89	\$371.89
24	\$700.82	\$700.82	\$672.79	\$672.79	\$554.36	\$554.36	\$458.56	\$458.56	\$371.89	\$371.89
25	\$703.62	\$703.62	\$675.47	\$675.47	\$556.57	\$556.57	\$460.39	\$460.39	\$373.37	\$373.37
26	\$717.64	\$717.64	\$688.93	\$688.93	\$567.66	\$567.66	\$469.56	\$469.56	\$380.81	\$380.81
27	\$734.46	\$734.46	\$705.08	\$705.08	\$580.96	\$580.96	\$480.56	\$480.56	\$389.73	\$389.73
28	\$761.79	\$761.79	\$731.32	\$731.32	\$602.58	\$602.58	\$498.45	\$498.45	\$404.24	\$404.24
29	\$784.21	\$784.21	\$752.84	\$752.84	\$620.32	\$620.32	\$513.12	\$513.12	\$416.14	\$416.14
30	\$795.43	\$795.43	\$763.61	\$763.61	\$629.19	\$629.19	\$520.46	\$520.46	\$422.09	\$422.09
31	\$812.25	\$812.25	\$779.76	\$779.76	\$642.49	\$642.49	\$531.46	\$531.46	\$431.01	\$431.01
32	\$829.07	\$829.07	\$795.90	\$795.90	\$655.80	\$655.80	\$542.47	\$542.47	\$439.94	\$439.94
33	\$839.58	\$839.58	\$805.99	\$805.99	\$664.11	\$664.11	\$549.35	\$549.35	\$445.52	\$445.52
34	\$850.79	\$850.79	\$816.76	\$816.76	\$672.98	\$672.98	\$556.68	\$556.68	\$451.47	\$451.47
35	\$856.40	\$856.40	\$822.14	\$822.14	\$677.42	\$677.42	\$560.35	\$560.35	\$454.44	\$454.44
36	\$862.00	\$862.00	\$827.52	\$827.52	\$681.85	\$681.85	\$564.02	\$564.02	\$457.42	\$457.42
37	\$867.61	\$867.61	\$832.91	\$832.91	\$686.29	\$686.29	\$567.69	\$567.69	\$460.39	\$460.39
38	\$873.22	\$873.22	\$838.29	\$838.29	\$690.72	\$690.72	\$571.36	\$571.36	\$463.37	\$463.37
39	\$884.43	\$884.43	\$849.05	\$849.05	\$699.59	\$699.59	\$578.69	\$578.69	\$469.32	\$469.32
40	\$895.64	\$895.64	\$859.82	\$859.82	\$708.46	\$708.46	\$586.03	\$586.03	\$475.27	\$475.27
41	\$912.46	\$912.46	\$875.96	\$875.96	\$721.77	\$721.77	\$597.03	\$597.03	\$484.19	\$484.19
42	\$928.58	\$928.58	\$891.44	\$891.44	\$734.52	\$734.52	\$607.58	\$607.58	\$492.74	\$492.74
43	\$951.01	\$951.01	\$912.97	\$912.97	\$752.25	\$752.25	\$622.26	\$622.26	\$504.65	\$504.65
44	\$979.04	\$979.04	\$939.88	\$939.88	\$774.43	\$774.43	\$640.60	\$640.60	\$519.52	\$519.52
45	\$1,011.98	\$1,011.98	\$971.50	\$971.50	\$800.48	\$800.48	\$662.15	\$662.15	\$537.00	\$537.00
46	\$1,051.22	\$1,051.22	\$1,009.18	\$1,009.18	\$831.53	\$831.53	\$687.83	\$687.83	\$557.82	\$557.82
47	\$1,095.38	\$1,095.38	\$1,051.56	\$1,051.56	\$866.45	\$866.45	\$716.72	\$716.72	\$581.25	\$581.25
48	\$1,145.83	\$1,145.83	\$1,100.00	\$1,100.00	\$906.36	\$906.36	\$749.73	\$749.73	\$608.03	\$608.03
49	\$1,195.59	\$1,195.59	\$1,147.77	\$1,147.77	\$945.72	\$945.72	\$782.29	\$782.29	\$634.43	\$634.43
50	\$1,251.66	\$1,251.66	\$1,201.59	\$1,201.59	\$990.07	\$990.07	\$818.97	\$818.97	\$664.18	\$664.18
51	\$1,307.02	\$1,307.02	\$1,254.74	\$1,254.74	\$1,033.86	\$1,033.86	\$855.20	\$855.20	\$693.56	\$693.56
52	\$1,367.99	\$1,367.99	\$1,313.27	\$1,313.27	\$1,082.09	\$1,082.09	\$895.09	\$895.09	\$725.92	\$725.92
53	\$1,429.67	\$1,429.67	\$1,372.48	\$1,372.48	\$1,130.88	\$1,130.88	\$935.45	\$935.45	\$758.64	\$758.64
54	\$1,496.24	\$1,496.24	\$1,436.39	\$1,436.39	\$1,183.54	\$1,183.54	\$979.01	\$979.01	\$793.97	\$793.97
55	\$1,562.82	\$1,562.82	\$1,500.31	\$1,500.31	\$1,236.20	\$1,236.20	\$1,022.57	\$1,022.57	\$829.30	\$829.30
56	\$1,635.00	\$1,635.00	\$1,569.60	\$1,569.60	\$1,293.30	\$1,293.30	\$1,069.80	\$1,069.80	\$867.60	\$867.60
57	\$1,707.89	\$1,707.89	\$1,639.57	\$1,639.57	\$1,350.95	\$1,350.95	\$1,117.49	\$1,117.49	\$906.28	\$906.28
58	\$1,785.68	\$1,785.68	\$1,714.25	\$1,714.25	\$1,412.49	\$1,412.49	\$1,168.39	\$1,168.39	\$947.56	\$947.56
59	\$1,824.22	\$1,824.22	\$1,751.26	\$1,751.26	\$1,442.98	\$1,442.98	\$1,193.61	\$1,193.61	\$968.01	\$968.01
60	\$1,902.02	\$1,902.02	\$1,825.93	\$1,825.93	\$1,504.51	\$1,504.51	\$1,244.51	\$1,244.51	\$1,009.29	\$1,009.29
61	\$1,969.29	\$1,969.29	\$1,890.52	\$1,890.52	\$1,557.73	\$1,557.73	\$1,288.53	\$1,288.53	\$1,044.99	\$1,044.99
62	\$2,013.45	\$2,013.45	\$1,932.91	\$1,932.91	\$1,592.65	\$1,592.65	\$1,317.42	\$1,317.42	\$1,068.42	\$1,068.42
63	\$2,068.81	\$2,068.81	\$1,986.06	\$1,986.06	\$1,636.44	\$1,636.44	\$1,353.65	\$1,353.65	\$1,097.80	\$1,097.80
64+	\$2,102.45	\$2,102.45	\$2,018.35	\$2,018.35	\$1,663.05	\$1,663.05	\$1,375.66	\$1,375.66	\$1,115.65	\$1,115.65

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

HIOS Plan ID (On Exchange)=>	22444PA0060127	22444PA0060128	22444PA0060128	22444PA0060129	22444PA0060129	22444PA0060130	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/3300	Geisinger Premier HMO 25/50/3300	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300
Plan Marketing Name =>	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23	M-152-365-F Rev. 1/23
Form # =>	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3
Rating Area =>	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO	Geisinger Premier HMO
Network =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Platinum	Gold	Silver
Metal =>	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500	Med: \$4,300 / Rx: \$500	Med: \$3,300 / Rx: \$0	Med: \$3,300 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$4,300 / Rx: \$500
Deductible =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Coinurance =>	\$20 / \$40	\$35 / \$70	\$35 / \$70	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$10 / \$20	\$20 / \$40	\$35 / \$70
Copays =>	\$8,600	\$9,100	\$9,100	\$8,550	\$8,550	\$7,350	\$7,350	\$6,000	\$8,600	\$9,100
OOP Maximum =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Pediatric Dental (Yes/No) =>	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.79	\$350.79	\$270.27	\$270.27	\$284.49	\$284.49	\$299.56	\$299.56	\$315.33	\$315.33
15	\$381.97	\$381.97	\$294.29	\$294.29	\$309.78	\$309.78	\$326.19	\$326.19	\$343.36	\$343.36
16	\$393.90	\$393.90	\$303.48	\$303.48	\$319.45	\$319.45	\$336.37	\$336.37	\$354.07	\$354.07
17	\$405.82	\$405.82	\$312.66	\$312.66	\$329.12	\$329.12	\$346.55	\$346.55	\$364.79	\$364.79
18	\$418.66	\$418.66	\$322.55	\$322.55	\$339.53	\$339.53	\$357.52	\$357.52	\$376.33	\$376.33
19	\$431.50	\$431.50	\$332.44	\$332.44	\$349.94	\$349.94	\$368.48	\$368.48	\$387.87	\$387.87
20	\$444.80	\$444.80	\$342.69	\$342.69	\$360.73	\$360.73	\$379.84	\$379.84	\$399.83	\$399.83
21	\$458.56	\$458.56	\$353.29	\$353.29	\$371.89	\$371.89	\$391.59	\$391.59	\$412.20	\$412.20
22	\$458.56	\$458.56	\$353.29	\$353.29	\$371.89	\$371.89	\$391.59	\$391.59	\$412.20	\$412.20
23	\$458.56	\$458.56	\$353.29	\$353.29	\$371.89	\$371.89	\$391.59	\$391.59	\$412.20	\$412.20
24	\$458.56	\$458.56	\$353.29	\$353.29	\$371.89	\$371.89	\$391.59	\$391.59	\$412.20	\$412.20
25	\$460.39	\$460.39	\$354.70	\$354.70	\$373.37	\$373.37	\$393.15	\$393.15	\$413.84	\$413.84
26	\$469.56	\$469.56	\$361.77	\$361.77	\$380.81	\$380.81	\$400.98	\$400.98	\$422.09	\$422.09
27	\$480.56	\$480.56	\$370.25	\$370.25	\$389.73	\$389.73	\$410.38	\$410.38	\$431.98	\$431.98
28	\$498.45	\$498.45	\$384.02	\$384.02	\$404.24	\$404.24	\$425.65	\$425.65	\$448.05	\$448.05
29	\$513.12	\$513.12	\$395.33	\$395.33	\$416.14	\$416.14	\$438.18	\$438.18	\$461.24	\$461.24
30	\$520.46	\$520.46	\$400.98	\$400.98	\$422.09	\$422.09	\$444.45	\$444.45	\$467.84	\$467.84
31	\$531.46	\$531.46	\$409.46	\$409.46	\$431.01	\$431.01	\$453.85	\$453.85	\$477.73	\$477.73
32	\$542.47	\$542.47	\$417.94	\$417.94	\$439.94	\$439.94	\$463.24	\$463.24	\$487.62	\$487.62
33	\$549.35	\$549.35	\$423.24	\$423.24	\$445.52	\$445.52	\$469.12	\$469.12	\$493.81	\$493.81
34	\$556.68	\$556.68	\$428.89	\$428.89	\$451.47	\$451.47	\$475.38	\$475.38	\$500.40	\$500.40
35	\$560.35	\$560.35	\$431.72	\$431.72	\$454.44	\$454.44	\$478.51	\$478.51	\$503.70	\$503.70
36	\$564.02	\$564.02	\$434.55	\$434.55	\$457.42	\$457.42	\$481.65	\$481.65	\$507.00	\$507.00
37	\$567.69	\$567.69	\$437.37	\$437.37	\$460.39	\$460.39	\$484.78	\$484.78	\$510.29	\$510.29
38	\$571.36	\$571.36	\$440.20	\$440.20	\$463.37	\$463.37	\$487.91	\$487.91	\$513.59	\$513.59
39	\$578.69	\$578.69	\$445.85	\$445.85	\$469.32	\$469.32	\$494.18	\$494.18	\$515.14	\$515.14
40	\$586.03	\$586.03	\$451.50	\$451.50	\$475.27	\$475.27	\$500.44	\$500.44	\$521.67	\$521.67
41	\$597.03	\$597.03	\$459.98	\$459.98	\$484.19	\$484.19	\$509.84	\$509.84	\$531.47	\$531.47
42	\$607.58	\$607.58	\$468.11	\$468.11	\$492.74	\$492.74	\$518.85	\$518.85	\$546.16	\$546.16
43	\$622.26	\$622.26	\$479.41	\$479.41	\$504.65	\$504.65	\$531.38	\$531.38	\$559.35	\$559.35
44	\$640.60	\$640.60	\$493.54	\$493.54	\$519.52	\$519.52	\$547.04	\$547.04	\$575.83	\$575.83
45	\$662.15	\$662.15	\$510.15	\$510.15	\$537.00	\$537.00	\$565.45	\$565.45	\$595.21	\$595.21
46	\$687.83	\$687.83	\$529.93	\$529.93	\$557.82	\$557.82	\$587.38	\$587.38	\$618.29	\$618.29
47	\$716.72	\$716.72	\$552.19	\$552.19	\$581.25	\$581.25	\$612.04	\$612.04	\$644.26	\$644.26
48	\$749.73	\$749.73	\$577.63	\$577.63	\$608.03	\$608.03	\$640.24	\$640.24	\$673.94	\$673.94
49	\$782.29	\$782.29	\$602.71	\$602.71	\$634.43	\$634.43	\$668.04	\$668.04	\$703.20	\$703.20
50	\$818.97	\$818.97	\$630.97	\$630.97	\$664.18	\$664.18	\$699.37	\$699.37	\$736.18	\$736.18
51	\$855.20	\$855.20	\$658.88	\$658.88	\$693.56	\$693.56	\$730.30	\$730.30	\$768.74	\$768.74
52	\$895.09	\$895.09	\$689.62	\$689.62	\$725.92	\$725.92	\$764.37	\$764.37	\$804.60	\$804.60
53	\$935.45	\$935.45	\$720.71	\$720.71	\$758.64	\$758.64	\$798.83	\$798.83	\$840.87	\$840.87
54	\$979.01	\$979.01	\$754.27	\$754.27	\$793.97	\$793.97	\$836.03	\$836.03	\$880.03	\$880.03
55	\$1,022.57	\$1,022.57	\$787.83	\$787.83	\$829.30	\$829.30	\$873.23	\$873.23	\$919.19	\$919.19
56	\$1,069.80	\$1,069.80	\$824.22	\$824.22	\$867.60	\$867.60	\$913.56	\$913.56	\$961.65	\$961.65
57	\$1,117.49	\$1,117.49	\$860.96	\$860.96	\$906.28	\$906.28	\$954.29	\$954.29	\$1,004.51	\$1,004.51
58	\$1,168.39	\$1,168.39	\$900.18	\$900.18	\$947.56	\$947.56	\$997.75	\$997.75	\$1,050.27	\$1,050.27
59	\$1,193.61	\$1,193.61	\$919.61	\$919.61	\$968.01	\$968.01	\$1,019.29	\$1,019.29	\$1,072.94	\$1,072.94
60	\$1,244.51	\$1,244.51	\$958.83	\$958.83	\$1,009.29	\$1,009.29	\$1,062.76	\$1,062.76	\$1,118.69	\$1,118.69
61	\$1,288.53	\$1,288.53	\$992.74	\$992.74	\$1,044.99	\$1,044.99	\$1,100.35	\$1,100.35	\$1,158.26	\$1,158.26
62	\$1,317.42	\$1,317.42	\$1,015.00	\$1,015.00	\$1,068.42	\$1,068.42	\$1,125.02	\$1,125.02	\$1,184.23	\$1,184.23
63	\$1,353.65	\$1,353.65	\$1,042.91	\$1,042.91	\$1,097.80	\$1,097.80	\$1,155.95	\$1,155.95	\$1,216.79	\$1,216.79
64+	\$1,375.66	\$1,375.66	\$1,059.87	\$1,059.87	\$1,115.65	\$1,115.65	\$1,174.75	\$1,174.75	\$1,236.58	\$1,236.58

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

HIOS Plan ID (On Exchange)=>	22444PA0060134		22444PA0060135		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060138		22444PA0060139		22444PA0060139	
HIOS Plan ID (Off Exchange)=>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All		Geisinger Small Group ACA All	
Plan Marketing Name =>	25/50/3300		25/50/2000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 45/75/5000		Access HMO 20/35/450		Access HMO 20/35/450	
Form # =>	M-152-365-F Rev. 1/23		M-152-365-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum	
Deductible =>	Med: \$3,300 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$5,000 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		20%		20%	
Copays =>	\$25 / \$50		\$25 / \$50		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$45 / \$75		\$20 / \$35		\$20 / \$35	
OOP Maximum =>	\$8,550		\$7,350		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$299.56	\$299.56	\$312.27	\$312.27	\$298.85	\$298.85	\$283.91	\$283.91	\$283.91	\$283.91	\$298.85	\$298.85	\$373.56	\$373.56	\$358.62	\$358.62	\$398.27	\$398.27	\$378.36	\$378.36	\$378.36	\$378.36
15	\$326.19	\$326.19	\$340.02	\$340.02	\$325.41	\$325.41	\$309.14	\$309.14	\$309.14	\$309.14	\$325.41	\$325.41	\$406.77	\$406.77	\$390.49	\$390.49	\$433.67	\$433.67	\$411.99	\$411.99	\$411.99	\$411.99
16	\$336.37	\$336.37	\$350.64	\$350.64	\$335.57	\$335.57	\$318.79	\$318.79	\$318.79	\$318.79	\$335.57	\$335.57	\$419.46	\$419.46	\$402.68	\$402.68	\$447.21	\$447.21	\$424.85	\$424.85	\$424.85	\$424.85
17	\$346.55	\$346.55	\$361.25	\$361.25	\$345.73	\$345.73	\$328.44	\$328.44	\$328.44	\$328.44	\$345.73	\$345.73	\$432.16	\$432.16	\$414.87	\$414.87	\$460.74	\$460.74	\$437.71	\$437.71	\$437.71	\$437.71
18	\$357.52	\$357.52	\$372.68	\$372.68	\$356.66	\$356.66	\$338.83	\$338.83	\$338.83	\$338.83	\$356.66	\$356.66	\$445.83	\$445.83	\$428.00	\$428.00	\$475.32	\$475.32	\$451.56	\$451.56	\$451.56	\$451.56
19	\$368.48	\$368.48	\$384.11	\$384.11	\$367.60	\$367.60	\$349.22	\$349.22	\$349.22	\$349.22	\$367.60	\$367.60	\$459.50	\$459.50	\$441.12	\$441.12	\$489.90	\$489.90	\$465.40	\$465.40	\$465.40	\$465.40
20	\$379.84	\$379.84	\$395.95	\$395.95	\$378.93	\$378.93	\$359.98	\$359.98	\$359.98	\$359.98	\$378.93	\$378.93	\$473.66	\$473.66	\$454.72	\$454.72	\$505.00	\$505.00	\$479.75	\$479.75	\$479.75	\$479.75
21	\$391.59	\$391.59	\$408.20	\$408.20	\$390.66	\$390.66	\$371.12	\$371.12	\$371.12	\$371.12	\$390.66	\$390.66	\$488.32	\$488.32	\$468.79	\$468.79	\$520.62	\$520.62	\$494.59	\$494.59	\$494.59	\$494.59
22	\$391.59	\$391.59	\$408.20	\$408.20	\$390.66	\$390.66	\$371.12	\$371.12	\$371.12	\$371.12	\$390.66	\$390.66	\$488.32	\$488.32	\$468.79	\$468.79	\$520.62	\$520.62	\$494.59	\$494.59	\$494.59	\$494.59
23	\$391.59	\$391.59	\$408.20	\$408.20	\$390.66	\$390.66	\$371.12	\$371.12	\$371.12	\$371.12	\$390.66	\$390.66	\$488.32	\$488.32	\$468.79	\$468.79	\$520.62	\$520.62	\$494.59	\$494.59	\$494.59	\$494.59
24	\$391.59	\$391.59	\$408.20	\$408.20	\$390.66	\$390.66	\$371.12	\$371.12	\$371.12	\$371.12	\$390.66	\$390.66	\$488.32	\$488.32	\$468.79	\$468.79	\$520.62	\$520.62	\$494.59	\$494.59	\$494.59	\$494.59
25	\$393.15	\$393.15	\$409.82	\$409.82	\$392.21	\$392.21	\$372.60	\$372.60	\$372.60	\$372.60	\$392.21	\$392.21	\$490.27	\$490.27	\$470.66	\$470.66	\$522.70	\$522.70	\$496.56	\$496.56	\$496.56	\$496.56
26	\$400.98	\$400.98	\$417.99	\$417.99	\$400.03	\$400.03	\$380.03	\$380.03	\$380.03	\$380.03	\$400.03	\$400.03	\$500.03	\$500.03	\$480.03	\$480.03	\$533.11	\$533.11	\$506.45	\$506.45	\$506.45	\$506.45
27	\$410.38	\$410.38	\$427.79	\$427.79	\$409.40	\$409.40	\$388.93	\$388.93	\$388.93	\$388.93	\$409.40	\$409.40	\$511.75	\$511.75	\$491.28	\$491.28	\$545.60	\$545.60	\$518.32	\$518.32	\$518.32	\$518.32
28	\$425.65	\$425.65	\$443.70	\$443.70	\$424.64	\$424.64	\$403.41	\$403.41	\$403.41	\$403.41	\$424.64	\$424.64	\$530.80	\$530.80	\$509.57	\$509.57	\$565.91	\$565.91	\$537.61	\$537.61	\$537.61	\$537.61
29	\$438.18	\$438.18	\$456.77	\$456.77	\$437.14	\$437.14	\$415.28	\$415.28	\$415.28	\$415.28	\$437.14	\$437.14	\$546.42	\$546.42	\$524.57	\$524.57	\$582.57	\$582.57	\$553.44	\$553.44	\$553.44	\$553.44
30	\$444.45	\$444.45	\$463.30	\$463.30	\$443.39	\$443.39	\$421.22	\$421.22	\$421.22	\$421.22	\$443.39	\$443.39	\$554.24	\$554.24	\$532.07	\$532.07	\$590.90	\$590.90	\$561.35	\$561.35	\$561.35	\$561.35
31	\$453.85	\$453.85	\$473.09	\$473.09	\$452.76	\$452.76	\$430.13	\$430.13	\$430.13	\$430.13	\$452.76	\$452.76	\$565.96	\$565.96	\$543.32	\$543.32	\$603.39	\$603.39	\$573.22	\$573.22	\$573.22	\$573.22
32	\$463.24	\$463.24	\$482.89	\$482.89	\$462.14	\$462.14	\$439.03	\$439.03	\$439.03	\$439.03	\$462.14	\$462.14	\$577.68	\$577.68	\$554.57	\$554.57	\$615.89	\$615.89	\$585.09	\$585.09	\$585.09	\$585.09
33	\$469.12	\$469.12	\$489.01	\$489.01	\$468.00	\$468.00	\$444.60	\$444.60	\$444.60	\$444.60	\$468.00	\$468.00	\$585.00	\$585.00	\$561.60	\$561.60	\$623.70	\$623.70	\$592.51	\$592.51	\$592.51	\$592.51
34	\$475.38	\$475.38	\$495.55	\$495.55	\$474.25	\$474.25	\$450.54	\$450.54	\$450.54	\$450.54	\$474.25	\$474.25	\$592.81	\$592.81	\$569.10	\$569.10	\$632.03	\$632.03	\$600.43	\$600.43	\$600.43	\$600.43
35	\$478.51	\$478.51	\$498.81	\$498.81	\$477.38	\$477.38	\$453.51	\$453.51	\$453.51	\$453.51	\$477.38	\$477.38	\$596.72	\$596.72	\$572.85	\$572.85	\$636.19	\$636.19	\$604.38	\$604.38	\$604.38	\$604.38
36	\$481.65	\$481.65	\$502.08	\$502.08	\$480.50	\$480.50	\$456.48	\$456.48	\$456.48	\$456.48	\$480.50	\$480.50	\$600.63	\$600.63	\$576.60	\$576.60	\$640.36	\$640.36	\$608.34	\$608.34	\$608.34	\$608.34
37	\$484.78	\$484.78	\$505.34	\$505.34	\$483.63	\$483.63	\$459.44	\$459.44	\$459.44	\$459.44	\$483.63	\$483.63	\$604.53	\$604.53	\$580.35	\$580.35	\$644.52	\$644.52	\$612.30	\$612.30	\$612.30	\$612.30
38	\$487.91	\$487.91	\$508.61	\$508.61	\$486.75	\$486.75	\$462.41	\$462.41	\$462.41	\$462.41	\$486.75	\$486.75	\$608.44	\$608.44	\$584.10	\$584.10	\$648.69	\$648.69	\$616.25	\$616.25	\$616.25	\$616.25
39	\$494.18	\$494.18	\$515.14	\$515.14	\$493.00	\$493.00	\$468.35	\$468.35	\$468.35	\$468.35	\$493.00	\$493.00	\$616.25	\$616.25	\$591.60	\$591.60	\$657.02	\$657.02	\$624.17	\$624.17	\$624.17	\$624.17
40	\$500.44	\$500.44	\$521.67	\$521.67	\$499.25	\$499.25	\$474.29	\$474.29	\$474.29	\$474.29	\$499.25	\$499.25	\$624.06	\$624.06	\$599.10	\$599.10	\$665.35	\$665.35	\$632.08	\$632.08	\$632.08	\$632.08
41	\$509.84	\$509.84	\$531.47	\$531.47	\$508.63	\$508.63	\$483.20	\$483.20	\$483.20	\$483.20	\$508.63	\$508.63	\$635.78	\$635.78	\$610.35	\$610.35	\$677.84	\$677.84	\$643.95	\$643.95	\$643.95	\$643.95
42	\$518.85	\$518.85	\$540.85	\$540.85	\$517.61	\$517.61	\$491.73	\$491.73	\$491.73	\$491.73	\$517.61	\$517.61	\$647.02	\$647.02	\$621.14	\$621.14	\$689.81	\$689.81	\$655.32	\$655.32	\$655.32	\$655.32
43	\$531.38	\$531.38	\$553.92	\$553.92	\$530.11	\$530.11	\$503.61	\$503.61	\$503.61	\$503.61	\$530.11	\$530.11	\$662.64	\$662.64	\$636.14	\$636.14	\$706.47	\$706.47	\$671.15	\$671.15	\$671.15	\$671.15
44	\$547.04	\$547.04	\$570.24	\$570.24	\$545.74	\$545.74	\$518.45	\$518.45	\$518.45	\$518.45	\$545.74	\$545.74	\$682.17	\$682.17	\$654.89	\$654.89	\$727.30	\$727.30	\$690.93	\$690.93	\$690.93	\$690.93

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

HIOS Plan ID (On Exchange)=>	22444PA0060139		22444PA0060139		22444PA0060139		22444PA0060139		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140		22444PA0060140	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 20/35/450		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500		Geisinger Small Group ACA All Access HMO 30/60/3500	
Plan Marketing Name =>	M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23		M-152-167-F Rev. 1/23	
Form # =>																				
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$450 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$20 / \$35		\$20 / \$35		\$20 / \$35		\$20 / \$35		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000		\$7,000		\$7,000		\$7,000		\$7,000		\$7,000		\$7,000	
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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$378.36	\$378.36	\$398.27	\$398.27	\$497.84	\$497.84	\$477.92	\$477.92	\$317.19	\$317.19	\$301.33	\$301.33	\$301.33	\$301.33	\$317.19	\$317.19	\$396.49	\$396.49	\$380.63	\$380.63
15	\$411.99	\$411.99	\$433.67	\$433.67	\$542.09	\$542.09	\$520.41	\$520.41	\$345.39	\$345.39	\$328.12	\$328.12	\$328.12	\$328.12	\$345.39	\$345.39	\$431.74	\$431.74	\$414.47	\$414.47
16	\$424.85	\$424.85	\$447.21	\$447.21	\$559.01	\$559.01	\$536.65	\$536.65	\$356.17	\$356.17	\$338.36	\$338.36	\$338.36	\$338.36	\$356.17	\$356.17	\$445.21	\$445.21	\$427.40	\$427.40
17	\$437.71	\$437.71	\$460.74	\$460.74	\$575.93	\$575.93	\$552.89	\$552.89	\$366.95	\$366.95	\$348.60	\$348.60	\$348.60	\$348.60	\$366.95	\$366.95	\$458.69	\$458.69	\$440.34	\$440.34
18	\$451.56	\$451.56	\$475.32	\$475.32	\$594.15	\$594.15	\$570.39	\$570.39	\$378.56	\$378.56	\$359.63	\$359.63	\$359.63	\$359.63	\$378.56	\$378.56	\$473.20	\$473.20	\$454.27	\$454.27
19	\$465.40	\$465.40	\$489.90	\$489.90	\$612.37	\$612.37	\$587.88	\$587.88	\$390.17	\$390.17	\$370.66	\$370.66	\$370.66	\$370.66	\$390.17	\$390.17	\$487.71	\$487.71	\$468.20	\$468.20
20	\$479.75	\$479.75	\$505.00	\$505.00	\$631.25	\$631.25	\$606.00	\$606.00	\$402.19	\$402.19	\$382.08	\$382.08	\$382.08	\$382.08	\$402.19	\$402.19	\$502.74	\$502.74	\$482.63	\$482.63
21	\$494.59	\$494.59	\$520.62	\$520.62	\$650.77	\$650.77	\$624.74	\$624.74	\$414.64	\$414.64	\$393.91	\$393.91	\$393.91	\$393.91	\$414.64	\$414.64	\$518.30	\$518.30	\$497.56	\$497.56
22	\$494.59	\$494.59	\$520.62	\$520.62	\$650.77	\$650.77	\$624.74	\$624.74	\$414.64	\$414.64	\$393.91	\$393.91	\$393.91	\$393.91	\$414.64	\$414.64	\$518.30	\$518.30	\$497.56	\$497.56
23	\$494.59	\$494.59	\$520.62	\$520.62	\$650.77	\$650.77	\$624.74	\$624.74	\$414.64	\$414.64	\$393.91	\$393.91	\$393.91	\$393.91	\$414.64	\$414.64	\$518.30	\$518.30	\$497.56	\$497.56
24	\$494.59	\$494.59	\$520.62	\$520.62	\$650.77	\$650.77	\$624.74	\$624.74	\$414.64	\$414.64	\$393.91	\$393.91	\$393.91	\$393.91	\$414.64	\$414.64	\$518.30	\$518.30	\$497.56	\$497.56
25	\$496.56	\$496.56	\$522.70	\$522.70	\$653.37	\$653.37	\$627.24	\$627.24	\$416.29	\$416.29	\$395.48	\$395.48	\$395.48	\$395.48	\$416.29	\$416.29	\$520.36	\$520.36	\$499.55	\$499.55
26	\$506.45	\$506.45	\$533.11	\$533.11	\$666.39	\$666.39	\$639.73	\$639.73	\$424.58	\$424.58	\$403.35	\$403.35	\$403.35	\$403.35	\$424.58	\$424.58	\$530.73	\$530.73	\$509.50	\$509.50
27	\$518.32	\$518.32	\$545.60	\$545.60	\$682.01	\$682.01	\$654.73	\$654.73	\$434.54	\$434.54	\$412.81	\$412.81	\$412.81	\$412.81	\$434.54	\$434.54	\$543.17	\$543.17	\$521.44	\$521.44
28	\$537.61	\$537.61	\$565.91	\$565.91	\$707.39	\$707.39	\$679.09	\$679.09	\$450.71	\$450.71	\$428.17	\$428.17	\$428.17	\$428.17	\$450.71	\$450.71	\$563.38	\$563.38	\$540.85	\$540.85
29	\$553.44	\$553.44	\$582.57	\$582.57	\$728.21	\$728.21	\$699.08	\$699.08	\$463.97	\$463.97	\$440.78	\$440.78	\$440.78	\$440.78	\$463.97	\$463.97	\$579.97	\$579.97	\$556.77	\$556.77
30	\$561.35	\$561.35	\$590.90	\$590.90	\$738.62	\$738.62	\$709.08	\$709.08	\$470.61	\$470.61	\$447.08	\$447.08	\$447.08	\$447.08	\$470.61	\$470.61	\$588.26	\$588.26	\$564.73	\$564.73
31	\$573.22	\$573.22	\$603.39	\$603.39	\$754.24	\$754.24	\$724.07	\$724.07	\$480.56	\$480.56	\$456.53	\$456.53	\$456.53	\$456.53	\$480.56	\$480.56	\$600.70	\$600.70	\$576.67	\$576.67
32	\$585.09	\$585.09	\$615.89	\$615.89	\$769.86	\$769.86	\$739.07	\$739.07	\$490.51	\$490.51	\$465.99	\$465.99	\$465.99	\$465.99	\$490.51	\$490.51	\$613.14	\$613.14	\$588.61	\$588.61
33	\$592.51	\$592.51	\$623.70	\$623.70	\$779.62	\$779.62	\$748.44	\$748.44	\$496.73	\$496.73	\$471.89	\$471.89	\$471.89	\$471.89	\$496.73	\$496.73	\$620.91	\$620.91	\$596.08	\$596.08
34	\$600.43	\$600.43	\$632.03	\$632.03	\$790.03	\$790.03	\$758.43	\$758.43	\$503.36	\$503.36	\$478.20	\$478.20	\$478.20	\$478.20	\$503.36	\$503.36	\$629.21	\$629.21	\$604.04	\$604.04
35	\$604.38	\$604.38	\$636.19	\$636.19	\$795.24	\$795.24	\$763.43	\$763.43	\$506.68	\$506.68	\$481.35	\$481.35	\$481.35	\$481.35	\$506.68	\$506.68	\$633.35	\$633.35	\$608.02	\$608.02
36	\$608.34	\$608.34	\$640.36	\$640.36	\$800.45	\$800.45	\$768.43	\$768.43	\$510.00	\$510.00	\$484.50	\$484.50	\$484.50	\$484.50	\$510.00	\$510.00	\$637.50	\$637.50	\$612.00	\$612.00
37	\$612.30	\$612.30	\$644.52	\$644.52	\$805.65	\$805.65	\$773.43	\$773.43	\$513.32	\$513.32	\$487.65	\$487.65	\$487.65	\$487.65	\$513.32	\$513.32	\$641.64	\$641.64	\$615.98	\$615.98
38	\$616.25	\$616.25	\$648.69	\$648.69	\$810.86	\$810.86	\$778.42	\$778.42	\$516.63	\$516.63	\$490.80	\$490.80	\$490.80	\$490.80	\$516.63	\$516.63	\$645.79	\$645.79	\$619.96	\$619.96
39	\$624.17	\$624.17	\$657.02	\$657.02	\$821.27	\$821.27	\$788.42	\$788.42	\$523.27	\$523.27	\$497.10	\$497.10	\$497.10	\$497.10	\$523.27	\$523.27	\$654.08	\$654.08	\$627.92	\$627.92
40	\$632.08	\$632.08	\$665.35	\$665.35	\$831.68	\$831.68	\$798.42	\$798.42	\$529.90	\$529.90	\$503.41	\$503.41	\$503.41	\$503.41	\$529.90	\$529.90	\$662.38	\$662.38	\$635.88	\$635.88
41	\$643.95	\$643.95	\$677.84	\$677.84	\$847.30	\$847.30	\$813.41	\$813.41	\$539.85	\$539.85	\$512.86	\$512.86	\$512.86	\$512.86	\$539.85	\$539.85	\$674.82	\$674.82	\$647.82	\$647.82
42	\$655.32	\$655.32	\$689.81	\$689.81	\$862.27	\$862.27	\$827.78	\$827.78	\$549.39	\$549.39	\$521.92	\$521.92	\$521.92	\$521.92	\$549.39	\$549.39	\$686.74	\$686.74	\$659.27	\$659.27
43	\$671.15	\$671.15	\$706.47	\$706.47	\$883.09	\$883.09	\$847.77	\$847.77	\$562.66	\$562.66	\$534.52	\$534.52	\$534.52	\$534.52	\$562.66	\$562.66	\$703.32	\$703.32	\$675.19	\$675.19
44	\$690.93	\$690.93	\$727.30	\$727.30	\$909.12	\$909.12	\$872.76	\$872.76	\$579.24	\$579.24	\$550.28	\$550.28	\$550.28	\$550.28	\$579.24	\$579.24	\$724.05	\$724.05	\$695.09	\$695.09
45	\$714.18	\$714.18	\$751.77	\$751.77	\$939.71	\$939.71	\$902.12	\$902.12	\$598.73	\$598.73	\$568.79	\$568.79	\$568.79	\$568.79	\$598.73	\$598.73	\$748.41	\$748.41	\$718.48	\$718.48
46	\$741.88	\$741.88	\$780.92	\$780.92	\$976.15	\$976.15	\$937.11	\$937.11	\$621.95	\$621.95	\$590.85	\$590.85	\$590.85	\$590.85	\$621.95	\$621.95	\$777.44	\$777.44	\$746.34	\$746.34
47	\$773.04	\$773.04	\$813.72	\$813.72	\$1,017.15	\$1,017.15	\$976.47	\$976.47	\$648.07	\$648.07	\$615.67	\$615.67	\$615.67	\$615.67	\$648.07	\$648.07	\$810.09	\$810.09	\$777.69	\$777.69
48	\$808.65	\$808.65	\$851.21	\$851.21	\$1,064.01	\$1,064.01	\$1,021.45	\$1,021.45	\$677.92	\$677.92	\$644.03	\$644.03	\$644.03	\$644.03	\$677.92	\$677.92	\$847.41	\$847.41	\$813.51	\$813.51
49	\$843.76	\$843.76	\$888.17	\$888.17	\$1,110.21	\$1,110.21	\$1,065.80	\$1,065.80	\$707.36	\$707.36	\$672.00	\$672.00	\$672.00	\$672.00	\$707.36	\$707.36	\$884.20	\$884.20	\$848.84	\$848.84
50	\$883.33	\$883.33	\$929.82	\$929.82	\$1,162.27	\$1,162.27	\$1,115.78	\$1,115.78	\$740.53	\$740.53	\$703.51	\$703.51	\$703.51	\$703.51	\$740.53	\$740.53	\$925.67	\$925.67	\$888.64	\$888.64
51	\$922.40	\$922.40	\$970.95	\$970.95	\$1,213.68	\$1,213.68	\$1,165.14	\$1,165.14	\$773.29	\$773.29	\$734.63	\$734.63	\$734.63	\$734.63	\$773.29	\$773.29	\$966.61	\$966.61	\$927.95	\$927.95
52	\$965.43	\$965.43	\$1,016.24	\$1,016.24	\$1,270.30	\$1,270.30	\$1,219.49	\$1,219.49	\$809.36	\$809.36	\$768.90	\$768.90	\$768.90	\$768.90	\$809.36	\$809.36	\$1,011.70	\$1,011.70	\$971.24	\$971.24
53	\$1,008.95	\$1,008.95	\$1,062.05	\$1,062.05	\$1,327.57	\$1,327.57	\$1,274.47	\$1,274.47	\$845.85	\$845.85	\$803.56	\$803.56	\$803.56	\$803.56	\$845.85	\$845.85	\$1,057.31	\$1,057.31	\$1,015.02	\$1,015.02

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

HIOS Plan ID (On Exchange)=>	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0060141	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access HMO 25/50/2000	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850	Geisinger Small Group ACA All Access QHDHP POS 6850
Plan Marketing Name =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23
Form # =>	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-167-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23	M-152-123-F Rev. 1/23
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6
Network =>	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO	Geisinger All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Med: \$2,000 / Rx: \$0	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	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	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$349.68	\$349.68	\$332.20	\$332.20	\$332.20	\$332.20	\$349.68	\$349.68	\$437.10	\$437.10	\$419.62	\$419.62	\$264.76	\$264.76	\$251.52
15	\$380.77	\$380.77	\$361.73	\$361.73	\$361.73	\$361.73	\$380.77	\$380.77	\$475.96	\$475.96	\$456.92	\$456.92	\$288.29	\$288.29	\$273.88
16	\$392.65	\$392.65	\$373.02	\$373.02	\$373.02	\$373.02	\$392.65	\$392.65	\$490.81	\$490.81	\$471.18	\$471.18	\$297.29	\$297.29	\$282.42
17	\$404.54	\$404.54	\$384.31	\$384.31	\$384.31	\$384.31	\$404.54	\$404.54	\$505.67	\$505.67	\$485.44	\$485.44	\$306.29	\$306.29	\$290.97
18	\$417.33	\$417.33	\$396.47	\$396.47	\$396.47	\$396.47	\$417.33	\$417.33	\$521.67	\$521.67	\$500.80	\$500.80	\$315.98	\$315.98	\$300.18
19	\$430.13	\$430.13	\$408.63	\$408.63	\$408.63	\$408.63	\$430.13	\$430.13	\$537.67	\$537.67	\$516.16	\$516.16	\$325.67	\$325.67	\$309.38
20	\$443.39	\$443.39	\$421.22	\$421.22	\$421.22	\$421.22	\$443.39	\$443.39	\$554.24	\$554.24	\$532.07	\$532.07	\$335.70	\$335.70	\$318.92
21	\$457.11	\$457.11	\$434.25	\$434.25	\$434.25	\$434.25	\$457.11	\$457.11	\$571.38	\$571.38	\$548.53	\$548.53	\$346.09	\$346.09	\$328.79
22	\$457.11	\$457.11	\$434.25	\$434.25	\$434.25	\$434.25	\$457.11	\$457.11	\$571.38	\$571.38	\$548.53	\$548.53	\$346.09	\$346.09	\$328.79
23	\$457.11	\$457.11	\$434.25	\$434.25	\$434.25	\$434.25	\$457.11	\$457.11	\$571.38	\$571.38	\$548.53	\$548.53	\$346.09	\$346.09	\$328.79
24	\$457.11	\$457.11	\$434.25	\$434.25	\$434.25	\$434.25	\$457.11	\$457.11	\$571.38	\$571.38	\$548.53	\$548.53	\$346.09	\$346.09	\$328.79
25	\$458.93	\$458.93	\$435.98	\$435.98	\$435.98	\$435.98	\$458.93	\$458.93	\$573.66	\$573.66	\$550.72	\$550.72	\$347.40	\$347.40	\$330.10
26	\$468.07	\$468.07	\$444.67	\$444.67	\$444.67	\$444.67	\$468.07	\$468.07	\$585.09	\$585.09	\$561.69	\$561.69	\$354.39	\$354.39	\$336.67
27	\$479.04	\$479.04	\$455.09	\$455.09	\$455.09	\$455.09	\$479.04	\$479.04	\$598.80	\$598.80	\$574.85	\$574.85	\$362.70	\$362.70	\$344.56
28	\$496.87	\$496.87	\$472.03	\$472.03	\$472.03	\$472.03	\$496.87	\$496.87	\$621.09	\$621.09	\$596.24	\$596.24	\$376.20	\$376.20	\$357.39
29	\$511.50	\$511.50	\$485.92	\$485.92	\$485.92	\$485.92	\$511.50	\$511.50	\$639.37	\$639.37	\$613.80	\$613.80	\$387.27	\$387.27	\$367.91
30	\$518.81	\$518.81	\$492.87	\$492.87	\$492.87	\$492.87	\$518.81	\$518.81	\$648.51	\$648.51	\$622.57	\$622.57	\$392.81	\$392.81	\$373.17
31	\$529.78	\$529.78	\$503.29	\$503.29	\$503.29	\$503.29	\$529.78	\$529.78	\$662.23	\$662.23	\$635.74	\$635.74	\$401.11	\$401.11	\$381.06
32	\$540.75	\$540.75	\$513.71	\$513.71	\$513.71	\$513.71	\$540.75	\$540.75	\$675.94	\$675.94	\$648.90	\$648.90	\$409.42	\$409.42	\$388.95
33	\$547.61	\$547.61	\$520.23	\$520.23	\$520.23	\$520.23	\$547.61	\$547.61	\$684.51	\$684.51	\$657.13	\$657.13	\$414.61	\$414.61	\$393.88
34	\$554.92	\$554.92	\$527.18	\$527.18	\$527.18	\$527.18	\$554.92	\$554.92	\$693.65	\$693.65	\$665.91	\$665.91	\$420.15	\$420.15	\$399.14
35	\$558.58	\$558.58	\$530.65	\$530.65	\$530.65	\$530.65	\$558.58	\$558.58	\$698.22	\$698.22	\$670.29	\$670.29	\$422.92	\$422.92	\$401.77
36	\$562.24	\$562.24	\$534.12	\$534.12	\$534.12	\$534.12	\$562.24	\$562.24	\$702.79	\$702.79	\$674.68	\$674.68	\$425.69	\$425.69	\$404.40
37	\$565.89	\$565.89	\$537.60	\$537.60	\$537.60	\$537.60	\$565.89	\$565.89	\$707.37	\$707.37	\$679.07	\$679.07	\$428.46	\$428.46	\$407.03
38	\$569.55	\$569.55	\$541.07	\$541.07	\$541.07	\$541.07	\$569.55	\$569.55	\$711.94	\$711.94	\$683.46	\$683.46	\$431.22	\$431.22	\$409.66
39	\$576.86	\$576.86	\$548.02	\$548.02	\$548.02	\$548.02	\$576.86	\$576.86	\$721.08	\$721.08	\$692.24	\$692.24	\$436.76	\$436.76	\$414.92
40	\$584.18	\$584.18	\$554.97	\$554.97	\$554.97	\$554.97	\$584.18	\$584.18	\$730.22	\$730.22	\$701.01	\$701.01	\$442.30	\$442.30	\$420.18
41	\$595.15	\$595.15	\$565.39	\$565.39	\$565.39	\$565.39	\$595.15	\$595.15	\$743.93	\$743.93	\$714.18	\$714.18	\$450.61	\$450.61	\$428.08
42	\$605.66	\$605.66	\$575.38	\$575.38	\$575.38	\$575.38	\$605.66	\$605.66	\$757.08	\$757.08	\$726.79	\$726.79	\$458.57	\$458.57	\$435.64
43	\$620.29	\$620.29	\$589.27	\$589.27	\$589.27	\$589.27	\$620.29	\$620.29	\$775.36	\$775.36	\$744.34	\$744.34	\$469.64	\$469.64	\$446.16
44	\$638.57	\$638.57	\$606.64	\$606.64	\$606.64	\$606.64	\$638.57	\$638.57	\$798.21	\$798.21	\$766.29	\$766.29	\$483.48	\$483.48	\$459.31
45	\$660.06	\$660.06	\$627.05	\$627.05	\$627.05	\$627.05	\$660.06	\$660.06	\$825.07	\$825.07	\$792.07	\$792.07	\$499.75	\$499.75	\$474.76
46	\$685.65	\$685.65	\$651.37	\$651.37	\$651.37	\$651.37	\$685.65	\$685.65	\$857.07	\$857.07	\$822.78	\$822.78	\$519.13	\$519.13	\$493.17
47	\$714.45	\$714.45	\$678.73	\$678.73	\$678.73	\$678.73	\$714.45	\$714.45	\$893.06	\$893.06	\$857.34	\$857.34	\$540.93	\$540.93	\$513.89
48	\$747.36	\$747.36	\$709.99	\$709.99	\$709.99	\$709.99	\$747.36	\$747.36	\$934.20	\$934.20	\$896.83	\$896.83	\$565.85	\$565.85	\$537.56
49	\$779.82	\$779.82	\$740.83	\$740.83	\$740.83	\$740.83	\$779.82	\$779.82	\$974.77	\$974.77	\$935.78	\$935.78	\$590.42	\$590.42	\$560.90
50	\$816.38	\$816.38	\$775.56	\$775.56	\$775.56	\$775.56	\$816.38	\$816.38	\$1,020.48	\$1,020.48	\$979.66	\$979.66	\$618.11	\$618.11	\$587.21
51	\$852.50	\$852.50	\$809.87	\$809.87	\$809.87	\$809.87	\$852.50	\$852.50	\$1,065.62	\$1,065.62	\$1,022.99	\$1,022.99	\$645.45	\$645.45	\$613.18
52	\$892.26	\$892.26	\$847.65	\$847.65	\$847.65	\$847.65	\$892.26	\$892.26	\$1,115.33	\$1,115.33	\$1,070.72	\$1,070.72	\$675.56	\$675.56	\$641.78
53	\$932.49	\$932.49	\$885.86	\$885.86	\$885.86	\$885.86	\$932.49	\$932.49	\$1,165.61	\$1,165.61	\$1,118.99	\$1,118.99	\$706.02	\$706.02	\$670.72
54	\$975.91	\$975.91	\$927.12	\$927.12	\$927.12	\$927.12	\$975.91	\$975.91	\$1,219.89	\$1,219.89	\$1,171.10	\$1,171.10	\$738.90	\$738.90	\$701.95
55	\$1,019.34	\$1,019.34	\$968.37	\$968.37	\$968.37	\$968.37	\$1,019.34	\$1,019.34	\$1,274.17	\$1,274.17	\$1,223.20	\$1,223.20	\$773.19	\$773.19	\$733.19
56	\$1,066.42	\$1,066.42	\$1,013.10	\$1,013.10	\$1,013.10	\$1,013.10	\$1,066.42	\$1,066.42	\$1,333.02	\$1,333.02	\$1,279.70	\$1,279.70	\$807.42	\$807.42	\$767.05
57	\$1,113.96	\$1,113.96	\$1,058.26	\$1,058.26	\$1,058.26	\$1,058.26	\$1,113.96	\$1,113.96	\$1,392.45	\$1,392.45	\$1,336.75	\$1,336.75	\$843.41	\$843.41	\$801.24
58	\$1,164.70	\$1,164.70	\$1,106.46	\$1,106.46	\$1,106.46	\$1,106.46	\$1,164.70	\$1,164.70	\$1,455.87	\$1,455.87	\$1,397.64	\$1,397.64	\$881.83	\$881.83	\$837.74
59	\$1,189.84	\$1,189.84	\$1,130.34	\$1,130.34	\$1,130.34	\$1,130.34	\$1,189.84	\$1,189.84	\$1,487.30	\$1,487.30	\$1,427.80	\$1,427.80	\$900.86	\$900.86	\$855.82
60	\$1,240.57	\$1,240.57	\$1,178.55	\$1,178.55	\$1,178.55	\$1,178.55	\$1,240.57	\$1,240.57	\$1,550.72	\$1,550.72	\$1,488.69	\$1,488.69	\$939.28	\$939.28	\$892.32
61	\$1,284.46	\$1,284.46	\$1,220.23	\$1,220.23	\$1,220.23	\$1,220.23	\$1,284.46	\$1,284.46	\$1,605.57	\$1,605.57	\$1,541.35	\$1,541.35	\$972.50	\$972.50	\$923.88
62	\$1,313.25	\$1,313.25	\$1,247.59	\$1,247.59	\$1,247.59	\$1,247.59	\$1,313.25	\$1,313.25	\$1,641.57	\$1,641.57	\$1,575.90	\$1,575.90	\$994.31	\$994.31	\$944.59
63	\$1,349.37	\$1,349.37	\$1,281.90	\$1,281.90	\$1,281.90	\$1,281.90	\$1,349.37	\$1,349.37	\$1,686.71	\$1,686.71	\$1,619.24	\$1,619.24	\$1,021.65	\$1,021.65	\$970.57
64+	\$1,371.31	\$1,371.31	\$1,302.74	\$1,302.74	\$1,302.74	\$1,302.74	\$1,371.31	\$1,371.31	\$1,714.13	\$1,714.13	\$1,645.57	\$1,645.57	\$1,038.26	\$1,038.26	\$986.35

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

HIOS Plan ID (On Exchange)=>	22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	Geisinger Small Group ACA All		Geisinger Small Group ACA All	
Plan Marketing Name =>	Access QHDHP POS 6850		Access QHDHP POS 6850	
Form # =>	M-152-123-F Rev. 1/23		M-152-123-F Rev. 1/23	
Rating Area =>	Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Bronze		Bronze	
Deductible =>	Combined: \$6,850		Combined: \$6,850	
Coinsurance =>	0%		0%	
Copays =>	0% After Deductible		0% After Deductible	
OOP Maximum =>	\$6,850		\$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$330.95	\$330.95	\$317.71	\$317.71
15	\$360.36	\$360.36	\$345.95	\$345.95
16	\$371.61	\$371.61	\$356.75	\$356.75
17	\$382.86	\$382.86	\$367.54	\$367.54
18	\$394.97	\$394.97	\$379.17	\$379.17
19	\$407.08	\$407.08	\$390.80	\$390.80
20	\$419.63	\$419.63	\$402.85	\$402.85
21	\$432.61	\$432.61	\$415.31	\$415.31
22	\$432.61	\$432.61	\$415.31	\$415.31
23	\$432.61	\$432.61	\$415.31	\$415.31
24	\$432.61	\$432.61	\$415.31	\$415.31
25	\$434.34	\$434.34	\$416.97	\$416.97
26	\$442.99	\$442.99	\$425.27	\$425.27
27	\$453.37	\$453.37	\$435.24	\$435.24
28	\$470.25	\$470.25	\$451.44	\$451.44
29	\$484.09	\$484.09	\$464.73	\$464.73
30	\$491.01	\$491.01	\$471.37	\$471.37
31	\$501.39	\$501.39	\$481.34	\$481.34
32	\$511.78	\$511.78	\$491.31	\$491.31
33	\$518.27	\$518.27	\$497.53	\$497.53
34	\$525.19	\$525.19	\$504.18	\$504.18
35	\$528.65	\$528.65	\$507.50	\$507.50
36	\$532.11	\$532.11	\$510.82	\$510.82
37	\$535.57	\$535.57	\$514.15	\$514.15
38	\$539.03	\$539.03	\$517.47	\$517.47
39	\$545.95	\$545.95	\$524.11	\$524.11
40	\$552.87	\$552.87	\$530.76	\$530.76
41	\$563.26	\$563.26	\$540.73	\$540.73
42	\$573.21	\$573.21	\$550.28	\$550.28
43	\$587.05	\$587.05	\$563.57	\$563.57
44	\$604.35	\$604.35	\$580.18	\$580.18
45	\$624.69	\$624.69	\$599.70	\$599.70
46	\$648.91	\$648.91	\$622.96	\$622.96
47	\$676.17	\$676.17	\$649.12	\$649.12
48	\$707.32	\$707.32	\$679.02	\$679.02
49	\$738.03	\$738.03	\$708.51	\$708.51
50	\$772.64	\$772.64	\$741.73	\$741.73
51	\$806.82	\$806.82	\$774.54	\$774.54
52	\$844.45	\$844.45	\$810.67	\$810.67
53	\$882.52	\$882.52	\$847.22	\$847.22
54	\$923.62	\$923.62	\$886.67	\$886.67
55	\$964.72	\$964.72	\$926.13	\$926.13
56	\$1,009.28	\$1,009.28	\$968.91	\$968.91
57	\$1,054.27	\$1,054.27	\$1,012.10	\$1,012.10
58	\$1,102.29	\$1,102.29	\$1,058.20	\$1,058.20
59	\$1,126.08	\$1,126.08	\$1,081.04	\$1,081.04
60	\$1,174.10	\$1,174.10	\$1,127.14	\$1,127.14
61	\$1,215.63	\$1,215.63	\$1,167.01	\$1,167.01
62	\$1,242.88	\$1,242.88	\$1,193.17	\$1,193.17
63	\$1,277.06	\$1,277.06	\$1,225.98	\$1,225.98
64+	\$1,297.83	\$1,297.83	\$1,245.91	\$1,245.91

**Geisinger Health Plan
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0060062	Geisinger Small Group ACA All-Access HMO 20/40/3200	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060063	Geisinger Small Group ACA All-Access HMO 30/60/5800	HMO	Silver	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060114	Geisinger Small Group ACA All-Access HMO 10/20/0	HMO	Platinum	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060116	Geisinger Small Group ACA All-Access HMO 20/40/500	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060117	Geisinger Small Group ACA All-Access HMO 20/40/1000	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060118	Geisinger Small Group ACA All-Access HMO 20/40/1500	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060120	Geisinger Small Group ACA All-Access HMO 15/30/400	HMO	Platinum	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060121	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Premier HMO	Rating Area 6	Northumberland, Snyder, Union
22444PA0060122	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060123	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060124	Geisinger Premier HMO 25/50/3300	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060125	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060126	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill

22444PA0060127	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060128	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060129	Geisinger Premier HMO 25/50/3300	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060130	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060131	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060132	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060133	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060134	Geisinger Premier HMO 25/50/3300	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060135	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060138	Geisinger Small Group ACA All-Access HMO 45/75/5000	HMO	Silver	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060139	Geisinger Small Group ACA All-Access HMO 20/35/450	HMO	Platinum	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060140	Geisinger Small Group ACA All-Access HMO 30/60/3500	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060141	Geisinger Small Group ACA All-Access HMO 25/50/2000	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0080066	Geisinger Small Group ACA All-Access QHDHP POS 6850	POS	Bronze	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

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

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
22444PA0060062	Geisinger Small Group ACA All-Access HMO 20/40/3200	HMO	Gold	Off									\$423.10	\$423.10	\$423.10
22444PA0060063	Geisinger Small Group ACA All-Access HMO 30/60/5800	HMO	Silver	Off									\$362.25	\$362.25	\$362.25
22444PA0060114	Geisinger Small Group ACA All-Access HMO 10/20/0	HMO	Platinum	Off									\$555.82	\$555.82	\$555.82
22444PA0060116	Geisinger Small Group ACA All-Access HMO 20/40/500	HMO	Gold	Off									\$486.26	\$486.26	\$486.26
22444PA0060117	Geisinger Small Group ACA All-Access HMO 20/40/1000	HMO	Gold	Off									\$459.77	\$459.77	\$459.77
22444PA0060118	Geisinger Small Group ACA All-Access HMO 20/40/1500	HMO	Gold	Off									\$443.45	\$443.45	\$443.45
22444PA0060120	Geisinger Small Group ACA All-Access HMO 15/30/400	HMO	Platinum	Off									\$528.41	\$528.41	\$528.41
22444PA0060121	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off											
22444PA0060122	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off											
22444PA0060123	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off											
22444PA0060124	Geisinger Premier HMO 25/50/3300	HMO	Gold	Off											
22444PA0060125	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off											
22444PA0060126	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off											
22444PA0060127	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off											
22444PA0060128	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off											
22444PA0060129	Geisinger Premier HMO 25/50/3300	HMO	Gold	Off											
22444PA0060130	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off											
22444PA0060131	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off											
22444PA0060132	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off											
22444PA0060133	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off											
22444PA0060134	Geisinger Premier HMO 25/50/3300	HMO	Gold	Off											
22444PA0060135	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off											
22444PA0060138	Geisinger Small Group ACA All-Access HMO 45/75/5000	HMO	Silver	Off									\$368.19	\$368.19	\$368.19
22444PA0060139	Geisinger Small Group ACA All-Access HMO 20/35/450	HMO	Platinum	Off									\$490.68	\$490.68	\$490.68
22444PA0060140	Geisinger Small Group ACA All-Access HMO 30/60/3500	HMO	Gold	Off									\$390.79	\$390.79	\$390.79
22444PA0060141	Geisinger Small Group ACA All-Access HMO 25/50/2000	HMO	Gold	Off									\$430.82	\$430.82	\$430.82
22444PA0080066	Geisinger Small Group ACA All-Access QHDHP POS 6850	POS	Bronze	Off									\$326.19	\$326.19	\$326.19

RATING AREA 3

11	10	74	262	443	105	34	8	11	23	0	82	40
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95	\$401.95
\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14	\$344.14
\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03	\$528.03
\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95	\$461.95
\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78	\$436.78
\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28	\$421.28
\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99	\$501.99

RATING AREA 4

0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington

	\$496.35					\$496.35						
	\$410.57					\$410.57						
	\$332.97					\$332.97						
	\$369.07					\$369.07						
	\$384.72					\$384.72						
			\$496.35	\$496.35						\$496.35		
			\$410.57	\$410.57						\$410.57		
			\$332.97	\$332.97						\$332.97		
			\$369.07	\$369.07						\$369.07		
			\$384.72	\$384.72						\$384.72		
\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78	\$349.78
\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14	\$466.14
\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25	\$371.25
\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28	\$409.28
\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88

		RATING AREA 8					RATING AREA 9						
2	5	0	0	0	0	0	4	0	0	0	3	0	0
Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$528.88	\$528.88						\$507.72	\$507.72		\$507.72	\$507.72	\$507.72	\$507.72
\$452.81	\$452.81						\$434.70	\$434.70		\$434.70	\$434.70	\$434.70	\$434.70
\$694.77	\$694.77						\$666.98	\$666.98		\$666.98	\$666.98	\$666.98	\$666.98
\$607.83	\$607.83						\$583.51	\$583.51		\$583.51	\$583.51	\$583.51	\$583.51
\$574.71	\$574.71						\$551.72	\$551.72		\$551.72	\$551.72	\$551.72	\$551.72
\$554.31	\$554.31						\$532.14	\$532.14		\$532.14	\$532.14	\$532.14	\$532.14
\$660.51	\$660.51						\$634.09	\$634.09		\$634.09	\$634.09	\$634.09	\$634.09
\$460.23	\$460.23						\$441.82	\$441.82		\$441.82	\$441.82	\$441.82	\$441.82
\$613.34	\$613.34						\$588.81	\$588.81		\$588.81	\$588.81	\$588.81	\$588.81
\$488.49	\$488.49						\$468.95	\$468.95		\$468.95	\$468.95	\$468.95	\$468.95
\$538.52	\$538.52						\$516.98	\$516.98		\$516.98	\$516.98	\$516.98	\$516.98
\$407.73	\$407.73						\$391.42	\$391.42		\$391.42	\$391.42	\$391.42	\$391.42

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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:Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

TotalPMPM

Allowed Claims	\$16,905,702.13	\$605.90
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$15,252,129.80	\$546.63
Risk Adjustment	\$1,337,644.00	\$47.94
Experience Period Premium	\$17,150,720.90	\$614.68
Experience Period Member Months	27,902	

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	\$97.99	1.033	1.039	1.033	1.039	\$112.88
Outpatient Hospital	\$212.16	1.044	1.052	1.044	1.052	\$255.92
Professional	\$146.95	1.034	1.037	1.034	1.037	\$168.95
Other Medical	\$14.68	0.995	1.082	0.995	1.082	\$17.01
Capitation	\$0.04	0.945	1.000	0.945	1.000	\$0.04
Prescription Drug	\$134.08	1.032	1.035	1.032	1.035	\$152.97
Total	\$605.90					\$707.77

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for1/1/2023	\$707.77
Manual EHB Allowed Claims PMPM	\$743.20
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for1/1/2023	\$743.20	\$15,946,099.20
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$72.13	\$1,547,621.28
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$671.07	\$14,398,477.92

Projected Member Months	21,456

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: Small Group

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	Geisinger He														
1.2 Product ID	22444														
1.3 Plan Name	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier
1.4 Plan ID (Standard Component ID)	22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126		
1.5 Metal	Gold	Silver	Platinum	Gold	Gold	Gold	Platinum	Platinum	Gold	Silver	Gold	Gold	Platinum		
1.6 AV Metal Value	0.815	0.716	0.916	0.819	0.820	0.816	0.917	0.916	0.820	0.712	0.812	0.818	0.916		
1.7 Plan Category	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		
1.9 Exchange Plan?	No	No	No	No	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	1/1/2023	1/1/2023		
1.11 Cumulative Rate Change % (over 12 mos prior)	-4.53%	0.62%	-0.84%	-2.96%	-3.14%	-3.14%	-0.66%	-0.84%	-3.14%	-1.37%	-4.36%	-2.79%	-0.84%		
1.12 Product Rate Increase %															-2.0
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	22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126	
2.2 Allowed Claims	\$16,905,702	\$1,412,139	\$1,266,317	\$877,844	\$2,573,403	\$2,974,469	\$1,297,043	\$3,359,537	\$233,485	\$711,443	\$297,666	\$166,587	\$1,087,755	\$0	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$1,653,572	\$154,304	\$277,458	\$26,333	\$194,483	\$296,677	\$171,505	\$179,400	\$2,463	\$76,567	\$16,827	\$22,622	\$108,306	\$0	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$15,252,130	\$1,257,835	\$988,858	\$851,512	\$2,378,919	\$2,677,793	\$1,125,538	\$3,180,137	\$231,021	\$634,877	\$280,839	\$143,965	\$979,450	\$0	
2.7 Risk Adjustment Transfer Amount	\$1,337,644	\$91,615	\$136,535	\$58,775	\$195,646	\$231,890	\$121,051	\$246,703	\$5,321	\$75,363	\$14,574	\$14,814	\$65,919	\$0	
2.8 Premium	\$17,150,721	\$1,165,729	\$1,468,756	\$848,698	\$2,623,319	\$2,998,965	\$1,534,726	\$3,543,028	\$72,229	\$916,172	\$151,965	\$172,761	\$771,541	\$0	
2.9 Experience Period Member Months	27,902	1,911	2,848	1,226	4,081	4,837	2,525	5,146	111	1,572	304	309	1,375	0	
2.10 Current Enrollment	1,783	84	161	100	194	242	281	331	9	76	23	4	121	0	
2.11 Current Premium PMPM	\$717.60	\$683.80	\$555.49	\$864.83	\$773.16	\$732.37	\$706.39	\$820.67	\$812.94	\$688.43	\$548.32	\$626.73	\$642.77	\$812.94	
2.12 Loss Ratio	82.50%	100.04%	61.60%	93.83%	84.39%	82.88%	67.98%	83.91%	297.90%	64.03%	168.63%	76.75%	116.95%	#DIV/0!	
Per Member Per Month															
2.13 Allowed Claims	\$605.90	\$738.95	\$444.63	\$716.02	\$630.58	\$614.94	\$513.68	\$652.84	\$2,103.46	\$452.57	\$979.16	\$539.12	\$791.09	#DIV/0!	
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.15 Member Cost Sharing	\$59.26	\$80.75	\$97.42	\$21.48	\$47.66	\$61.33	\$67.92	\$34.86	\$22.19	\$48.71	\$55.35	\$73.21	\$78.77	#DIV/0!	
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.17 Incurred Claims	\$546.63	\$658.21	\$347.21	\$694.54	\$582.93	\$553.61	\$445.76	\$617.98	\$2,081.27	\$403.87	\$923.81	\$465.91	\$712.33	#DIV/0!	
2.18 Risk Adjustment Transfer Amount	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	\$47.94	#DIV/0!	
2.19 Premium	\$614.68	\$610.01	\$515.71	\$692.25	\$642.81	\$620.01	\$607.81	\$688.50	\$650.71	\$582.81	\$499.88	\$559.10	\$561.12	#DIV/0!	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		0.8425	0.7213	1.1068	0.9683	0.9155	0.8830	1.0522	1.1068	0.9155	0.7425	0.8229	0.8578	1.1068
3.4 Provider Network Adjustment		1.0120	1.0120	1.0120	1.0120	1.0120	1.0120	1.0120	0.9513	0.9513	0.9513	0.9513	0.9513	0.9513
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense		10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%
3.7 Taxes and Fees		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
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%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$652.85	\$558.94	\$857.66	\$750.34	\$709.42	\$684.24	\$815.35	\$806.22	\$666.87	\$540.85	\$599.42	\$624.84	\$806.22
3.11 Age Calibration Factor		0.6293												
3.12 Geographic Calibration Factor		1.0299												
3.13 Tobacco Calibration Factor		1.0000												
3.14 Calibrated Plan Adjusted Index Rate		\$423.12	\$362.26	\$555.86	\$486.30	\$459.79	\$443.47	\$528.44	\$522.52	\$432.21	\$350.54	\$388.49	\$404.97	\$522.52

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126	
4.2 Allowed Claims	\$14,398,641	\$676,446	\$1,296,522	\$805,293	\$1,562,269	\$1,948,809	\$2,262,874	\$2,665,520	\$72,476	\$612,023	\$185,217	\$32,212	\$974,405	\$0	
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.4 Member Cost Sharing	\$1,244,927	\$58,486	\$112,099	\$69,627	\$135,076	\$168,497	\$195,651	\$230,465	\$6,266	\$52,916	\$16,014	\$2,785	\$84,248	\$0	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$13,153,715	\$617,960	\$1,184,423	\$735,666	\$1,427,193	\$1,780,313	\$2,067,222	\$2,435,056	\$66,210	\$559,106	\$169,203	\$29,427	\$890,156	\$0	
4.7 Risk Adjustment Transfer Amount	\$1,413,736	\$66,417	\$127,299	\$79,068	\$153,392	\$191,345	\$222,181	\$261,715	\$7,116	\$60,092	\$18,186	\$3,163	\$95,672	\$0	
4.8 Premium	\$15,071,484	\$658,077	\$1,079,864	\$1,029,192	\$1,746,783	\$2,060,160	\$2,307,248	\$3,238,572	\$87,071	\$608,186	\$149,275	\$28,772	\$907,268	\$0	
4.9 Projected Member Months	21,456	1,008	1,932	1,200	2,328	2,904	3,372	3,972	108	912	276	48	1,452	0	
4.10 Loss Ratio	79.79%	85.30%	98.12%	66.38%	75.11%	79.07%	81.73%	69.57%	70.30%	83.66%	101.04%	92.15%	88.75%	#DIV/0!	
Per Member Per Month															
4.11 Allowed Claims	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	\$671.08	#DIV/0!	
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4.13 Member Cost Sharing	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	\$58.02	
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	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	\$613.06	
4.16 Risk Adjustment Transfer Amount	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	\$65.89	
4.17 Premium	\$702.44	\$652.85	\$558.94	\$857.66	\$750.34	\$709.42	\$684.24	\$815.35	\$806.22	\$666.87	\$540.85	\$599.42	\$624.84	#DIV/0!	

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

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

duct 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 Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																
1.1 Product Name	alth Plan HMO															Singer Health Plan P	
1.2 Product ID	PA006															22444PA008	
1.3 Plan Name	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Premier	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	Geisinger Small	
1.4 Plan ID (Standard Component ID)	22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0060138	22444PA0060139	22444PA0060140	22444PA0060141	22444PA0060142	22444PA0060143	22444PA008006	
1.5 Metal	Gold	Silver	Gold	Gold	Platinum	Gold	Silver	Gold	Gold	Silver	Platinum	Gold	Gold	Gold	Gold	Bronze	
1.6 AV Metal Value	0.820	0.712	0.812	0.818	0.916	0.820	0.712	0.812	0.818	0.708	0.890	0.794	0.818	0.794	0.818	0.645	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	Renewing	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	POS	
1.9 Exchange Plan?	No	No	No	No	No	No	No	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	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	
1.11 Cumulative Rate Change % (over 12 mos prior)	-3.14%	-1.37%	-4.36%	-2.79%	-0.84%	-3.14%	-1.37%	-4.36%	-2.79%	3.38%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.68%	
1.12 Production Rate Increase %	19%																
1.13 Submission Level Rate Increase %	-2.09%																

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level														
2.1 Plan ID (Standard Component ID)		22444APA0060127	22444APA0060128	22444APA0060129	22444APA0060130	22444APA0060131	22444APA0060132	22444APA0060133	22444APA0060134	22444APA0060135	22444APA0060138	22444APA0060139	22444APA0060140	22444APA0060141	22444APA0080066	
\$16,905,702	2.2 Allowed Claims	\$78,062	\$7,684	\$0	\$14,378	\$1,564	\$116,963	\$58,262	\$0	\$214,916	\$0	\$0	\$0	\$0	\$156,185	
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	2.4 Member Cost Sharing	\$6,156	\$2,090	\$0	\$3,628	\$83	\$18,316	\$9,843	\$0	\$38,505	\$0	\$0	\$0	\$0	\$48,006	
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$15,252,130	2.6 Incurred Claims	\$71,905	\$5,594	\$0	\$10,750	\$1,480	\$98,647	\$48,419	\$0	\$176,411	\$0	\$0	\$0	\$0	\$108,179	
\$1,337,644	2.7 Risk Adjustment Transfer Amount	\$7,862	\$3,020	\$0	\$767	\$863	\$15,053	\$6,280	\$0	\$23,443	\$0	\$0	\$0	\$0	\$22,149	
\$17,150,721	2.8 Premium	\$95,580	\$31,493	\$0	\$8,978	\$11,713	\$183,001	\$65,485	\$0	\$274,388	\$0	\$0	\$0	\$0	\$212,193	
27,902	2.9 Experience Period Member Months	164	63	0	16	18	314	131	0	489	0	0	0	0	462	
	2.10 Current Enrollment	3	7	0	3	7	30	27	0	43	18	0	0	0	19	
	2.11 Current Premium PMPM	\$688.43	\$548.32	\$626.73	\$642.77	\$812.94	\$688.43	\$548.32	\$626.73	\$642.77	\$549.49	\$0.00	\$0.00	\$0.00	\$511.88	
	2.12 Loss Ratio	69.51%	16.21%	#DIV/0!	110.31%	11.77%	49.81%	67.47%	#DIV/0!	59.23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	46.16%	
Per Member Per Month																
	2.13 Allowed Claims	\$475.99	\$121.97	#DIV/0!	\$898.61	\$86.86	\$372.49	\$444.75	#DIV/0!	\$439.50	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$338.06	
	2.14 Reinsurance	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	
	2.15 Member Cost Sharing	\$37.54	\$33.17	#DIV/0!	\$226.75	\$4.61	\$58.33	\$75.14	#DIV/0!	\$78.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$103.91	
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	
	2.17 Incurred Claims	\$438.45	\$88.80	#DIV/0!	\$671.86	\$82.25	\$314.16	\$369.61	#DIV/0!	\$360.76	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$234.15	
	2.18 Risk Adjustment Transfer Amount	\$47.94	\$47.94	#DIV/0!	\$47.94	\$47.94	\$47.94	\$47.94	#DIV/0!	\$47.94	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$47.94	
	2.19 Premium	\$582.81	\$499.88	#DIV/0!	\$561.12	\$650.71	\$582.81	\$499.88	#DIV/0!	\$561.12	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$459.29	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0060138	22444PA0060139	22444PA0060140	22444PA0060141	22444PA0080066
3.2 Market Adjusted Index Rate	\$671.07													
3.3 AV and Cost Sharing Design of Plan	0.9155	0.7425	0.8229	0.8578	1.1068	0.9155	0.7425	0.8229	0.8578	0.7331	0.9770	0.7781	0.8578	0.6495
3.4 Provider Network Adjustment	0.9513	0.9513	0.9513	0.9513	0.9513	0.9513	0.9513	0.9513	0.9513	1.0120	1.0120	1.0120	1.0120	1.0120
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	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%	10.28%
3.7 Taxes and Fees	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
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	\$666.87	\$540.85	\$599.42	\$624.84	\$806.22	\$666.87	\$540.85	\$599.42	\$624.84	\$568.08	\$757.08	\$602.95	\$664.71	\$503.30

3.11 Age Calibration Factor	0.6293													
3.12 Geographic Calibration Factor	1.0299													
3.13 Tobacco Calibration Factor	1.0000													
3.14 Calibrated Plan Adjusted Index Rate	\$432.21	\$350.54	\$388.49	\$404.97	\$522.52	\$432.21	\$350.54	\$388.49	\$404.97	\$368.18	\$490.67	\$390.78	\$430.81	\$326.20

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0060138	22444PA0060139	22444PA0060140	22444PA0060141	22444PA0060066
4.2 Allowed Claims	\$24,159	\$56,371	\$0	\$24,159	\$56,371	\$241,588	\$217,429	\$0	\$0	\$144,953	\$0	\$0	\$0	\$153,006
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$2,089	\$4,874	\$0	\$2,089	\$4,874	\$20,888	\$18,799	\$0	\$29,940	\$12,533	\$0	\$3,481	\$0	\$13,229
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$22,070	\$51,497	\$0	\$22,070	\$51,497	\$220,700	\$198,630	\$0	\$316,337	\$132,420	\$0	\$36,783	\$0	\$139,777
4.7 Risk Adjustment Transfer Amount	\$2,372	\$5,535	\$0	\$2,372	\$5,535	\$23,720	\$21,348	\$0	\$33,999	\$14,232	\$0	\$3,953	\$0	\$15,023
4.8 Premium	\$24,007	\$45,432	\$0	\$22,494	\$67,722	\$240,073	\$175,236	\$0	\$322,418	\$122,705	\$0	\$36,177	\$0	\$114,752
4.9 Projected Member Months	36	84	0	36	84	360	324	0	516	216	0	60	0	228
4.10 Loss Ratio	83.66%	101.04%	#DIV/0!	88.75%	70.30%	83.66%	101.04%	#DIV/0!	88.75%	96.70%	#DIV/0!	91.66%	#DIV/0!	107.71%
Per Member Per Month														
4.11 Allowed Claims	\$671.08	\$671.08	#DIV/0!	\$671.08	\$671.08	\$671.08	\$671.08	#DIV/0!	\$671.08	\$671.08	#DIV/0!	\$671.08	#DIV/0!	\$671.08
4.12 Reinsurance	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00
4.13 Member Cost Sharing	\$58.02	\$58.02	#DIV/0!	\$58.02	\$58.02	\$58.02	\$58.02	#DIV/0!	\$58.02	\$58.02	#DIV/0!	\$58.02	#DIV/0!	\$58.02
4.14 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00
4.15 Incurred Claims	\$613.06	\$613.06	#DIV/0!	\$613.06	\$613.06	\$613.06	\$613.06	#DIV/0!	\$613.06	\$613.06	#DIV/0!	\$613.06	#DIV/0!	\$613.06
4.16 Risk Adjustment Transfer Amount	\$65.89	\$65.89	#DIV/0!	\$65.89	\$65.89	\$65.89	\$65.89	#DIV/0!	\$65.89	\$65.89	#DIV/0!	\$65.89	#DIV/0!	\$65.89
4.17 Premium	\$666.87	\$540.85	#DIV/0!	\$624.84	\$806.22	\$666.87	\$540.85	#DIV/0!	\$624.84	\$568.08	#DIV/0!	\$602.95	#DIV/0!	\$503.30

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

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*	3/31/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	22444PA0060062	Rating Area 2	No Preference	0-14 323.67
	22444PA0060062	Rating Area 2	No Preference	15 352.44
	22444PA0060062	Rating Area 2	No Preference	16 363.44
	22444PA0060062	Rating Area 2	No Preference	17 374.44
	22444PA0060062	Rating Area 2	No Preference	18 386.29
	22444PA0060062	Rating Area 2	No Preference	19 398.14
	22444PA0060062	Rating Area 2	No Preference	20 410.41
	22444PA0060062	Rating Area 2	No Preference	21 423.10
	22444PA0060062	Rating Area 2	No Preference	22 423.10
	22444PA0060062	Rating Area 2	No Preference	23 423.10
	22444PA0060062	Rating Area 2	No Preference	24 423.10
	22444PA0060062	Rating Area 2	No Preference	25 424.79
	22444PA0060062	Rating Area 2	No Preference	26 433.25
	22444PA0060062	Rating Area 2	No Preference	27 443.41
	22444PA0060062	Rating Area 2	No Preference	28 459.91
	22444PA0060062	Rating Area 2	No Preference	29 473.45
	22444PA0060062	Rating Area 2	No Preference	30 480.22
	22444PA0060062	Rating Area 2	No Preference	31 490.37
	22444PA0060062	Rating Area 2	No Preference	32 500.53
	22444PA0060062	Rating Area 2	No Preference	33 506.87
	22444PA0060062	Rating Area 2	No Preference	34 513.64
	22444PA0060062	Rating Area 2	No Preference	35 517.03
	22444PA0060062	Rating Area 2	No Preference	36 520.41
	22444PA0060062	Rating Area 2	No Preference	37 523.80
	22444PA0060062	Rating Area 2	No Preference	38 527.18
	22444PA0060062	Rating Area 2	No Preference	39 533.95
	22444PA0060062	Rating Area 2	No Preference	40 540.72
	22444PA0060062	Rating Area 2	No Preference	41 550.88
	22444PA0060062	Rating Area 2	No Preference	42 560.61
	22444PA0060062	Rating Area 2	No Preference	43 574.15
	22444PA0060062	Rating Area 2	No Preference	44 591.07
	22444PA0060062	Rating Area 2	No Preference	45 610.96
	22444PA0060062	Rating Area 2	No Preference	46 634.65
	22444PA0060062	Rating Area 2	No Preference	47 661.31
	22444PA0060062	Rating Area 2	No Preference	48 691.77
	22444PA0060062	Rating Area 2	No Preference	49 721.81
	22444PA0060062	Rating Area 2	No Preference	50 755.66
	22444PA0060062	Rating Area 2	No Preference	51 789.08
	22444PA0060062	Rating Area 2	No Preference	52 825.89
	22444PA0060062	Rating Area 2	No Preference	53 863.12
	22444PA0060062	Rating Area 2	No Preference	54 903.32
	22444PA0060062	Rating Area 2	No Preference	55 943.51
	22444PA0060062	Rating Area 2	No Preference	56 987.09
	22444PA0060062	Rating Area 2	No Preference	57 1031.09
	22444PA0060062	Rating Area 2	No Preference	58 1078.06
	22444PA0060062	Rating Area 2	No Preference	59 1101.33
	22444PA0060062	Rating Area 2	No Preference	60 1148.29
	22444PA0060062	Rating Area 2	No Preference	61 1188.91
	22444PA0060062	Rating Area 2	No Preference	62 1215.57
	22444PA0060062	Rating Area 2	No Preference	63 1248.99
	22444PA0060062	Rating Area 2	No Preference	64 and over 1269.30
	22444PA0060062	Rating Area 3	No Preference	0-14 307.49
	22444PA0060062	Rating Area 3	No Preference	15 334.82
	22444PA0060062	Rating Area 3	No Preference	16 345.27
	22444PA0060062	Rating Area 3	No Preference	17 355.72
	22444PA0060062	Rating Area 3	No Preference	18 366.98
	22444PA0060062	Rating Area 3	No Preference	19 378.23
	22444PA0060062	Rating Area 3	No Preference	20 389.89
	22444PA0060062	Rating Area 3	No Preference	21 401.95
	22444PA0060062	Rating Area 3	No Preference	22 401.95
	22444PA0060062	Rating Area 3	No Preference	23 401.95
	22444PA0060062	Rating Area 3	No Preference	24 401.95
	22444PA0060062	Rating Area 3	No Preference	25 403.55
	22444PA0060062	Rating Area 3	No Preference	26 411.59
	22444PA0060062	Rating Area 3	No Preference	27 421.24
	22444PA0060062	Rating Area 3	No Preference	28 436.91
	22444PA0060062	Rating Area 3	No Preference	29 449.78
	22444PA0060062	Rating Area 3	No Preference	30 456.21
	22444PA0060062	Rating Area 3	No Preference	31 465.85
	22444PA0060062	Rating Area 3	No Preference	32 475.50
	22444PA0060062	Rating Area 3	No Preference	33 481.53
	22444PA0060062	Rating Area 3	No Preference	34 487.96
	22444PA0060062	Rating Area 3	No Preference	35 491.18
	22444PA0060062	Rating Area 3	No Preference	36 494.39
	22444PA0060062	Rating Area 3	No Preference	37 497.61
	22444PA0060062	Rating Area 3	No Preference	38 500.82
	22444PA0060062	Rating Area 3	No Preference	39 507.25
	22444PA0060062	Rating Area 3	No Preference	40 513.69
	22444PA0060062	Rating Area 3	No Preference	41 523.33
	22444PA0060062	Rating Area 3	No Preference	42 532.58
	22444PA0060062	Rating Area 3	No Preference	43 545.44
	22444PA0060062	Rating Area 3	No Preference	44 561.52
	22444PA0060062	Rating Area 3	No Preference	45 580.41
	22444PA0060062	Rating Area 3	No Preference	46 602.92
	22444PA0060062	Rating Area 3	No Preference	47 628.24
	22444PA0060062	Rating Area 3	No Preference	48 657.18
	22444PA0060062	Rating Area 3	No Preference	49 685.72
	22444PA0060062	Rating Area 3	No Preference	50 717.87
	22444PA0060062	Rating Area 3	No Preference	51 749.63
	22444PA0060062	Rating Area 3	No Preference	52 784.60
	22444PA0060062	Rating Area 3	No Preference	53 819.97
	22444PA0060062	Rating Area 3	No Preference	54 858.15

	22444PA0060062	Rating Area 3	No Preference	55	896.34
	22444PA0060062	Rating Area 3	No Preference	56	937.74
	22444PA0060062	Rating Area 3	No Preference	57	979.54
	22444PA0060062	Rating Area 3	No Preference	58	1024.16
	22444PA0060062	Rating Area 3	No Preference	59	1046.26
	22444PA0060062	Rating Area 3	No Preference	60	1090.88
	22444PA0060062	Rating Area 3	No Preference	61	1129.47
	22444PA0060062	Rating Area 3	No Preference	62	1154.79
	22444PA0060062	Rating Area 3	No Preference	63	1186.54
	22444PA0060062	Rating Area 3	No Preference	64 and over	1205.84
	22444PA0060062	Rating Area 5	No Preference	0-14	307.49
	22444PA0060062	Rating Area 5	No Preference	15	334.82
	22444PA0060062	Rating Area 5	No Preference	16	345.27
	22444PA0060062	Rating Area 5	No Preference	17	355.72
	22444PA0060062	Rating Area 5	No Preference	18	366.98
	22444PA0060062	Rating Area 5	No Preference	19	378.23
	22444PA0060062	Rating Area 5	No Preference	20	389.89
	22444PA0060062	Rating Area 5	No Preference	21	401.95
	22444PA0060062	Rating Area 5	No Preference	22	401.95
	22444PA0060062	Rating Area 5	No Preference	23	401.95
	22444PA0060062	Rating Area 5	No Preference	24	401.95
	22444PA0060062	Rating Area 5	No Preference	25	403.55
	22444PA0060062	Rating Area 5	No Preference	26	411.59
	22444PA0060062	Rating Area 5	No Preference	27	421.24
	22444PA0060062	Rating Area 5	No Preference	28	436.91
	22444PA0060062	Rating Area 5	No Preference	29	449.78
	22444PA0060062	Rating Area 5	No Preference	30	456.21
	22444PA0060062	Rating Area 5	No Preference	31	465.85
	22444PA0060062	Rating Area 5	No Preference	32	475.50
	22444PA0060062	Rating Area 5	No Preference	33	481.53
	22444PA0060062	Rating Area 5	No Preference	34	487.96
	22444PA0060062	Rating Area 5	No Preference	35	491.18
	22444PA0060062	Rating Area 5	No Preference	36	494.39
	22444PA0060062	Rating Area 5	No Preference	37	497.61
	22444PA0060062	Rating Area 5	No Preference	38	500.82
	22444PA0060062	Rating Area 5	No Preference	39	507.25
	22444PA0060062	Rating Area 5	No Preference	40	513.69
	22444PA0060062	Rating Area 5	No Preference	41	523.33
	22444PA0060062	Rating Area 5	No Preference	42	532.58
	22444PA0060062	Rating Area 5	No Preference	43	545.44
	22444PA0060062	Rating Area 5	No Preference	44	561.52
	22444PA0060062	Rating Area 5	No Preference	45	580.41
	22444PA0060062	Rating Area 5	No Preference	46	602.92
	22444PA0060062	Rating Area 5	No Preference	47	628.24
	22444PA0060062	Rating Area 5	No Preference	48	657.18
	22444PA0060062	Rating Area 5	No Preference	49	685.72
	22444PA0060062	Rating Area 5	No Preference	50	717.87
	22444PA0060062	Rating Area 5	No Preference	51	749.63
	22444PA0060062	Rating Area 5	No Preference	52	784.60
	22444PA0060062	Rating Area 5	No Preference	53	819.97
	22444PA0060062	Rating Area 5	No Preference	54	858.15
	22444PA0060062	Rating Area 5	No Preference	55	896.34
	22444PA0060062	Rating Area 5	No Preference	56	937.74
	22444PA0060062	Rating Area 5	No Preference	57	979.54
	22444PA0060062	Rating Area 5	No Preference	58	1024.16
	22444PA0060062	Rating Area 5	No Preference	59	1046.26
	22444PA0060062	Rating Area 5	No Preference	60	1090.88
	22444PA0060062	Rating Area 5	No Preference	61	1129.47
	22444PA0060062	Rating Area 5	No Preference	62	1154.79
	22444PA0060062	Rating Area 5	No Preference	63	1186.54
	22444PA0060062	Rating Area 5	No Preference	64 and over	1205.84
	22444PA0060062	Rating Area 6	No Preference	0-14	323.67
	22444PA0060062	Rating Area 6	No Preference	15	352.44
	22444PA0060062	Rating Area 6	No Preference	16	363.44
	22444PA0060062	Rating Area 6	No Preference	17	374.44
	22444PA0060062	Rating Area 6	No Preference	18	386.29
	22444PA0060062	Rating Area 6	No Preference	19	398.14
	22444PA0060062	Rating Area 6	No Preference	20	410.41
	22444PA0060062	Rating Area 6	No Preference	21	423.10
	22444PA0060062	Rating Area 6	No Preference	22	423.10
	22444PA0060062	Rating Area 6	No Preference	23	423.10
	22444PA0060062	Rating Area 6	No Preference	24	423.10
	22444PA0060062	Rating Area 6	No Preference	25	424.79
	22444PA0060062	Rating Area 6	No Preference	26	433.25
	22444PA0060062	Rating Area 6	No Preference	27	443.41
	22444PA0060062	Rating Area 6	No Preference	28	459.91
	22444PA0060062	Rating Area 6	No Preference	29	473.45
	22444PA0060062	Rating Area 6	No Preference	30	480.22
	22444PA0060062	Rating Area 6	No Preference	31	490.37
	22444PA0060062	Rating Area 6	No Preference	32	500.53
	22444PA0060062	Rating Area 6	No Preference	33	506.87
	22444PA0060062	Rating Area 6	No Preference	34	513.64
	22444PA0060062	Rating Area 6	No Preference	35	517.03
	22444PA0060062	Rating Area 6	No Preference	36	520.41
	22444PA0060062	Rating Area 6	No Preference	37	523.80
	22444PA0060062	Rating Area 6	No Preference	38	527.18
	22444PA0060062	Rating Area 6	No Preference	39	533.95
	22444PA0060062	Rating Area 6	No Preference	40	540.72
	22444PA0060062	Rating Area 6	No Preference	41	550.88
	22444PA0060062	Rating Area 6	No Preference	42	560.61
	22444PA0060062	Rating Area 6	No Preference	43	574.15
	22444PA0060062	Rating Area 6	No Preference	44	591.07
	22444PA0060062	Rating Area 6	No Preference	45	610.96
	22444PA0060062	Rating Area 6	No Preference	46	634.65
	22444PA0060062	Rating Area 6	No Preference	47	661.31
	22444PA0060062	Rating Area 6	No Preference	48	691.77
	22444PA0060062	Rating Area 6	No Preference	49	721.81
	22444PA0060062	Rating Area 6	No Preference	50	755.66
	22444PA0060062	Rating Area 6	No Preference	51	789.08
	22444PA0060062	Rating Area 6	No Preference	52	825.89
	22444PA0060062	Rating Area 6	No Preference	53	863.12
	22444PA0060062	Rating Area 6	No Preference	54	903.32
	22444PA0060062	Rating Area 6	No Preference	55	943.51
	22444PA0060062	Rating Area 6	No Preference	56	987.09
	22444PA0060062	Rating Area 6	No Preference	57	1031.09
	22444PA0060062	Rating Area 6	No Preference	58	1078.06
	22444PA0060062	Rating Area 6	No Preference	59	1101.33
	22444PA0060062	Rating Area 6	No Preference	60	1148.29
	22444PA0060062	Rating Area 6	No Preference	61	1188.91
	22444PA0060062	Rating Area 6	No Preference	62	1215.57
	22444PA0060062	Rating Area 6	No Preference	63	1248.99
	22444PA0060062	Rating Area 6	No Preference	64 and over	1269.30

	22444PA0060062	Rating Area 7	No Preference	0-14	404.59
	22444PA0060062	Rating Area 7	No Preference	15	440.55
	22444PA0060062	Rating Area 7	No Preference	16	454.30
	22444PA0060062	Rating Area 7	No Preference	17	468.05
	22444PA0060062	Rating Area 7	No Preference	18	482.86
	22444PA0060062	Rating Area 7	No Preference	19	497.67
	22444PA0060062	Rating Area 7	No Preference	20	513.01
	22444PA0060062	Rating Area 7	No Preference	21	528.88
	22444PA0060062	Rating Area 7	No Preference	22	528.88
	22444PA0060062	Rating Area 7	No Preference	23	528.88
	22444PA0060062	Rating Area 7	No Preference	24	528.88
	22444PA0060062	Rating Area 7	No Preference	25	530.99
	22444PA0060062	Rating Area 7	No Preference	26	541.57
	22444PA0060062	Rating Area 7	No Preference	27	554.26
	22444PA0060062	Rating Area 7	No Preference	28	574.89
	22444PA0060062	Rating Area 7	No Preference	29	591.81
	22444PA0060062	Rating Area 7	No Preference	30	600.27
	22444PA0060062	Rating Area 7	No Preference	31	612.97
	22444PA0060062	Rating Area 7	No Preference	32	625.66
	22444PA0060062	Rating Area 7	No Preference	33	633.59
	22444PA0060062	Rating Area 7	No Preference	34	642.05
	22444PA0060062	Rating Area 7	No Preference	35	646.29
	22444PA0060062	Rating Area 7	No Preference	36	650.52
	22444PA0060062	Rating Area 7	No Preference	37	654.75
	22444PA0060062	Rating Area 7	No Preference	38	658.98
	22444PA0060062	Rating Area 7	No Preference	39	667.44
	22444PA0060062	Rating Area 7	No Preference	40	675.90
	22444PA0060062	Rating Area 7	No Preference	41	688.60
	22444PA0060062	Rating Area 7	No Preference	42	700.76
	22444PA0060062	Rating Area 7	No Preference	43	717.68
	22444PA0060062	Rating Area 7	No Preference	44	738.84
	22444PA0060062	Rating Area 7	No Preference	45	763.70
	22444PA0060062	Rating Area 7	No Preference	46	793.31
	22444PA0060062	Rating Area 7	No Preference	47	826.63
	22444PA0060062	Rating Area 7	No Preference	48	864.71
	22444PA0060062	Rating Area 7	No Preference	49	902.26
	22444PA0060062	Rating Area 7	No Preference	50	944.57
	22444PA0060062	Rating Area 7	No Preference	51	986.35
	22444PA0060062	Rating Area 7	No Preference	52	1032.36
	22444PA0060062	Rating Area 7	No Preference	53	1078.91
	22444PA0060062	Rating Area 7	No Preference	54	1129.15
	22444PA0060062	Rating Area 7	No Preference	55	1179.39
	22444PA0060062	Rating Area 7	No Preference	56	1233.87
	22444PA0060062	Rating Area 7	No Preference	57	1288.87
	22444PA0060062	Rating Area 7	No Preference	58	1347.57
	22444PA0060062	Rating Area 7	No Preference	59	1376.66
	22444PA0060062	Rating Area 7	No Preference	60	1435.37
	22444PA0060062	Rating Area 7	No Preference	61	1486.14
	22444PA0060062	Rating Area 7	No Preference	62	1519.46
	22444PA0060062	Rating Area 7	No Preference	63	1561.24
	22444PA0060062	Rating Area 7	No Preference	64 and over	1586.63
	22444PA0060062	Rating Area 9	No Preference	0-14	388.41
	22444PA0060062	Rating Area 9	No Preference	15	422.93
	22444PA0060062	Rating Area 9	No Preference	16	436.13
	22444PA0060062	Rating Area 9	No Preference	17	449.33
	22444PA0060062	Rating Area 9	No Preference	18	463.55
	22444PA0060062	Rating Area 9	No Preference	19	477.76
	22444PA0060062	Rating Area 9	No Preference	20	492.49
	22444PA0060062	Rating Area 9	No Preference	21	507.72
	22444PA0060062	Rating Area 9	No Preference	22	507.72
	22444PA0060062	Rating Area 9	No Preference	23	507.72
	22444PA0060062	Rating Area 9	No Preference	24	507.72
	22444PA0060062	Rating Area 9	No Preference	25	509.75
	22444PA0060062	Rating Area 9	No Preference	26	519.91
	22444PA0060062	Rating Area 9	No Preference	27	532.09
	22444PA0060062	Rating Area 9	No Preference	28	551.89
	22444PA0060062	Rating Area 9	No Preference	29	568.14
	22444PA0060062	Rating Area 9	No Preference	30	576.26
	22444PA0060062	Rating Area 9	No Preference	31	588.45
	22444PA0060062	Rating Area 9	No Preference	32	600.63
	22444PA0060062	Rating Area 9	No Preference	33	608.25
	22444PA0060062	Rating Area 9	No Preference	34	616.37
	22444PA0060062	Rating Area 9	No Preference	35	620.43
	22444PA0060062	Rating Area 9	No Preference	36	624.50
	22444PA0060062	Rating Area 9	No Preference	37	628.56
	22444PA0060062	Rating Area 9	No Preference	38	632.62
	22444PA0060062	Rating Area 9	No Preference	39	640.74
	22444PA0060062	Rating Area 9	No Preference	40	648.87
	22444PA0060062	Rating Area 9	No Preference	41	661.05
	22444PA0060062	Rating Area 9	No Preference	42	672.73
	22444PA0060062	Rating Area 9	No Preference	43	688.98
	22444PA0060062	Rating Area 9	No Preference	44	709.28
	22444PA0060062	Rating Area 9	No Preference	45	733.15
	22444PA0060062	Rating Area 9	No Preference	46	761.58
	22444PA0060062	Rating Area 9	No Preference	47	793.57
	22444PA0060062	Rating Area 9	No Preference	48	830.12
	22444PA0060062	Rating Area 9	No Preference	49	866.17
	22444PA0060062	Rating Area 9	No Preference	50	906.79
	22444PA0060062	Rating Area 9	No Preference	51	946.90
	22444PA0060062	Rating Area 9	No Preference	52	991.07
	22444PA0060062	Rating Area 9	No Preference	53	1035.75
	22444PA0060062	Rating Area 9	No Preference	54	1083.98
	22444PA0060062	Rating Area 9	No Preference	55	1132.22
	22444PA0060062	Rating Area 9	No Preference	56	1184.51
	22444PA0060062	Rating Area 9	No Preference	57	1237.31
	22444PA0060062	Rating Area 9	No Preference	58	1293.67
	22444PA0060062	Rating Area 9	No Preference	59	1321.60
	22444PA0060062	Rating Area 9	No Preference	60	1377.95
	22444PA0060062	Rating Area 9	No Preference	61	1426.69
	22444PA0060062	Rating Area 9	No Preference	62	1458.68
	22444PA0060062	Rating Area 9	No Preference	63	1498.79
	22444PA0060062	Rating Area 9	No Preference	64 and over	1523.16
	22444PA0060063	Rating Area 2	No Preference	0-14	277.12
	22444PA0060063	Rating Area 2	No Preference	15	301.75
	22444PA0060063	Rating Area 2	No Preference	16	311.17
	22444PA0060063	Rating Area 2	No Preference	17	320.59
	22444PA0060063	Rating Area 2	No Preference	18	330.73
	22444PA0060063	Rating Area 2	No Preference	19	340.87
	22444PA0060063	Rating Area 2	No Preference	20	351.38
	22444PA0060063	Rating Area 2	No Preference	21	362.25
	22444PA0060063	Rating Area 2	No Preference	22	362.25
	22444PA0060063	Rating Area 2	No Preference	23	362.25

	22444PA0060063	Rating Area 2	No Preference	24	362.25
	22444PA0060063	Rating Area 2	No Preference	25	363.69
	22444PA0060063	Rating Area 2	No Preference	26	370.94
	22444PA0060063	Rating Area 2	No Preference	27	379.63
	22444PA0060063	Rating Area 2	No Preference	28	393.76
	22444PA0060063	Rating Area 2	No Preference	29	405.35
	22444PA0060063	Rating Area 2	No Preference	30	411.15
	22444PA0060063	Rating Area 2	No Preference	31	419.84
	22444PA0060063	Rating Area 2	No Preference	32	428.54
	22444PA0060063	Rating Area 2	No Preference	33	433.97
	22444PA0060063	Rating Area 2	No Preference	34	439.77
	22444PA0060063	Rating Area 2	No Preference	35	442.66
	22444PA0060063	Rating Area 2	No Preference	36	445.56
	22444PA0060063	Rating Area 2	No Preference	37	448.46
	22444PA0060063	Rating Area 2	No Preference	38	451.36
	22444PA0060063	Rating Area 2	No Preference	39	457.15
	22444PA0060063	Rating Area 2	No Preference	40	462.95
	22444PA0060063	Rating Area 2	No Preference	41	471.64
	22444PA0060063	Rating Area 2	No Preference	42	479.98
	22444PA0060063	Rating Area 2	No Preference	43	491.57
	22444PA0060063	Rating Area 2	No Preference	44	506.06
	22444PA0060063	Rating Area 2	No Preference	45	523.08
	22444PA0060063	Rating Area 2	No Preference	46	543.37
	22444PA0060063	Rating Area 2	No Preference	47	566.19
	22444PA0060063	Rating Area 2	No Preference	48	592.27
	22444PA0060063	Rating Area 2	No Preference	49	617.99
	22444PA0060063	Rating Area 2	No Preference	50	646.97
	22444PA0060063	Rating Area 2	No Preference	51	675.59
	22444PA0060063	Rating Area 2	No Preference	52	707.10
	22444PA0060063	Rating Area 2	No Preference	53	738.98
	22444PA0060063	Rating Area 2	No Preference	54	773.40
	22444PA0060063	Rating Area 2	No Preference	55	807.81
	22444PA0060063	Rating Area 2	No Preference	56	845.12
	22444PA0060063	Rating Area 2	No Preference	57	882.79
	22444PA0060063	Rating Area 2	No Preference	58	923.00
	22444PA0060063	Rating Area 2	No Preference	59	942.93
	22444PA0060063	Rating Area 2	No Preference	60	983.14
	22444PA0060063	Rating Area 2	No Preference	61	1017.91
	22444PA0060063	Rating Area 2	No Preference	62	1040.73
	22444PA0060063	Rating Area 2	No Preference	63	1069.35
	22444PA0060063	Rating Area 2	No Preference	64 and over	1086.74
	22444PA0060063	Rating Area 3	No Preference	0-14	263.26
	22444PA0060063	Rating Area 3	No Preference	15	286.66
	22444PA0060063	Rating Area 3	No Preference	16	295.61
	22444PA0060063	Rating Area 3	No Preference	17	304.56
	22444PA0060063	Rating Area 3	No Preference	18	314.19
	22444PA0060063	Rating Area 3	No Preference	19	323.83
	22444PA0060063	Rating Area 3	No Preference	20	333.81
	22444PA0060063	Rating Area 3	No Preference	21	344.14
	22444PA0060063	Rating Area 3	No Preference	22	344.14
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	22444PA0060063	Rating Area 3	No Preference	24	344.14
	22444PA0060063	Rating Area 3	No Preference	25	345.51
	22444PA0060063	Rating Area 3	No Preference	26	352.39
	22444PA0060063	Rating Area 3	No Preference	27	360.65
	22444PA0060063	Rating Area 3	No Preference	28	374.07
	22444PA0060063	Rating Area 3	No Preference	29	385.09
	22444PA0060063	Rating Area 3	No Preference	30	390.59
	22444PA0060063	Rating Area 3	No Preference	31	398.85
	22444PA0060063	Rating Area 3	No Preference	32	407.11
	22444PA0060063	Rating Area 3	No Preference	33	412.27
	22444PA0060063	Rating Area 3	No Preference	34	417.78
	22444PA0060063	Rating Area 3	No Preference	35	420.53
	22444PA0060063	Rating Area 3	No Preference	36	423.28
	22444PA0060063	Rating Area 3	No Preference	37	426.04
	22444PA0060063	Rating Area 3	No Preference	38	428.79
	22444PA0060063	Rating Area 3	No Preference	39	434.30
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	22444PA0060063	Rating Area 3	No Preference	41	448.06
	22444PA0060063	Rating Area 3	No Preference	42	455.98
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	22444PA0060063	Rating Area 3	No Preference	44	480.75
	22444PA0060063	Rating Area 3	No Preference	45	496.93
	22444PA0060063	Rating Area 3	No Preference	46	516.20
	22444PA0060063	Rating Area 3	No Preference	47	537.88
	22444PA0060063	Rating Area 3	No Preference	48	562.66
	22444PA0060063	Rating Area 3	No Preference	49	587.09
	22444PA0060063	Rating Area 3	No Preference	50	614.62
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	22444PA0060063	Rating Area 3	No Preference	52	671.75
	22444PA0060063	Rating Area 3	No Preference	53	702.03
	22444PA0060063	Rating Area 3	No Preference	54	734.73
	22444PA0060063	Rating Area 3	No Preference	55	767.42
	22444PA0060063	Rating Area 3	No Preference	56	802.86
	22444PA0060063	Rating Area 3	No Preference	57	838.65
	22444PA0060063	Rating Area 3	No Preference	58	876.85
	22444PA0060063	Rating Area 3	No Preference	59	895.78
	22444PA0060063	Rating Area 3	No Preference	60	933.98
	22444PA0060063	Rating Area 3	No Preference	61	967.02
	22444PA0060063	Rating Area 3	No Preference	62	988.70
	22444PA0060063	Rating Area 3	No Preference	63	1015.88
	22444PA0060063	Rating Area 3	No Preference	64 and over	1032.40
	22444PA0060063	Rating Area 5	No Preference	0-14	263.26
	22444PA0060063	Rating Area 5	No Preference	15	286.66
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	22444PA0060063	Rating Area 5	No Preference	63	1015.88
	22444PA0060063	Rating Area 5	No Preference	64 and over	1032.40
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	22444PA0060063	Rating Area 6	No Preference	16	311.17
	22444PA0060063	Rating Area 6	No Preference	17	320.59
	22444PA0060063	Rating Area 6	No Preference	18	330.73
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	22444PA0060063	Rating Area 6	No Preference	20	351.38
	22444PA0060063	Rating Area 6	No Preference	21	362.25
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	22444PA0060063	Rating Area 6	No Preference	26	370.94
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	22444PA0060063	Rating Area 6	No Preference	28	393.76
	22444PA0060063	Rating Area 6	No Preference	29	405.35
	22444PA0060063	Rating Area 6	No Preference	30	411.15
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	22444PA0060063	Rating Area 6	No Preference	32	428.54
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	22444PA0060063	Rating Area 6	No Preference	38	451.36
	22444PA0060063	Rating Area 6	No Preference	39	457.15
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	22444PA0060063	Rating Area 6	No Preference	42	479.98
	22444PA0060063	Rating Area 6	No Preference	43	491.57
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	22444PA0060063	Rating Area 6	No Preference	45	523.08
	22444PA0060063	Rating Area 6	No Preference	46	543.37
	22444PA0060063	Rating Area 6	No Preference	47	566.19
	22444PA0060063	Rating Area 6	No Preference	48	592.27
	22444PA0060063	Rating Area 6	No Preference	49	617.99
	22444PA0060063	Rating Area 6	No Preference	50	646.97
	22444PA0060063	Rating Area 6	No Preference	51	675.59
	22444PA0060063	Rating Area 6	No Preference	52	707.10
	22444PA0060063	Rating Area 6	No Preference	53	738.98
	22444PA0060063	Rating Area 6	No Preference	54	773.40
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	22444PA0060063	Rating Area 6	No Preference	57	882.79
	22444PA0060063	Rating Area 6	No Preference	58	923.00
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	22444PA0060063	Rating Area 6	No Preference	60	983.14
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	22444PA0060063	Rating Area 6	No Preference	62	1040.73
	22444PA0060063	Rating Area 6	No Preference	63	1069.35
	22444PA0060063	Rating Area 6	No Preference	64 and over	1086.74
	22444PA0060063	Rating Area 7	No Preference	0-14	346.40
	22444PA0060063	Rating Area 7	No Preference	15	377.19
	22444PA0060063	Rating Area 7	No Preference	16	388.96
	22444PA0060063	Rating Area 7	No Preference	17	400.73
	22444PA0060063	Rating Area 7	No Preference	18	413.41
	22444PA0060063	Rating Area 7	No Preference	19	426.09
	22444PA0060063	Rating Area 7	No Preference	20	439.22
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	22444PA0060063	Rating Area 7	No Preference	27	474.54
	22444PA0060063	Rating Area 7	No Preference	28	492.20
	22444PA0060063	Rating Area 7	No Preference	29	506.69
	22444PA0060063	Rating Area 7	No Preference	30	513.94
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	22444PA0060063	Rating Area 7	No Preference	33	542.46
	22444PA0060063	Rating Area 7	No Preference	34	549.71
	22444PA0060063	Rating Area 7	No Preference	35	553.33
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	22444PA0060063	Rating Area 7	No Preference	37	560.58
	22444PA0060063	Rating Area 7	No Preference	38	564.20
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	22444PA0060063	Rating Area 7	No Preference	41	589.56
	22444PA0060063	Rating Area 7	No Preference	42	599.97
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	Rating Area 7	No Preference	46	679.21
	Rating Area 7	No Preference	47	707.74
	Rating Area 7	No Preference	48	740.34
	Rating Area 7	No Preference	49	772.49
	Rating Area 7	No Preference	50	808.71
	Rating Area 7	No Preference	51	844.49
	Rating Area 7	No Preference	52	883.88
	Rating Area 7	No Preference	53	923.73
	Rating Area 7	No Preference	54	966.74
	Rating Area 7	No Preference	55	1009.76
	Rating Area 7	No Preference	56	1056.40
	Rating Area 7	No Preference	57	1103.49
	Rating Area 7	No Preference	58	1153.75
	Rating Area 7	No Preference	59	1178.66
	Rating Area 7	No Preference	60	1228.92
	Rating Area 7	No Preference	61	1272.39
	Rating Area 7	No Preference	62	1300.92
	Rating Area 7	No Preference	63	1336.69
	Rating Area 7	No Preference	64 and over	1358.42
22444PA0060063	Rating Area 9	No Preference	0-14	332.54
22444PA0060063	Rating Area 9	No Preference	15	362.10
	Rating Area 9	No Preference	16	373.40
	Rating Area 9	No Preference	17	384.71
	Rating Area 9	No Preference	18	396.88
	Rating Area 9	No Preference	19	409.05
	Rating Area 9	No Preference	20	421.65
	Rating Area 9	No Preference	21	434.70
	Rating Area 9	No Preference	22	434.70
	Rating Area 9	No Preference	23	434.70
	Rating Area 9	No Preference	24	434.70
	Rating Area 9	No Preference	25	436.43
	Rating Area 9	No Preference	26	445.13
	Rating Area 9	No Preference	27	455.56
	Rating Area 9	No Preference	28	472.51
	Rating Area 9	No Preference	29	486.42
	Rating Area 9	No Preference	30	493.38
	Rating Area 9	No Preference	31	503.81
	Rating Area 9	No Preference	32	514.24
	Rating Area 9	No Preference	33	520.76
	Rating Area 9	No Preference	34	527.72
	Rating Area 9	No Preference	35	531.20
	Rating Area 9	No Preference	36	534.68
	Rating Area 9	No Preference	37	538.15
	Rating Area 9	No Preference	38	541.63
	Rating Area 9	No Preference	39	548.59
	Rating Area 9	No Preference	40	555.54
	Rating Area 9	No Preference	41	565.97
	Rating Area 9	No Preference	42	575.97
	Rating Area 9	No Preference	43	589.88
	Rating Area 9	No Preference	44	607.27
	Rating Area 9	No Preference	45	627.70
	Rating Area 9	No Preference	46	652.04
	Rating Area 9	No Preference	47	679.43
	Rating Area 9	No Preference	48	710.73
	Rating Area 9	No Preference	49	741.59
	Rating Area 9	No Preference	50	776.37
	Rating Area 9	No Preference	51	810.71
	Rating Area 9	No Preference	52	848.53
	Rating Area 9	No Preference	53	886.78
	Rating Area 9	No Preference	54	928.07
	Rating Area 9	No Preference	55	969.37
	Rating Area 9	No Preference	56	1014.14
	Rating Area 9	No Preference	57	1059.35
	Rating Area 9	No Preference	58	1107.60
	Rating Area 9	No Preference	59	1131.51
	Rating Area 9	No Preference	60	1179.76
	Rating Area 9	No Preference	61	1221.49
	Rating Area 9	No Preference	62	1248.88
	Rating Area 9	No Preference	63	1283.22
	Rating Area 9	No Preference	64 and over	1304.09
22444PA0060114	Rating Area 2	No Preference	0-14	425.20
22444PA0060114	Rating Area 2	No Preference	15	462.99
	Rating Area 2	No Preference	16	477.45
	Rating Area 2	No Preference	17	491.90
	Rating Area 2	No Preference	18	507.46
	Rating Area 2	No Preference	19	523.02
	Rating Area 2	No Preference	20	539.14
	Rating Area 2	No Preference	21	555.82
	Rating Area 2	No Preference	22	555.82
	Rating Area 2	No Preference	23	555.82
	Rating Area 2	No Preference	24	555.82
	Rating Area 2	No Preference	25	558.04
	Rating Area 2	No Preference	26	569.15
	Rating Area 2	No Preference	27	582.49
	Rating Area 2	No Preference	28	604.17
	Rating Area 2	No Preference	29	621.96
	Rating Area 2	No Preference	30	630.85
	Rating Area 2	No Preference	31	644.19
	Rating Area 2	No Preference	32	657.53
	Rating Area 2	No Preference	33	665.87
	Rating Area 2	No Preference	34	674.76
	Rating Area 2	No Preference	35	679.21
	Rating Area 2	No Preference	36	683.65
	Rating Area 2	No Preference	37	688.10
	Rating Area 2	No Preference	38	692.55
	Rating Area 2	No Preference	39	701.44
	Rating Area 2	No Preference	40	710.33
	Rating Area 2	No Preference	41	723.67
	Rating Area 2	No Preference	42	736.45
	Rating Area 2	No Preference	43	754.24
	Rating Area 2	No Preference	44	776.47
	Rating Area 2	No Preference	45	802.60
	Rating Area 2	No Preference	46	833.72
	Rating Area 2	No Preference	47	868.74
	Rating Area 2	No Preference	48	908.76
	Rating Area 2	No Preference	49	948.22
	Rating Area 2	No Preference	50	992.69
	Rating Area 2	No Preference	51	1036.59
	Rating Area 2	No Preference	52	1084.95
	Rating Area 2	No Preference	53	1133.86

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	22444PA0060114	Rating Area 2	No Preference	57	1354.52
	22444PA0060114	Rating Area 2	No Preference	58	1416.22
	22444PA0060114	Rating Area 2	No Preference	59	1446.79
	22444PA0060114	Rating Area 2	No Preference	60	1508.48
	22444PA0060114	Rating Area 2	No Preference	61	1561.84
	22444PA0060114	Rating Area 2	No Preference	62	1596.86
	22444PA0060114	Rating Area 2	No Preference	63	1640.77
	22444PA0060114	Rating Area 2	No Preference	64 and over	1667.45
	22444PA0060114	Rating Area 3	No Preference	0-14	403.94
	22444PA0060114	Rating Area 3	No Preference	15	439.84
	22444PA0060114	Rating Area 3	No Preference	16	453.57
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	22444PA0060114	Rating Area 3	No Preference	18	482.09
	22444PA0060114	Rating Area 3	No Preference	19	496.87
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	22444PA0060114	Rating Area 3	No Preference	26	540.70
	22444PA0060114	Rating Area 3	No Preference	27	553.37
	22444PA0060114	Rating Area 3	No Preference	28	573.96
	22444PA0060114	Rating Area 3	No Preference	29	590.86
	22444PA0060114	Rating Area 3	No Preference	30	599.31
	22444PA0060114	Rating Area 3	No Preference	31	611.98
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	22444PA0060114	Rating Area 3	No Preference	33	632.57
	22444PA0060114	Rating Area 3	No Preference	34	641.02
	22444PA0060114	Rating Area 3	No Preference	35	645.25
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	22444PA0060114	Rating Area 3	No Preference	37	653.69
	22444PA0060114	Rating Area 3	No Preference	38	657.92
	22444PA0060114	Rating Area 3	No Preference	39	666.37
	22444PA0060114	Rating Area 3	No Preference	40	674.81
	22444PA0060114	Rating Area 3	No Preference	41	687.49
	22444PA0060114	Rating Area 3	No Preference	42	699.63
	22444PA0060114	Rating Area 3	No Preference	43	716.53
	22444PA0060114	Rating Area 3	No Preference	44	737.65
	22444PA0060114	Rating Area 3	No Preference	45	762.47
	22444PA0060114	Rating Area 3	No Preference	46	792.04
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	22444PA0060114	Rating Area 3	No Preference	48	863.32
	22444PA0060114	Rating Area 3	No Preference	49	900.81
	22444PA0060114	Rating Area 3	No Preference	50	943.05
	22444PA0060114	Rating Area 3	No Preference	51	984.77
	22444PA0060114	Rating Area 3	No Preference	52	1030.70
	22444PA0060114	Rating Area 3	No Preference	53	1077.17
	22444PA0060114	Rating Area 3	No Preference	54	1127.33
	22444PA0060114	Rating Area 3	No Preference	55	1177.49
	22444PA0060114	Rating Area 3	No Preference	56	1231.88
	22444PA0060114	Rating Area 3	No Preference	57	1286.80
	22444PA0060114	Rating Area 3	No Preference	58	1345.41
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	22444PA0060114	Rating Area 3	No Preference	60	1433.06
	22444PA0060114	Rating Area 3	No Preference	61	1483.75
	22444PA0060114	Rating Area 3	No Preference	62	1517.01
	22444PA0060114	Rating Area 3	No Preference	63	1558.73
	22444PA0060114	Rating Area 3	No Preference	64 and over	1584.07
	22444PA0060114	Rating Area 5	No Preference	0-14	403.94
	22444PA0060114	Rating Area 5	No Preference	15	439.84
	22444PA0060114	Rating Area 5	No Preference	16	453.57
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	22444PA0060114	Rating Area 5	No Preference	18	482.09
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	22444PA0060114	Rating Area 5	No Preference	26	540.70
	22444PA0060114	Rating Area 5	No Preference	27	553.37
	22444PA0060114	Rating Area 5	No Preference	28	573.96
	22444PA0060114	Rating Area 5	No Preference	29	590.86
	22444PA0060114	Rating Area 5	No Preference	30	599.31
	22444PA0060114	Rating Area 5	No Preference	31	611.98
	22444PA0060114	Rating Area 5	No Preference	32	624.65
	22444PA0060114	Rating Area 5	No Preference	33	632.57
	22444PA0060114	Rating Area 5	No Preference	34	641.02
	22444PA0060114	Rating Area 5	No Preference	35	645.25
	22444PA0060114	Rating Area 5	No Preference	36	649.47
	22444PA0060114	Rating Area 5	No Preference	37	653.69
	22444PA0060114	Rating Area 5	No Preference	38	657.92
	22444PA0060114	Rating Area 5	No Preference	39	666.37
	22444PA0060114	Rating Area 5	No Preference	40	674.81
	22444PA0060114	Rating Area 5	No Preference	41	687.49
	22444PA0060114	Rating Area 5	No Preference	42	699.63
	22444PA0060114	Rating Area 5	No Preference	43	716.53
	22444PA0060114	Rating Area 5	No Preference	44	737.65
	22444PA0060114	Rating Area 5	No Preference	45	762.47
	22444PA0060114	Rating Area 5	No Preference	46	792.04
	22444PA0060114	Rating Area 5	No Preference	47	825.30
	22444PA0060114	Rating Area 5	No Preference	48	863.32
	22444PA0060114	Rating Area 5	No Preference	49	900.81
	22444PA0060114	Rating Area 5	No Preference	50	943.05
	22444PA0060114	Rating Area 5	No Preference	51	984.77
	22444PA0060114	Rating Area 5	No Preference	52	1030.70
	22444PA0060114	Rating Area 5	No Preference	53	1077.17
	22444PA0060114	Rating Area 5	No Preference	54	1127.33
	22444PA0060114	Rating Area 5	No Preference	55	1177.49
	22444PA0060114	Rating Area 5	No Preference	56	1231.88
	22444PA0060114	Rating Area 5	No Preference	57	1286.80
	22444PA0060114	Rating Area 5	No Preference	58	1345.41
	22444PA0060114	Rating Area 5	No Preference	59	1374.45
	22444PA0060114	Rating Area 5	No Preference	60	1433.06
	22444PA0060114	Rating Area 5	No Preference	61	1483.75
	22444PA0060114	Rating Area 5	No Preference	62	1517.01
	22444PA0060114	Rating Area 5	No Preference	63	1558.73

	22444PA0060114	Rating Area 5	No Preference	64 and over	1584.07
	22444PA0060114	Rating Area 6	No Preference	0-14	425.20
	22444PA0060114	Rating Area 6	No Preference	15	462.99
	22444PA0060114	Rating Area 6	No Preference	16	477.45
	22444PA0060114	Rating Area 6	No Preference	17	491.90
	22444PA0060114	Rating Area 6	No Preference	18	507.46
	22444PA0060114	Rating Area 6	No Preference	19	523.02
	22444PA0060114	Rating Area 6	No Preference	20	539.14
	22444PA0060114	Rating Area 6	No Preference	21	555.82
	22444PA0060114	Rating Area 6	No Preference	22	555.82
	22444PA0060114	Rating Area 6	No Preference	23	555.82
	22444PA0060114	Rating Area 6	No Preference	24	555.82
	22444PA0060114	Rating Area 6	No Preference	25	558.04
	22444PA0060114	Rating Area 6	No Preference	26	569.15
	22444PA0060114	Rating Area 6	No Preference	27	582.49
	22444PA0060114	Rating Area 6	No Preference	28	604.17
	22444PA0060114	Rating Area 6	No Preference	29	621.96
	22444PA0060114	Rating Area 6	No Preference	30	630.85
	22444PA0060114	Rating Area 6	No Preference	31	644.19
	22444PA0060114	Rating Area 6	No Preference	32	657.53
	22444PA0060114	Rating Area 6	No Preference	33	665.87
	22444PA0060114	Rating Area 6	No Preference	34	674.76
	22444PA0060114	Rating Area 6	No Preference	35	679.21
	22444PA0060114	Rating Area 6	No Preference	36	683.65
	22444PA0060114	Rating Area 6	No Preference	37	688.10
	22444PA0060114	Rating Area 6	No Preference	38	692.55
	22444PA0060114	Rating Area 6	No Preference	39	701.44
	22444PA0060114	Rating Area 6	No Preference	40	710.33
	22444PA0060114	Rating Area 6	No Preference	41	723.67
	22444PA0060114	Rating Area 6	No Preference	42	736.45
	22444PA0060114	Rating Area 6	No Preference	43	754.24
	22444PA0060114	Rating Area 6	No Preference	44	776.47
	22444PA0060114	Rating Area 6	No Preference	45	802.60
	22444PA0060114	Rating Area 6	No Preference	46	833.72
	22444PA0060114	Rating Area 6	No Preference	47	868.74
	22444PA0060114	Rating Area 6	No Preference	48	908.76
	22444PA0060114	Rating Area 6	No Preference	49	948.22
	22444PA0060114	Rating Area 6	No Preference	50	992.69
	22444PA0060114	Rating Area 6	No Preference	51	1036.59
	22444PA0060114	Rating Area 6	No Preference	52	1084.95
	22444PA0060114	Rating Area 6	No Preference	53	1133.86
	22444PA0060114	Rating Area 6	No Preference	54	1186.67
	22444PA0060114	Rating Area 6	No Preference	55	1239.47
	22444PA0060114	Rating Area 6	No Preference	56	1296.72
	22444PA0060114	Rating Area 6	No Preference	57	1354.52
	22444PA0060114	Rating Area 6	No Preference	58	1416.22
	22444PA0060114	Rating Area 6	No Preference	59	1446.79
	22444PA0060114	Rating Area 6	No Preference	60	1508.48
	22444PA0060114	Rating Area 6	No Preference	61	1561.84
	22444PA0060114	Rating Area 6	No Preference	62	1596.86
	22444PA0060114	Rating Area 6	No Preference	63	1640.77
	22444PA0060114	Rating Area 6	No Preference	64 and over	1667.45
	22444PA0060114	Rating Area 7	No Preference	0-14	531.50
	22444PA0060114	Rating Area 7	No Preference	15	578.74
	22444PA0060114	Rating Area 7	No Preference	16	596.81
	22444PA0060114	Rating Area 7	No Preference	17	614.87
	22444PA0060114	Rating Area 7	No Preference	18	634.32
	22444PA0060114	Rating Area 7	No Preference	19	653.78
	22444PA0060114	Rating Area 7	No Preference	20	673.93
	22444PA0060114	Rating Area 7	No Preference	21	694.77
	22444PA0060114	Rating Area 7	No Preference	22	694.77
	22444PA0060114	Rating Area 7	No Preference	23	694.77
	22444PA0060114	Rating Area 7	No Preference	24	694.77
	22444PA0060114	Rating Area 7	No Preference	25	697.55
	22444PA0060114	Rating Area 7	No Preference	26	711.44
	22444PA0060114	Rating Area 7	No Preference	27	728.12
	22444PA0060114	Rating Area 7	No Preference	28	755.21
	22444PA0060114	Rating Area 7	No Preference	29	777.45
	22444PA0060114	Rating Area 7	No Preference	30	788.56
	22444PA0060114	Rating Area 7	No Preference	31	805.24
	22444PA0060114	Rating Area 7	No Preference	32	821.91
	22444PA0060114	Rating Area 7	No Preference	33	832.33
	22444PA0060114	Rating Area 7	No Preference	34	843.45
	22444PA0060114	Rating Area 7	No Preference	35	849.01
	22444PA0060114	Rating Area 7	No Preference	36	854.57
	22444PA0060114	Rating Area 7	No Preference	37	860.12
	22444PA0060114	Rating Area 7	No Preference	38	865.68
	22444PA0060114	Rating Area 7	No Preference	39	876.80
	22444PA0060114	Rating Area 7	No Preference	40	887.91
	22444PA0060114	Rating Area 7	No Preference	41	904.59
	22444PA0060114	Rating Area 7	No Preference	42	920.57
	22444PA0060114	Rating Area 7	No Preference	43	942.80
	22444PA0060114	Rating Area 7	No Preference	44	970.59
	22444PA0060114	Rating Area 7	No Preference	45	1003.25
	22444PA0060114	Rating Area 7	No Preference	46	1042.15
	22444PA0060114	Rating Area 7	No Preference	47	1085.92
	22444PA0060114	Rating Area 7	No Preference	48	1135.95
	22444PA0060114	Rating Area 7	No Preference	49	1185.28
	22444PA0060114	Rating Area 7	No Preference	50	1240.86
	22444PA0060114	Rating Area 7	No Preference	51	1295.74
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	22444PA0060114	Rating Area 7	No Preference	53	1417.33
	22444PA0060114	Rating Area 7	No Preference	54	1483.33
	22444PA0060114	Rating Area 7	No Preference	55	1549.33
	22444PA0060114	Rating Area 7	No Preference	56	1620.90
	22444PA0060114	Rating Area 7	No Preference	57	1693.15
	22444PA0060114	Rating Area 7	No Preference	58	1770.27
	22444PA0060114	Rating Area 7	No Preference	59	1808.48
	22444PA0060114	Rating Area 7	No Preference	60	1885.60
	22444PA0060114	Rating Area 7	No Preference	61	1952.30
	22444PA0060114	Rating Area 7	No Preference	62	1996.07
	22444PA0060114	Rating Area 7	No Preference	63	2050.96
	22444PA0060114	Rating Area 7	No Preference	64 and over	2084.31
	22444PA0060114	Rating Area 9	No Preference	0-14	510.24
	22444PA0060114	Rating Area 9	No Preference	15	555.59
	22444PA0060114	Rating Area 9	No Preference	16	572.93
	22444PA0060114	Rating Area 9	No Preference	17	590.28
	22444PA0060114	Rating Area 9	No Preference	18	608.95
	22444PA0060114	Rating Area 9	No Preference	19	627.63
	22444PA0060114	Rating Area 9	No Preference	20	646.97
	22444PA0060114	Rating Area 9	No Preference	21	666.98
	22444PA0060114	Rating Area 9	No Preference	22	666.98

22444PA0060114	Rating Area 9	No Preference	23	666.98
	Rating Area 9	No Preference	24	666.98
	Rating Area 9	No Preference	25	669.65
	Rating Area 9	No Preference	26	682.99
	Rating Area 9	No Preference	27	698.99
	Rating Area 9	No Preference	28	725.01
	Rating Area 9	No Preference	29	746.35
	Rating Area 9	No Preference	30	757.02
	Rating Area 9	No Preference	31	773.03
	Rating Area 9	No Preference	32	789.03
	Rating Area 9	No Preference	33	799.04
	Rating Area 9	No Preference	34	809.71
	Rating Area 9	No Preference	35	815.05
	Rating Area 9	No Preference	36	820.38
	Rating Area 9	No Preference	37	825.72
	Rating Area 9	No Preference	38	831.05
	Rating Area 9	No Preference	39	841.73
	Rating Area 9	No Preference	40	852.40
	Rating Area 9	No Preference	41	868.41
	Rating Area 9	No Preference	42	883.75
	Rating Area 9	No Preference	43	905.09
	Rating Area 9	No Preference	44	931.77
	Rating Area 9	No Preference	45	963.12
	Rating Area 9	No Preference	46	1000.47
	Rating Area 9	No Preference	47	1042.49
	Rating Area 9	No Preference	48	1090.51
	Rating Area 9	No Preference	49	1137.86
	Rating Area 9	No Preference	50	1191.22
	Rating Area 9	No Preference	51	1243.91
	Rating Area 9	No Preference	52	1301.94
	Rating Area 9	No Preference	53	1360.64
	Rating Area 9	No Preference	54	1424.00
	Rating Area 9	No Preference	55	1487.36
	Rating Area 9	No Preference	56	1556.06
	Rating Area 9	No Preference	57	1625.43
	Rating Area 9	No Preference	58	1699.46
	Rating Area 9	No Preference	59	1736.14
	Rating Area 9	No Preference	60	1810.18
	Rating Area 9	No Preference	61	1874.21
	Rating Area 9	No Preference	62	1916.23
	Rating Area 9	No Preference	63	1968.92
	Rating Area 9	No Preference	64 and over	2000.93
22444PA0060116	Rating Area 2	No Preference	0-14	371.99
22444PA0060116	Rating Area 2	No Preference	15	405.05
	Rating Area 2	No Preference	16	417.69
	Rating Area 2	No Preference	17	430.34
	Rating Area 2	No Preference	18	443.95
	Rating Area 2	No Preference	19	457.57
	Rating Area 2	No Preference	20	471.67
	Rating Area 2	No Preference	21	486.26
	Rating Area 2	No Preference	22	486.26
	Rating Area 2	No Preference	23	486.26
	Rating Area 2	No Preference	24	486.26
	Rating Area 2	No Preference	25	488.20
	Rating Area 2	No Preference	26	497.93
	Rating Area 2	No Preference	27	509.60
	Rating Area 2	No Preference	28	528.56
	Rating Area 2	No Preference	29	544.12
	Rating Area 2	No Preference	30	551.90
	Rating Area 2	No Preference	31	563.57
	Rating Area 2	No Preference	32	575.24
	Rating Area 2	No Preference	33	582.54
	Rating Area 2	No Preference	34	590.32
	Rating Area 2	No Preference	35	594.21
	Rating Area 2	No Preference	36	598.10
	Rating Area 2	No Preference	37	601.99
	Rating Area 2	No Preference	38	605.88
	Rating Area 2	No Preference	39	613.66
	Rating Area 2	No Preference	40	621.44
	Rating Area 2	No Preference	41	633.11
	Rating Area 2	No Preference	42	644.29
	Rating Area 2	No Preference	43	659.85
	Rating Area 2	No Preference	44	679.30
	Rating Area 2	No Preference	45	702.16
	Rating Area 2	No Preference	46	729.39
	Rating Area 2	No Preference	47	760.02
	Rating Area 2	No Preference	48	795.03
	Rating Area 2	No Preference	49	829.55
	Rating Area 2	No Preference	50	868.46
	Rating Area 2	No Preference	51	906.87
	Rating Area 2	No Preference	52	949.17
	Rating Area 2	No Preference	53	991.96
	Rating Area 2	No Preference	54	1038.16
	Rating Area 2	No Preference	55	1084.35
	Rating Area 2	No Preference	56	1134.44
	Rating Area 2	No Preference	57	1185.01
	Rating Area 2	No Preference	58	1238.98
	Rating Area 2	No Preference	59	1265.73
	Rating Area 2	No Preference	60	1319.70
	Rating Area 2	No Preference	61	1366.38
	Rating Area 2	No Preference	62	1397.02
	Rating Area 2	No Preference	63	1435.43
	Rating Area 2	No Preference	64 and over	1458.77
22444PA0060116	Rating Area 3	No Preference	0-14	353.39
22444PA0060116	Rating Area 3	No Preference	15	384.80
	Rating Area 3	No Preference	16	396.81
	Rating Area 3	No Preference	17	408.82
	Rating Area 3	No Preference	18	421.76
	Rating Area 3	No Preference	19	434.69
	Rating Area 3	No Preference	20	448.09
	Rating Area 3	No Preference	21	461.95
	Rating Area 3	No Preference	22	461.95
	Rating Area 3	No Preference	23	461.95
	Rating Area 3	No Preference	24	461.95
	Rating Area 3	No Preference	25	463.79
	Rating Area 3	No Preference	26	473.03
	Rating Area 3	No Preference	27	484.12
	Rating Area 3	No Preference	28	502.13
	Rating Area 3	No Preference	29	516.92
	Rating Area 3	No Preference	30	524.31
	Rating Area 3	No Preference	31	535.39
	Rating Area 3	No Preference	32	546.48

22444PA0060116	Rating Area 3	No Preference	33	553.41
	Rating Area 3	No Preference	34	560.80
	Rating Area 3	No Preference	35	564.50
	Rating Area 3	No Preference	36	568.19
	Rating Area 3	No Preference	37	571.89
	Rating Area 3	No Preference	38	575.58
	Rating Area 3	No Preference	39	582.97
	Rating Area 3	No Preference	40	590.36
	Rating Area 3	No Preference	41	601.45
	Rating Area 3	No Preference	42	612.08
	Rating Area 3	No Preference	43	626.86
	Rating Area 3	No Preference	44	645.34
	Rating Area 3	No Preference	45	667.05
	Rating Area 3	No Preference	46	692.92
	Rating Area 3	No Preference	47	722.02
	Rating Area 3	No Preference	48	755.28
	Rating Area 3	No Preference	49	788.08
	Rating Area 3	No Preference	50	825.03
	Rating Area 3	No Preference	51	861.53
	Rating Area 3	No Preference	52	901.71
	Rating Area 3	No Preference	53	942.37
	Rating Area 3	No Preference	54	986.25
	Rating Area 3	No Preference	55	1030.14
	Rating Area 3	No Preference	56	1077.72
	Rating Area 3	No Preference	57	1125.76
	Rating Area 3	No Preference	58	1177.03
	Rating Area 3	No Preference	59	1202.44
	Rating Area 3	No Preference	60	1253.72
	Rating Area 3	No Preference	61	1298.06
	Rating Area 3	No Preference	62	1327.17
	Rating Area 3	No Preference	63	1363.66
	Rating Area 3	No Preference	64 and over	1385.83
22444PA0060116	Rating Area 5	No Preference	0-14	353.39
	Rating Area 5	No Preference	15	384.80
	Rating Area 5	No Preference	16	396.81
	Rating Area 5	No Preference	17	408.82
	Rating Area 5	No Preference	18	421.76
	Rating Area 5	No Preference	19	434.69
	Rating Area 5	No Preference	20	448.09
	Rating Area 5	No Preference	21	461.95
	Rating Area 5	No Preference	22	461.95
	Rating Area 5	No Preference	23	461.95
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	Rating Area 5	No Preference	25	463.79
	Rating Area 5	No Preference	26	473.03
	Rating Area 5	No Preference	27	484.12
	Rating Area 5	No Preference	28	502.13
	Rating Area 5	No Preference	29	516.92
	Rating Area 5	No Preference	30	524.31
	Rating Area 5	No Preference	31	535.39
	Rating Area 5	No Preference	32	546.48
	Rating Area 5	No Preference	33	553.41
	Rating Area 5	No Preference	34	560.80
	Rating Area 5	No Preference	35	564.50
	Rating Area 5	No Preference	36	568.19
	Rating Area 5	No Preference	37	571.89
	Rating Area 5	No Preference	38	575.58
	Rating Area 5	No Preference	39	582.97
	Rating Area 5	No Preference	40	590.36
	Rating Area 5	No Preference	41	601.45
	Rating Area 5	No Preference	42	612.08
	Rating Area 5	No Preference	43	626.86
	Rating Area 5	No Preference	44	645.34
	Rating Area 5	No Preference	45	667.05
	Rating Area 5	No Preference	46	692.92
	Rating Area 5	No Preference	47	722.02
	Rating Area 5	No Preference	48	755.28
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	Rating Area 5	No Preference	50	825.03
	Rating Area 5	No Preference	51	861.53
	Rating Area 5	No Preference	52	901.71
	Rating Area 5	No Preference	53	942.37
	Rating Area 5	No Preference	54	986.25
	Rating Area 5	No Preference	55	1030.14
	Rating Area 5	No Preference	56	1077.72
	Rating Area 5	No Preference	57	1125.76
	Rating Area 5	No Preference	58	1177.03
	Rating Area 5	No Preference	59	1202.44
	Rating Area 5	No Preference	60	1253.72
	Rating Area 5	No Preference	61	1298.06
	Rating Area 5	No Preference	62	1327.17
	Rating Area 5	No Preference	63	1363.66
	Rating Area 5	No Preference	64 and over	1385.83
22444PA0060116	Rating Area 6	No Preference	0-14	371.99
	Rating Area 6	No Preference	15	405.05
	Rating Area 6	No Preference	16	417.69
	Rating Area 6	No Preference	17	430.34
	Rating Area 6	No Preference	18	443.95
	Rating Area 6	No Preference	19	457.57
	Rating Area 6	No Preference	20	471.67
	Rating Area 6	No Preference	21	486.26
	Rating Area 6	No Preference	22	486.26
	Rating Area 6	No Preference	23	486.26
	Rating Area 6	No Preference	24	486.26
	Rating Area 6	No Preference	25	488.20
	Rating Area 6	No Preference	26	497.93
	Rating Area 6	No Preference	27	509.60
	Rating Area 6	No Preference	28	528.56
	Rating Area 6	No Preference	29	544.12
	Rating Area 6	No Preference	30	551.90
	Rating Area 6	No Preference	31	563.57
	Rating Area 6	No Preference	32	575.24
	Rating Area 6	No Preference	33	582.54
	Rating Area 6	No Preference	34	590.32
	Rating Area 6	No Preference	35	594.21
	Rating Area 6	No Preference	36	598.10
	Rating Area 6	No Preference	37	601.99
	Rating Area 6	No Preference	38	605.88
	Rating Area 6	No Preference	39	613.66
	Rating Area 6	No Preference	40	621.44
	Rating Area 6	No Preference	41	633.11
	Rating Area 6	No Preference	42	644.29

	22444PA0060116 Rating Area 6	No Preference	43	659.85
	22444PA0060116 Rating Area 6	No Preference	44	679.30
	22444PA0060116 Rating Area 6	No Preference	45	702.16
	22444PA0060116 Rating Area 6	No Preference	46	729.39
	22444PA0060116 Rating Area 6	No Preference	47	760.02
	22444PA0060116 Rating Area 6	No Preference	48	795.03
	22444PA0060116 Rating Area 6	No Preference	49	829.55
	22444PA0060116 Rating Area 6	No Preference	50	868.46
	22444PA0060116 Rating Area 6	No Preference	51	906.87
	22444PA0060116 Rating Area 6	No Preference	52	949.17
	22444PA0060116 Rating Area 6	No Preference	53	991.96
	22444PA0060116 Rating Area 6	No Preference	54	1038.16
	22444PA0060116 Rating Area 6	No Preference	55	1084.35
	22444PA0060116 Rating Area 6	No Preference	56	1134.44
	22444PA0060116 Rating Area 6	No Preference	57	1185.01
	22444PA0060116 Rating Area 6	No Preference	58	1238.98
	22444PA0060116 Rating Area 6	No Preference	59	1265.73
	22444PA0060116 Rating Area 6	No Preference	60	1319.70
	22444PA0060116 Rating Area 6	No Preference	61	1366.38
	22444PA0060116 Rating Area 6	No Preference	62	1397.02
	22444PA0060116 Rating Area 6	No Preference	63	1435.43
	22444PA0060116 Rating Area 6	No Preference	64 and over	1458.77
	22444PA0060116 Rating Area 7	No Preference	0-14	464.98
	22444PA0060116 Rating Area 7	No Preference	15	506.32
	22444PA0060116 Rating Area 7	No Preference	16	522.12
	22444PA0060116 Rating Area 7	No Preference	17	537.92
	22444PA0060116 Rating Area 7	No Preference	18	554.94
	22444PA0060116 Rating Area 7	No Preference	19	571.96
	22444PA0060116 Rating Area 7	No Preference	20	589.59
	22444PA0060116 Rating Area 7	No Preference	21	607.83
	22444PA0060116 Rating Area 7	No Preference	22	607.83
	22444PA0060116 Rating Area 7	No Preference	23	607.83
	22444PA0060116 Rating Area 7	No Preference	24	607.83
	22444PA0060116 Rating Area 7	No Preference	25	610.25
	22444PA0060116 Rating Area 7	No Preference	26	622.41
	22444PA0060116 Rating Area 7	No Preference	27	637.00
	22444PA0060116 Rating Area 7	No Preference	28	660.70
	22444PA0060116 Rating Area 7	No Preference	29	680.15
	22444PA0060116 Rating Area 7	No Preference	30	689.88
	22444PA0060116 Rating Area 7	No Preference	31	704.46
	22444PA0060116 Rating Area 7	No Preference	32	719.05
	22444PA0060116 Rating Area 7	No Preference	33	728.17
	22444PA0060116 Rating Area 7	No Preference	34	737.89
	22444PA0060116 Rating Area 7	No Preference	35	742.76
	22444PA0060116 Rating Area 7	No Preference	36	747.62
	22444PA0060116 Rating Area 7	No Preference	37	752.48
	22444PA0060116 Rating Area 7	No Preference	38	757.35
	22444PA0060116 Rating Area 7	No Preference	39	767.07
	22444PA0060116 Rating Area 7	No Preference	40	776.80
	22444PA0060116 Rating Area 7	No Preference	41	791.38
	22444PA0060116 Rating Area 7	No Preference	42	805.36
	22444PA0060116 Rating Area 7	No Preference	43	824.81
	22444PA0060116 Rating Area 7	No Preference	44	849.13
	22444PA0060116 Rating Area 7	No Preference	45	877.69
	22444PA0060116 Rating Area 7	No Preference	46	911.73
	22444PA0060116 Rating Area 7	No Preference	47	950.02
	22444PA0060116 Rating Area 7	No Preference	48	993.79
	22444PA0060116 Rating Area 7	No Preference	49	1036.94
	22444PA0060116 Rating Area 7	No Preference	50	1085.57
	22444PA0060116 Rating Area 7	No Preference	51	1133.59
	22444PA0060116 Rating Area 7	No Preference	52	1186.47
	22444PA0060116 Rating Area 7	No Preference	53	1239.96
	22444PA0060116 Rating Area 7	No Preference	54	1297.70
	22444PA0060116 Rating Area 7	No Preference	55	1355.44
	22444PA0060116 Rating Area 7	No Preference	56	1418.05
	22444PA0060116 Rating Area 7	No Preference	57	1481.26
	22444PA0060116 Rating Area 7	No Preference	58	1548.73
	22444PA0060116 Rating Area 7	No Preference	59	1582.16
	22444PA0060116 Rating Area 7	No Preference	60	1649.63
	22444PA0060116 Rating Area 7	No Preference	61	1707.98
	22444PA0060116 Rating Area 7	No Preference	62	1746.27
	22444PA0060116 Rating Area 7	No Preference	63	1794.29
	22444PA0060116 Rating Area 7	No Preference	64 and over	1823.46
	22444PA0060116 Rating Area 9	No Preference	0-14	446.38
	22444PA0060116 Rating Area 9	No Preference	15	486.06
	22444PA0060116 Rating Area 9	No Preference	16	501.23
	22444PA0060116 Rating Area 9	No Preference	17	516.40
	22444PA0060116 Rating Area 9	No Preference	18	532.74
	22444PA0060116 Rating Area 9	No Preference	19	549.08
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	22444PA0060116 Rating Area 9	No Preference	25	585.84
	22444PA0060116 Rating Area 9	No Preference	26	597.51
	22444PA0060116 Rating Area 9	No Preference	27	611.52
	22444PA0060116 Rating Area 9	No Preference	28	634.27
	22444PA0060116 Rating Area 9	No Preference	29	652.95
	22444PA0060116 Rating Area 9	No Preference	30	662.28
	22444PA0060116 Rating Area 9	No Preference	31	676.29
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	22444PA0060116 Rating Area 9	No Preference	33	699.04
	22444PA0060116 Rating Area 9	No Preference	34	708.38
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	22444PA0060116 Rating Area 9	No Preference	36	717.72
	22444PA0060116 Rating Area 9	No Preference	37	722.38
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	22444PA0060116 Rating Area 9	No Preference	39	736.39
	22444PA0060116 Rating Area 9	No Preference	40	745.72
	22444PA0060116 Rating Area 9	No Preference	41	759.73
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	22444PA0060116 Rating Area 9	No Preference	43	791.82
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	22444PA0060116 Rating Area 9	No Preference	46	875.26
	22444PA0060116 Rating Area 9	No Preference	47	912.02
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	22444PA0060116 Rating Area 9	No Preference	49	995.47
	22444PA0060116 Rating Area 9	No Preference	50	1042.15
	22444PA0060116 Rating Area 9	No Preference	51	1088.24
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	22444PA0060116	Rating Area 9	No Preference	53	1190.36
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	22444PA0060116	Rating Area 9	No Preference	56	1361.33
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	22444PA0060116	Rating Area 9	No Preference	62	1676.42
	22444PA0060116	Rating Area 9	No Preference	63	1722.52
	22444PA0060116	Rating Area 9	No Preference	64 and over	1750.53
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	22444PA0060117	Rating Area 2	No Preference	15	382.98
	22444PA0060117	Rating Area 2	No Preference	16	394.94
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	22444PA0060117	Rating Area 2	No Preference	18	419.76
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	22444PA0060117	Rating Area 2	No Preference	21	459.77
	22444PA0060117	Rating Area 2	No Preference	22	459.77
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	22444PA0060117	Rating Area 2	No Preference	26	470.80
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	22444PA0060117	Rating Area 2	No Preference	29	514.48
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	22444PA0060117	Rating Area 2	No Preference	43	623.90
	22444PA0060117	Rating Area 2	No Preference	44	642.29
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	22444PA0060117	Rating Area 2	No Preference	46	689.65
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	22444PA0060117	Rating Area 2	No Preference	48	751.71
	22444PA0060117	Rating Area 2	No Preference	49	784.36
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	22444PA0060117	Rating Area 2	No Preference	53	937.92
	22444PA0060117	Rating Area 2	No Preference	54	981.60
	22444PA0060117	Rating Area 2	No Preference	55	1025.27
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	22444PA0060117	Rating Area 3	No Preference	41	568.68
	22444PA0060117	Rating Area 3	No Preference	42	578.73
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	22444PA0060117	Rating Area 3	No Preference	44	610.18
	22444PA0060117	Rating Area 3	No Preference	45	630.70
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	22444PA0060117	Rating Area 3	No Preference	50	780.08
	22444PA0060117	Rating Area 3	No Preference	51	814.59
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	22444PA0060117	Rating Area 3	No Preference	53	891.02
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	22444PA0060117	Rating Area 3	No Preference	56	1019.00
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	22444PA0060117	Rating Area 3	No Preference	62	1254.86

	22444PA0060117	Rating Area 3	No Preference	63	1289.36
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	22444PA0060117	Rating Area 5	No Preference	44	610.18
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	22444PA0060117	Rating Area 5	No Preference	50	780.08
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	22444PA0060117	Rating Area 5	No Preference	53	891.02
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	22444PA0060117	Rating Area 5	No Preference	59	1136.93
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	22444PA0060117	Rating Area 6	No Preference	15	382.98
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	22444PA0060117	Rating Area 6	No Preference	30	521.83
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	22444PA0060117	Rating Area 6	No Preference	35	561.83
	22444PA0060117	Rating Area 6	No Preference	36	565.51
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	22444PA0060117	Rating Area 6	No Preference	41	598.61
	22444PA0060117	Rating Area 6	No Preference	42	609.19
	22444PA0060117	Rating Area 6	No Preference	43	623.90
	22444PA0060117	Rating Area 6	No Preference	44	642.29
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	22444PA0060117	Rating Area 6	No Preference	49	784.36
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	22444PA0060117	Rating Area 6	No Preference	52	897.46
	22444PA0060117	Rating Area 6	No Preference	53	937.92
	22444PA0060117	Rating Area 6	No Preference	54	981.60
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	22444PA0060117	Rating Area 6	No Preference	63	1357.22
	22444PA0060117	Rating Area 6	No Preference	64 and over	1379.29
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	22444PA0060117	Rating Area 7	No Preference	21	574.71

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	22444PA0060117	Rating Area 7	No Preference	37	711.48
	22444PA0060117	Rating Area 7	No Preference	38	716.08
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	22444PA0060117	Rating Area 7	No Preference	41	748.27
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	22444PA0060117	Rating Area 7	No Preference	43	779.87
	22444PA0060117	Rating Area 7	No Preference	44	802.86
	22444PA0060117	Rating Area 7	No Preference	45	829.87
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	22444PA0060117	Rating Area 7	No Preference	48	939.64
	22444PA0060117	Rating Area 7	No Preference	49	980.45
	22444PA0060117	Rating Area 7	No Preference	50	1026.42
	22444PA0060117	Rating Area 7	No Preference	51	1071.82
	22444PA0060117	Rating Area 7	No Preference	52	1121.82
	22444PA0060117	Rating Area 7	No Preference	53	1172.40
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	22444PA0060117	Rating Area 7	No Preference	55	1281.59
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	22444PA0060117	Rating Area 7	No Preference	57	1400.56
	22444PA0060117	Rating Area 7	No Preference	58	1464.35
	22444PA0060117	Rating Area 7	No Preference	59	1495.96
	22444PA0060117	Rating Area 7	No Preference	60	1559.75
	22444PA0060117	Rating Area 7	No Preference	61	1614.92
	22444PA0060117	Rating Area 7	No Preference	62	1651.13
	22444PA0060117	Rating Area 7	No Preference	63	1696.53
	22444PA0060117	Rating Area 7	No Preference	64 and over	1724.12
	22444PA0060117	Rating Area 9	No Preference	0-14	422.06
	22444PA0060117	Rating Area 9	No Preference	15	459.58
	22444PA0060117	Rating Area 9	No Preference	16	473.92
	22444PA0060117	Rating Area 9	No Preference	17	488.27
	22444PA0060117	Rating Area 9	No Preference	18	503.72
	22444PA0060117	Rating Area 9	No Preference	19	519.17
	22444PA0060117	Rating Area 9	No Preference	20	535.17
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	22444PA0060117	Rating Area 9	No Preference	26	564.96
	22444PA0060117	Rating Area 9	No Preference	27	578.20
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	22444PA0060117	Rating Area 9	No Preference	29	617.37
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	22444PA0060117	Rating Area 9	No Preference	35	674.20
	22444PA0060117	Rating Area 9	No Preference	36	678.61
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	22444PA0060117	Rating Area 9	No Preference	38	687.44
	22444PA0060117	Rating Area 9	No Preference	39	696.27
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	22444PA0060117	Rating Area 9	No Preference	41	718.34
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	22444PA0060117	Rating Area 9	No Preference	43	748.68
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	22444PA0060117	Rating Area 9	No Preference	45	796.68
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	22444PA0060117	Rating Area 9	No Preference	49	941.23
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	Rating Area 2	No Preference	35	541.89	
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	Rating Area 2	No Preference	44	619.49	
	Rating Area 2	No Preference	45	640.33	
	Rating Area 2	No Preference	46	665.17	
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	Rating Area 2	No Preference	54	946.76	
	Rating Area 2	No Preference	55	988.88	
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	Rating Area 2	No Preference	61	1246.08	
	Rating Area 2	No Preference	62	1274.02	
	Rating Area 2	No Preference	63	1309.05	
	Rating Area 2	No Preference	64 and over	1330.34	
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	22444PA0060118	Rating Area 9	No Preference	38	663.04
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	22444PA0060118	Rating Area 9	No Preference	62	1528.82
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	22444PA0060118	Rating Area 9	No Preference	64 and over	1596.40
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	22444PA0060120	Rating Area 2	No Preference	31	612.42
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	22444PA0060120	Rating Area 2	No Preference	33	633.03
	22444PA0060120	Rating Area 2	No Preference	34	641.48
	22444PA0060120	Rating Area 2	No Preference	35	645.71
	22444PA0060120	Rating Area 2	No Preference	36	649.94
	22444PA0060120	Rating Area 2	No Preference	37	654.17
	22444PA0060120	Rating Area 2	No Preference	38	658.39
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	22444PA0060120	Rating Area 2	No Preference	40	675.30
	22444PA0060120	Rating Area 2	No Preference	41	687.98
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	22444PA0060120	Rating Area 2	No Preference	43	717.05
	22444PA0060120	Rating Area 2	No Preference	44	738.18
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	22444PA0060120	Rating Area 2	No Preference	46	792.61
	22444PA0060120	Rating Area 2	No Preference	47	825.90
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	22444PA0060120	Rating Area 2	No Preference	49	901.46
	22444PA0060120	Rating Area 2	No Preference	50	943.73
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	22444PA0060120	Rating Area 3	No Preference	51	936.20
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	22444PA0060121	Rating Area 6	No Preference	33	625.91
	22444PA0060121	Rating Area 6	No Preference	34	634.27
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	22444PA0060121	Rating Area 6	No Preference	37	646.81
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	22444PA0060122	Rating Area 6	No Preference	0-14	330.62
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	22444PA0060122	Rating Area 6	No Preference	24	432.18
	22444PA0060122	Rating Area 6	No Preference	25	433.91
	22444PA0060122	Rating Area 6	No Preference	26	442.55
	22444PA0060122	Rating Area 6	No Preference	27	452.92
	22444PA0060122	Rating Area 6	No Preference	28	469.78
	22444PA0060122	Rating Area 6	No Preference	29	483.61
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	22444PA0060122	Rating Area 6	No Preference	31	500.89
	22444PA0060122	Rating Area 6	No Preference	32	511.27
	22444PA0060122	Rating Area 6	No Preference	33	517.75
	22444PA0060122	Rating Area 6	No Preference	34	524.66
	22444PA0060122	Rating Area 6	No Preference	35	528.12
	22444PA0060122	Rating Area 6	No Preference	36	531.58
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	22444PA0060122	Rating Area 6	No Preference	38	538.49
	22444PA0060122	Rating Area 6	No Preference	39	545.41
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	22444PA0060122	Rating Area 6	No Preference	54	922.70
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	22444PA0060122	Rating Area 6	No Preference	57	1053.22
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	22444PA0060122	Rating Area 6	No Preference	59	1124.96
	22444PA0060122	Rating Area 6	No Preference	60	1172.93
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	22444PA0060123	Rating Area 6	No Preference	16	301.07
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	22444PA0060127	Rating Area 6	No Preference	15	360.00
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	22444PA0060127	Rating Area 6	No Preference	17	382.48
	22444PA0060127	Rating Area 6	No Preference	18	394.58
	22444PA0060127	Rating Area 6	No Preference	19	406.68

22444PA0060127	Rating Area 6	No Preference	20	419.21	
	Rating Area 6	No Preference	21	432.18	
	Rating Area 6	No Preference	22	432.18	
	Rating Area 6	No Preference	23	432.18	
	Rating Area 6	No Preference	24	432.18	
	Rating Area 6	No Preference	25	433.91	
	Rating Area 6	No Preference	26	442.55	
	Rating Area 6	No Preference	27	452.92	
	Rating Area 6	No Preference	28	469.78	
	Rating Area 6	No Preference	29	483.61	
	Rating Area 6	No Preference	30	490.52	
	Rating Area 6	No Preference	31	500.89	
	Rating Area 6	No Preference	32	511.27	
	Rating Area 6	No Preference	33	517.75	
	Rating Area 6	No Preference	34	524.66	
	Rating Area 6	No Preference	35	528.12	
	Rating Area 6	No Preference	36	531.58	
	Rating Area 6	No Preference	37	535.04	
	Rating Area 6	No Preference	38	538.49	
	Rating Area 6	No Preference	39	545.41	
	Rating Area 6	No Preference	40	552.32	
	Rating Area 6	No Preference	41	562.70	
	Rating Area 6	No Preference	42	572.64	
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	Rating Area 6	No Preference	54	922.70	
	Rating Area 6	No Preference	55	963.76	
	Rating Area 6	No Preference	56	1008.27	
	Rating Area 6	No Preference	57	1053.22	
	Rating Area 6	No Preference	58	1101.19	
	Rating Area 6	No Preference	59	1124.96	
	Rating Area 6	No Preference	60	1172.93	
	Rating Area 6	No Preference	61	1214.42	
	Rating Area 6	No Preference	62	1241.65	
	Rating Area 6	No Preference	63	1275.79	
	Rating Area 6	No Preference	64 and over	1296.53	
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		Rating Area 3	No Preference	17	294.68
		Rating Area 3	No Preference	18	304.00
		Rating Area 3	No Preference	19	313.32
		Rating Area 3	No Preference	20	322.98
		Rating Area 3	No Preference	21	332.97
		Rating Area 3	No Preference	22	332.97
		Rating Area 3	No Preference	23	332.97
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		Rating Area 3	No Preference	26	340.96
		Rating Area 3	No Preference	27	348.95
		Rating Area 3	No Preference	28	361.94
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		Rating Area 3	No Preference	31	385.91
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Rating Area 3		No Preference	61	935.64	
Rating Area 3		No Preference	62	956.62	
Rating Area 3		No Preference	63	982.92	
Rating Area 3		No Preference	64 and over	998.91	
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		Rating Area 6	No Preference	16	301.07
		Rating Area 6	No Preference	17	310.19
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		Rating Area 6	No Preference	19	329.81
		Rating Area 6	No Preference	20	339.98
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		Rating Area 6	No Preference	23	350.50
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	22444PA0060128	Rating Area 6	No Preference	50	625.98
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	22444PA0060128	Rating Area 6	No Preference	56	817.70
	22444PA0060128	Rating Area 6	No Preference	57	854.15
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	22444PA0060129	Rating Area 3	No Preference	51	688.30
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	22444PA0060129	Rating Area 3	No Preference	63	1089.47
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	22444PA0060129	Rating Area 6	No Preference	22	388.49
	22444PA0060129	Rating Area 6	No Preference	23	388.49
	22444PA0060129	Rating Area 6	No Preference	24	388.49
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	22444PA0060129	Rating Area 6	No Preference	29	434.71
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	22444PA0060129	Rating Area 6	No Preference	32	459.58
	22444PA0060129	Rating Area 6	No Preference	33	465.41
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	22444PA0060129	Rating Area 6	No Preference	46	582.73
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	22444PA0060129	Rating Area 6	No Preference	50	693.83
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	22444PA0060129	Rating Area 6	No Preference	53	792.51
	22444PA0060129	Rating Area 6	No Preference	54	829.42
	22444PA0060129	Rating Area 6	No Preference	55	866.32
	22444PA0060129	Rating Area 6	No Preference	56	906.34
	22444PA0060129	Rating Area 6	No Preference	57	946.74
	22444PA0060129	Rating Area 6	No Preference	58	989.86
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	22444PA0060129	Rating Area 6	No Preference	60	1054.35
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	22444PA0060130	Rating Area 3	No Preference	38	479.35
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	22444PA0060130	Rating Area 3	No Preference	42	509.75
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	22444PA0060130	Rating Area 3	No Preference	44	537.45
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	22444PA0060130	Rating Area 3	No Preference	47	601.31
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	22444PA0060130	Rating Area 3	No Preference	58	980.25
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	22444PA0060130	Rating Area 6	No Preference	42	536.58
	22444PA0060130	Rating Area 6	No Preference	43	549.53
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	22444PA0060130	Rating Area 6	No Preference	55	903.07
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	22444PA0060130	Rating Area 6	No Preference	58	1031.85
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	22444PA0060130	Rating Area 6	No Preference	61	1137.95
	22444PA0060130	Rating Area 6	No Preference	62	1163.46
	22444PA0060130	Rating Area 6	No Preference	63	1195.45
	22444PA0060130	Rating Area 6	No Preference	64 and over	1214.89
	22444PA0060131	Rating Area 3	No Preference	0-14	379.70
	22444PA0060131	Rating Area 3	No Preference	15	413.45
	22444PA0060131	Rating Area 3	No Preference	16	426.36
	22444PA0060131	Rating Area 3	No Preference	17	439.26
	22444PA0060131	Rating Area 3	No Preference	18	453.16
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	22444PA0060131	Rating Area 3	No Preference	37	614.47
	22444PA0060131	Rating Area 3	No Preference	38	618.44
	22444PA0060131	Rating Area 3	No Preference	39	626.38
	22444PA0060131	Rating Area 3	No Preference	40	634.33
	22444PA0060131	Rating Area 3	No Preference	41	646.24
	22444PA0060131	Rating Area 3	No Preference	42	657.65
	22444PA0060131	Rating Area 3	No Preference	43	673.54
	22444PA0060131	Rating Area 3	No Preference	44	693.39
	22444PA0060131	Rating Area 3	No Preference	45	716.72
	22444PA0060131	Rating Area 3	No Preference	46	744.51
	22444PA0060131	Rating Area 3	No Preference	47	775.78
	22444PA0060131	Rating Area 3	No Preference	48	811.52
	22444PA0060131	Rating Area 3	No Preference	49	846.76
	22444PA0060131	Rating Area 3	No Preference	50	886.47
	22444PA0060131	Rating Area 3	No Preference	51	925.68
	22444PA0060131	Rating Area 3	No Preference	52	968.86
	22444PA0060131	Rating Area 3	No Preference	53	1012.54
	22444PA0060131	Rating Area 3	No Preference	54	1059.69
	22444PA0060131	Rating Area 3	No Preference	55	1106.84
	22444PA0060131	Rating Area 3	No Preference	56	1157.97
	22444PA0060131	Rating Area 3	No Preference	57	1209.59
	22444PA0060131	Rating Area 3	No Preference	58	1264.68
	22444PA0060131	Rating Area 3	No Preference	59	1291.98
	22444PA0060131	Rating Area 3	No Preference	60	1347.07
	22444PA0060131	Rating Area 3	No Preference	61	1394.72
	22444PA0060131	Rating Area 3	No Preference	62	1425.99
	22444PA0060131	Rating Area 3	No Preference	63	1465.20
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	22444PA0060132	Rating Area 3	No Preference	0-14	314.09
	22444PA0060132	Rating Area 3	No Preference	15	342.00
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	22444PA0060132	Rating Area 3	No Preference	17	363.35
	22444PA0060132	Rating Area 3	No Preference	18	374.85
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	22444PA0060132	Rating Area 3	No Preference	58	1046.13
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	22444PA0060132	Rating Area 3	No Preference	63	1212.00
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	22444PA0060133	Rating Area 3	No Preference	54	710.89
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	22444PA0060133	Rating Area 3	No Preference	63	982.92
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	22444PA0060134	Rating Area 3	No Preference	35	450.99
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	22444PA0060134	Rating Area 3	No Preference	47	576.84
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	22444PA0060134	Rating Area 3	No Preference	51	688.30
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	22444PA0060134	Rating Area 3	No Preference	60	1001.63
	22444PA0060134	Rating Area 3	No Preference	61	1037.06
	22444PA0060134	Rating Area 3	No Preference	62	1060.31
	22444PA0060134	Rating Area 3	No Preference	63	1089.47
	22444PA0060134	Rating Area 3	No Preference	64 and over	1107.18
	22444PA0060135	Rating Area 3	No Preference	0-14	294.31
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	22444PA0060135	Rating Area 3	No Preference	35	470.12
	22444PA0060135	Rating Area 3	No Preference	36	473.20
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	22444PA0060135	Rating Area 3	No Preference	38	479.35
	22444PA0060135	Rating Area 3	No Preference	39	485.51
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	22444PA0060135	Rating Area 3	No Preference	41	500.90
	22444PA0060135	Rating Area 3	No Preference	42	509.75
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	22444PA0060135	Rating Area 3	No Preference	44	537.45
	22444PA0060135	Rating Area 3	No Preference	45	555.53
	22444PA0060135	Rating Area 3	No Preference	46	577.07
	22444PA0060135	Rating Area 3	No Preference	47	601.31
	22444PA0060135	Rating Area 3	No Preference	48	629.01
	22444PA0060135	Rating Area 3	No Preference	49	656.32
	22444PA0060135	Rating Area 3	No Preference	50	687.10
	22444PA0060135	Rating Area 3	No Preference	51	717.49
	22444PA0060135	Rating Area 3	No Preference	52	750.96
	22444PA0060135	Rating Area 3	No Preference	53	784.82
	22444PA0060135	Rating Area 3	No Preference	54	821.37
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	22444PA0060135	Rating Area 3	No Preference	57	937.55
	22444PA0060135	Rating Area 3	No Preference	58	980.25
	22444PA0060135	Rating Area 3	No Preference	59	1001.41
	22444PA0060135	Rating Area 3	No Preference	60	1044.12
	22444PA0060135	Rating Area 3	No Preference	61	1081.05
	22444PA0060135	Rating Area 3	No Preference	62	1105.29
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	22444PA0060138	Rating Area 2	No Preference	19	346.46
	22444PA0060138	Rating Area 2	No Preference	20	357.14
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	22444PA0060138	Rating Area 2	No Preference	23	368.19
	22444PA0060138	Rating Area 2	No Preference	24	368.19
	22444PA0060138	Rating Area 2	No Preference	25	369.65
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	22444PA0060138	Rating Area 2	No Preference	27	385.85
	22444PA0060138	Rating Area 2	No Preference	28	400.21
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	22444PA0060138	Rating Area 2	No Preference	53	751.09
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	22444PA0060138	Rating Area 2	No Preference	58	938.13
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	22444PA0060138	Rating Area 2	No Preference	60	999.25
	22444PA0060138	Rating Area 2	No Preference	61	1034.59
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	22444PA0060138	Rating Area 2	No Preference	63	1086.87
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	Rating Area 3	No Preference	32	413.78	
	Rating Area 3	No Preference	33	419.03	
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	Rating Area 3	No Preference	39	441.41	
	Rating Area 3	No Preference	40	447.01	
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	Rating Area 3	No Preference	43	474.64	
	Rating Area 3	No Preference	44	488.63	
	Rating Area 3	No Preference	45	505.07	
	Rating Area 3	No Preference	46	524.66	
	Rating Area 3	No Preference	47	546.70	
	Rating Area 3	No Preference	48	571.88	
	Rating Area 3	No Preference	49	596.71	
	Rating Area 3	No Preference	50	624.69	
	Rating Area 3	No Preference	51	652.33	
	Rating Area 3	No Preference	52	682.76	
	Rating Area 3	No Preference	53	713.54	
	Rating Area 3	No Preference	54	746.77	
	Rating Area 3	No Preference	55	779.99	
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	Rating Area 3	No Preference	58	891.22	
	Rating Area 3	No Preference	59	910.46	
	Rating Area 3	No Preference	60	949.28	
	Rating Area 3	No Preference	61	982.86	
	Rating Area 3	No Preference	62	1004.90	
	Rating Area 3	No Preference	63	1032.53	
	Rating Area 3	No Preference	64 and over	1049.32	
	22444PA0060138	Rating Area 5	No Preference	0-14	267.58
	22444PA0060138	Rating Area 5	No Preference	15	291.36
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	22444PA0060138	Rating Area 5	No Preference	17	309.55
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	22444PA0060138	Rating Area 5	No Preference	19	329.14
	22444PA0060138	Rating Area 5	No Preference	20	339.28
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	22444PA0060138	Rating Area 5	No Preference	35	427.42
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	22444PA0060138	Rating Area 5	No Preference	38	435.82
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	22444PA0060138	Rating Area 5	No Preference	41	455.40
22444PA0060138	Rating Area 5	No Preference	42	463.45	
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22444PA0060138	Rating Area 5	No Preference	44	488.63	
22444PA0060138	Rating Area 5	No Preference	45	505.07	
22444PA0060138	Rating Area 5	No Preference	46	524.66	
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22444PA0060138	Rating Area 5	No Preference	48	571.88	
22444PA0060138	Rating Area 5	No Preference	49	596.71	
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22444PA0060138	Rating Area 5	No Preference	51	652.33	
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22444PA0060138	Rating Area 5	No Preference	53	713.54	
22444PA0060138	Rating Area 5	No Preference	54	746.77	
22444PA0060138	Rating Area 5	No Preference	55	779.99	
22444PA0060138	Rating Area 5	No Preference	56	816.02	
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22444PA0060138	Rating Area 5	No Preference	58	891.22	
22444PA0060138	Rating Area 5	No Preference	59	910.46	
22444PA0060138	Rating Area 5	No Preference	60	949.28	
22444PA0060138	Rating Area 5	No Preference	61	982.86	
22444PA0060138	Rating Area 5	No Preference	62	1004.90	
22444PA0060138	Rating Area 5	No Preference	63	1032.53	
22444PA0060138	Rating Area 5	No Preference	64 and over	1049.32	
22444PA0060138	Rating Area 6	No Preference	0-14	281.66	
22444PA0060138	Rating Area 6	No Preference	15	306.70	
22444PA0060138	Rating Area 6	No Preference	16	316.27	
22444PA0060138	Rating Area 6	No Preference	17	325.84	
22444PA0060138	Rating Area 6	No Preference	18	336.15	
22444PA0060138	Rating Area 6	No Preference	19	346.46	
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22444PA0060138	Rating Area 6	No Preference	21	368.19	
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22444PA0060138	Rating Area 6	No Preference	29	412.00	
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22444PA0060138	Rating Area 6	No Preference	31	426.72	
22444PA0060138	Rating Area 6	No Preference	32	435.56	
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	Rating Area 6	No Preference	52	718.69
	Rating Area 6	No Preference	53	751.09
	Rating Area 6	No Preference	54	786.07
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	Rating Area 6	No Preference	56	858.97
	Rating Area 6	No Preference	57	897.26
	Rating Area 6	No Preference	58	938.13
	Rating Area 6	No Preference	59	958.38
	Rating Area 6	No Preference	60	999.25
	Rating Area 6	No Preference	61	1034.59
	Rating Area 6	No Preference	62	1057.79
	Rating Area 6	No Preference	63	1086.87
	Rating Area 6	No Preference	64 and over	1104.55
22444PA0060138	Rating Area 7	No Preference	0-14	352.07
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	Rating Area 7	No Preference	16	395.34
	Rating Area 7	No Preference	17	407.30
	Rating Area 7	No Preference	18	420.19
	Rating Area 7	No Preference	19	433.07
	Rating Area 7	No Preference	20	446.42
	Rating Area 7	No Preference	21	460.23
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	Rating Area 7	No Preference	23	460.23
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	Rating Area 7	No Preference	25	462.07
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	Rating Area 7	No Preference	39	580.81
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	Rating Area 7	No Preference	55	1026.31
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	Rating Area 7	No Preference	58	1172.66
	Rating Area 7	No Preference	59	1197.97
	Rating Area 7	No Preference	60	1249.06
	Rating Area 7	No Preference	61	1293.24
	Rating Area 7	No Preference	62	1322.23
	Rating Area 7	No Preference	63	1358.59
	Rating Area 7	No Preference	64 and over	1380.68
22444PA0060138	Rating Area 9	No Preference	0-14	337.99
22444PA0060138	Rating Area 9	No Preference	15	368.03
	Rating Area 9	No Preference	16	379.52
	Rating Area 9	No Preference	17	391.01
	Rating Area 9	No Preference	18	403.38
	Rating Area 9	No Preference	19	415.75
	Rating Area 9	No Preference	20	428.56
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	Rating Area 9	No Preference	29	494.39
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	Rating Area 9	No Preference	33	529.30
	Rating Area 9	No Preference	34	536.37
	Rating Area 9	No Preference	35	539.90
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	Rating Area 9	No Preference	37	546.97
	Rating Area 9	No Preference	38	550.51
	Rating Area 9	No Preference	39	557.57
	Rating Area 9	No Preference	40	564.64
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	Rating Area 9	No Preference	42	585.41
	Rating Area 9	No Preference	43	599.55
	Rating Area 9	No Preference	44	617.22
	Rating Area 9	No Preference	45	637.99
	Rating Area 9	No Preference	46	662.73
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	Rating Area 9	No Preference	48	722.37

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	22444PA0060138	Rating Area 9	No Preference	54	943.28
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	22444PA0060138	Rating Area 9	No Preference	61	1241.51
	22444PA0060138	Rating Area 9	No Preference	62	1269.34
	22444PA0060138	Rating Area 9	No Preference	63	1304.25
	22444PA0060138	Rating Area 9	No Preference	64 and over	1325.46
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	22444PA0060139	Rating Area 2	No Preference	17	434.24
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	22444PA0060139	Rating Area 2	No Preference	20	475.95
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	22444PA0060139	Rating Area 2	No Preference	23	490.68
	22444PA0060139	Rating Area 2	No Preference	24	490.68
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	22444PA0060139	Rating Area 2	No Preference	34	595.67
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	22444PA0060139	Rating Area 2	No Preference	39	619.23
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	22444PA0060139	Rating Area 2	No Preference	45	708.53
	22444PA0060139	Rating Area 2	No Preference	46	736.01
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	22444PA0060139	Rating Area 2	No Preference	49	837.08
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	22444PA0060139	Rating Area 2	No Preference	54	1047.58
	22444PA0060139	Rating Area 2	No Preference	55	1094.20
	22444PA0060139	Rating Area 2	No Preference	56	1144.74
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	22444PA0060139	Rating Area 2	No Preference	58	1250.23
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	22444PA0060139	Rating Area 2	No Preference	60	1331.68
	22444PA0060139	Rating Area 2	No Preference	61	1378.79
	22444PA0060139	Rating Area 2	No Preference	62	1409.70
	22444PA0060139	Rating Area 2	No Preference	63	1448.46
	22444PA0060139	Rating Area 2	No Preference	64 and over	1472.01
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	22444PA0060139	Rating Area 3	No Preference	16	400.41
	22444PA0060139	Rating Area 3	No Preference	17	412.53
	22444PA0060139	Rating Area 3	No Preference	18	425.58
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	22444PA0060139	Rating Area 3	No Preference	20	452.15
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	22444PA0060139	Rating Area 3	No Preference	22	466.14
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	22444PA0060139	Rating Area 3	No Preference	24	466.14
	22444PA0060139	Rating Area 3	No Preference	25	468.00
	22444PA0060139	Rating Area 3	No Preference	26	477.32
	22444PA0060139	Rating Area 3	No Preference	27	488.51
	22444PA0060139	Rating Area 3	No Preference	28	506.69
	22444PA0060139	Rating Area 3	No Preference	29	521.61
	22444PA0060139	Rating Area 3	No Preference	30	529.07
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	22444PA0060139	Rating Area 3	No Preference	32	551.44
	22444PA0060139	Rating Area 3	No Preference	33	558.43
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	22444PA0060139	Rating Area 3	No Preference	35	569.62
	22444PA0060139	Rating Area 3	No Preference	36	573.35
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	22444PA0060139	Rating Area 3	No Preference	38	580.81
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	22444PA0060139	Rating Area 3	No Preference	45	673.10
	22444PA0060139	Rating Area 3	No Preference	46	699.21
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	22444PA0060139	Rating Area 3	No Preference	48	762.13
	22444PA0060139	Rating Area 3	No Preference	49	795.23
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	22444PA0060139	Rating Area 3	No Preference	51	869.35
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	22444PA0060139	Rating Area 3	No Preference	64 and over	1398.41
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	22444PA0060139	Rating Area 5	No Preference	63	1376.04
	22444PA0060139	Rating Area 5	No Preference	64 and over	1398.41
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	22444PA0060139	Rating Area 6	No Preference	15	408.73
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	22444PA0060139	Rating Area 6	No Preference	24	490.68
	22444PA0060139	Rating Area 6	No Preference	25	492.63
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	22444PA0060139	Rating Area 6	No Preference	27	514.22
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	22444PA0060139	Rating Area 6	No Preference	30	556.91
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	22444PA0060139	Rating Area 6	No Preference	35	599.60
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	22444PA0060139	Rating Area 6	No Preference	37	607.45
	22444PA0060139	Rating Area 6	No Preference	38	611.38
	22444PA0060139	Rating Area 6	No Preference	39	619.23
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	22444PA0060139	Rating Area 6	No Preference	62	1409.70
	22444PA0060139	Rating Area 6	No Preference	63	1448.46
	22444PA0060139	Rating Area 6	No Preference	64 and over	1472.01
	22444PA0060139	Rating Area 7	No Preference	0-14	469.20
	22444PA0060139	Rating Area 7	No Preference	15	510.91
	22444PA0060139	Rating Area 7	No Preference	16	526.86
	22444PA0060139	Rating Area 7	No Preference	17	542.80

22444PA0060139	Rating Area 7	No Preference	18	559.98
	Rating Area 7	No Preference	19	577.15
	Rating Area 7	No Preference	20	594.94
	Rating Area 7	No Preference	21	613.34
	Rating Area 7	No Preference	22	613.34
	Rating Area 7	No Preference	23	613.34
	Rating Area 7	No Preference	24	613.34
	Rating Area 7	No Preference	25	615.79
	Rating Area 7	No Preference	26	628.06
	Rating Area 7	No Preference	27	642.78
	Rating Area 7	No Preference	28	666.70
	Rating Area 7	No Preference	29	686.33
	Rating Area 7	No Preference	30	696.14
	Rating Area 7	No Preference	31	710.86
	Rating Area 7	No Preference	32	725.58
	Rating Area 7	No Preference	33	734.78
	Rating Area 7	No Preference	34	744.59
	Rating Area 7	No Preference	35	749.50
	Rating Area 7	No Preference	36	754.41
	Rating Area 7	No Preference	37	759.31
	Rating Area 7	No Preference	38	764.22
	Rating Area 7	No Preference	39	774.03
	Rating Area 7	No Preference	40	783.85
	Rating Area 7	No Preference	41	798.57
	Rating Area 7	No Preference	42	812.67
	Rating Area 7	No Preference	43	832.30
	Rating Area 7	No Preference	44	856.83
	Rating Area 7	No Preference	45	885.66
	Rating Area 7	No Preference	46	920.01
	Rating Area 7	No Preference	47	958.65
	Rating Area 7	No Preference	48	1002.81
	Rating Area 7	No Preference	49	1046.36
	Rating Area 7	No Preference	50	1095.42
	Rating Area 7	No Preference	51	1143.88
	Rating Area 7	No Preference	52	1197.24
	Rating Area 7	No Preference	53	1251.21
	Rating Area 7	No Preference	54	1309.48
	Rating Area 7	No Preference	55	1367.75
	Rating Area 7	No Preference	56	1430.92
	Rating Area 7	No Preference	57	1494.71
	Rating Area 7	No Preference	58	1562.79
	Rating Area 7	No Preference	59	1596.52
	Rating Area 7	No Preference	60	1664.60
	Rating Area 7	No Preference	61	1723.48
	Rating Area 7	No Preference	62	1762.12
	Rating Area 7	No Preference	63	1810.58
	Rating Area 7	No Preference	64 and over	1840.02
22444PA0060139	Rating Area 9	No Preference	0-14	450.44
22444PA0060139	Rating Area 9	No Preference	15	490.47
	Rating Area 9	No Preference	16	505.78
	Rating Area 9	No Preference	17	521.09
	Rating Area 9	No Preference	18	537.58
	Rating Area 9	No Preference	19	554.07
	Rating Area 9	No Preference	20	571.14
	Rating Area 9	No Preference	21	588.81
	Rating Area 9	No Preference	22	588.81
	Rating Area 9	No Preference	23	588.81
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	Rating Area 9	No Preference	25	591.16
	Rating Area 9	No Preference	26	602.94
	Rating Area 9	No Preference	27	617.07
	Rating Area 9	No Preference	28	640.03
	Rating Area 9	No Preference	29	658.87
	Rating Area 9	No Preference	30	668.29
	Rating Area 9	No Preference	31	682.43
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	Rating Area 9	No Preference	35	719.52
	Rating Area 9	No Preference	36	724.23
	Rating Area 9	No Preference	37	728.94
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	Rating Area 9	No Preference	40	752.49
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	Rating Area 9	No Preference	42	780.17
	Rating Area 9	No Preference	43	799.01
	Rating Area 9	No Preference	44	822.56
	Rating Area 9	No Preference	45	850.23
	Rating Area 9	No Preference	46	883.21
	Rating Area 9	No Preference	47	920.30
	Rating Area 9	No Preference	48	962.70
	Rating Area 9	No Preference	49	1004.50
	Rating Area 9	No Preference	50	1051.61
	Rating Area 9	No Preference	51	1098.12
	Rating Area 9	No Preference	52	1149.35
	Rating Area 9	No Preference	53	1201.16
	Rating Area 9	No Preference	54	1257.10
	Rating Area 9	No Preference	55	1313.04
	Rating Area 9	No Preference	56	1373.68
	Rating Area 9	No Preference	57	1434.92
	Rating Area 9	No Preference	58	1500.28
	Rating Area 9	No Preference	59	1532.66
	Rating Area 9	No Preference	60	1598.02
	Rating Area 9	No Preference	61	1654.54
	Rating Area 9	No Preference	62	1691.64
	Rating Area 9	No Preference	63	1738.15
	Rating Area 9	No Preference	64 and over	1766.42
22444PA0060140	Rating Area 2	No Preference	0-14	298.95
22444PA0060140	Rating Area 2	No Preference	15	325.52
	Rating Area 2	No Preference	16	335.68
	Rating Area 2	No Preference	17	345.84
	Rating Area 2	No Preference	18	356.79
	Rating Area 2	No Preference	19	367.73
	Rating Area 2	No Preference	20	379.06
	Rating Area 2	No Preference	21	390.79
	Rating Area 2	No Preference	22	390.79
	Rating Area 2	No Preference	23	390.79
	Rating Area 2	No Preference	24	390.79
	Rating Area 2	No Preference	25	392.35
	Rating Area 2	No Preference	26	400.16
22444PA0060140	Rating Area 2	No Preference	27	409.54

	22444PA0060140	Rating Area 2	No Preference	28	424.78
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	22444PA0060140	Rating Area 2	No Preference	30	443.54
	22444PA0060140	Rating Area 2	No Preference	31	452.92
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	22444PA0060140	Rating Area 2	No Preference	39	493.17
	22444PA0060140	Rating Area 2	No Preference	40	499.42
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	22444PA0060140	Rating Area 2	No Preference	42	517.79
	22444PA0060140	Rating Area 2	No Preference	43	530.30
	22444PA0060140	Rating Area 2	No Preference	44	545.93
	22444PA0060140	Rating Area 2	No Preference	45	564.29
	22444PA0060140	Rating Area 2	No Preference	46	586.18
	22444PA0060140	Rating Area 2	No Preference	47	610.80
	22444PA0060140	Rating Area 2	No Preference	48	638.93
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	22444PA0060140	Rating Area 2	No Preference	53	797.20
	22444PA0060140	Rating Area 2	No Preference	54	834.33
	22444PA0060140	Rating Area 2	No Preference	55	871.45
	22444PA0060140	Rating Area 2	No Preference	56	911.70
	22444PA0060140	Rating Area 2	No Preference	57	952.34
	22444PA0060140	Rating Area 2	No Preference	58	995.72
	22444PA0060140	Rating Area 2	No Preference	59	1017.21
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	22444PA0060140	Rating Area 2	No Preference	62	1122.73
	22444PA0060140	Rating Area 2	No Preference	63	1153.60
	22444PA0060140	Rating Area 2	No Preference	64 and over	1172.36
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	22444PA0060140	Rating Area 3	No Preference	18	338.95
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	22444PA0060140	Rating Area 3	No Preference	20	360.11
	22444PA0060140	Rating Area 3	No Preference	21	371.25
	22444PA0060140	Rating Area 3	No Preference	22	371.25
	22444PA0060140	Rating Area 3	No Preference	23	371.25
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	22444PA0060140	Rating Area 3	No Preference	30	421.36
	22444PA0060140	Rating Area 3	No Preference	31	430.27
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	22444PA0060140	Rating Area 3	No Preference	38	462.57
	22444PA0060140	Rating Area 3	No Preference	39	468.51
	22444PA0060140	Rating Area 3	No Preference	40	474.45
	22444PA0060140	Rating Area 3	No Preference	41	483.36
	22444PA0060140	Rating Area 3	No Preference	42	491.90
	22444PA0060140	Rating Area 3	No Preference	43	503.78
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	22444PA0060140	Rating Area 3	No Preference	45	536.08
	22444PA0060140	Rating Area 3	No Preference	46	556.87
	22444PA0060140	Rating Area 3	No Preference	47	580.26
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	22444PA0060140	Rating Area 3	No Preference	50	663.04
	22444PA0060140	Rating Area 3	No Preference	51	692.37
	22444PA0060140	Rating Area 3	No Preference	52	724.67
	22444PA0060140	Rating Area 3	No Preference	53	757.34
	22444PA0060140	Rating Area 3	No Preference	54	792.61
	22444PA0060140	Rating Area 3	No Preference	55	827.88
	22444PA0060140	Rating Area 3	No Preference	56	866.12
	22444PA0060140	Rating Area 3	No Preference	57	904.73
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	22444PA0060140	Rating Area 3	No Preference	60	1007.56
	22444PA0060140	Rating Area 3	No Preference	61	1043.20
	22444PA0060140	Rating Area 3	No Preference	62	1066.59
	22444PA0060140	Rating Area 3	No Preference	63	1095.92
	22444PA0060140	Rating Area 3	No Preference	64 and over	1113.74
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	22444PA0060140	Rating Area 5	No Preference	15	309.25
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	22444PA0060140	Rating Area 5	No Preference	17	328.55
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	22444PA0060140	Rating Area 5	No Preference	19	349.34
	22444PA0060140	Rating Area 5	No Preference	20	360.11
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	22444PA0060140	Rating Area 5	No Preference	53	757.34
	22444PA0060140	Rating Area 5	No Preference	54	792.61
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	22444PA0060140	Rating Area 5	No Preference	56	866.12
	22444PA0060140	Rating Area 5	No Preference	57	904.73
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	22444PA0060140	Rating Area 5	No Preference	63	1095.92
	22444PA0060140	Rating Area 5	No Preference	64 and over	1113.74
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	22444PA0060140	Rating Area 6	No Preference	17	345.84
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	22444PA0060140	Rating Area 6	No Preference	19	367.73
	22444PA0060140	Rating Area 6	No Preference	20	379.06
	22444PA0060140	Rating Area 6	No Preference	21	390.79
	22444PA0060140	Rating Area 6	No Preference	22	390.79
	22444PA0060140	Rating Area 6	No Preference	23	390.79
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	22444PA0060140	Rating Area 6	No Preference	40	499.42
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	22444PA0060140	Rating Area 6	No Preference	44	545.93
	22444PA0060140	Rating Area 6	No Preference	45	564.29
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	22444PA0060140	Rating Area 6	No Preference	48	638.93
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	22444PA0060140	Rating Area 6	No Preference	55	871.45
	22444PA0060140	Rating Area 6	No Preference	56	911.70
	22444PA0060140	Rating Area 6	No Preference	57	952.34
	22444PA0060140	Rating Area 6	No Preference	58	995.72
	22444PA0060140	Rating Area 6	No Preference	59	1017.21
	22444PA0060140	Rating Area 6	No Preference	60	1060.59
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	22444PA0060140	Rating Area 6	No Preference	62	1122.73
	22444PA0060140	Rating Area 6	No Preference	63	1153.60
	22444PA0060140	Rating Area 6	No Preference	64 and over	1172.36
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	22444PA0060140	Rating Area 7	No Preference	18	445.98
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	22444PA0060140	Rating Area 7	No Preference	25	490.44
	22444PA0060140	Rating Area 7	No Preference	26	500.20
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	22444PA0060140	Rating Area 7	No Preference	29	546.61
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	22444PA0060140	Rating Area 7	No Preference	31	566.15
	22444PA0060140	Rating Area 7	No Preference	32	577.87
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	22444PA0060140	Rating Area 7	No Preference	35	596.92
	22444PA0060140	Rating Area 7	No Preference	36	600.83
	22444PA0060140	Rating Area 7	No Preference	37	604.74
	22444PA0060140	Rating Area 7	No Preference	38	608.65
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	22444PA0060140	Rating Area 7	No Preference	40	624.28
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	22444PA0060140	Rating Area 7	No Preference	45	705.37
	22444PA0060140	Rating Area 7	No Preference	46	732.72
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	22444PA0060140	Rating Area 7	No Preference	50	872.43
	22444PA0060140	Rating Area 7	No Preference	51	911.02
	22444PA0060140	Rating Area 7	No Preference	52	953.52
	22444PA0060140	Rating Area 7	No Preference	53	996.50
	22444PA0060140	Rating Area 7	No Preference	54	1042.91
	22444PA0060140	Rating Area 7	No Preference	55	1089.31
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	22444PA0060140	Rating Area 7	No Preference	57	1190.43
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	22444PA0060140	Rating Area 7	No Preference	60	1325.74
	22444PA0060140	Rating Area 7	No Preference	61	1372.63
	22444PA0060140	Rating Area 7	No Preference	62	1403.41
	22444PA0060140	Rating Area 7	No Preference	63	1442.00
	22444PA0060140	Rating Area 7	No Preference	64 and over	1465.44
	22444PA0060140	Rating Area 9	No Preference	0-14	358.74
	22444PA0060140	Rating Area 9	No Preference	15	390.63
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	22444PA0060140	Rating Area 9	No Preference	17	415.01
	22444PA0060140	Rating Area 9	No Preference	18	428.14
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	22444PA0060140	Rating Area 9	No Preference	25	470.82
	22444PA0060140	Rating Area 9	No Preference	26	480.20
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	22444PA0060140	Rating Area 9	No Preference	28	509.74
	22444PA0060140	Rating Area 9	No Preference	29	524.75
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	22444PA0060140	Rating Area 9	No Preference	33	561.79
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	22444PA0060140	Rating Area 9	No Preference	35	573.05
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	22444PA0060140	Rating Area 9	No Preference	38	584.30
	22444PA0060140	Rating Area 9	No Preference	39	591.80
	22444PA0060140	Rating Area 9	No Preference	40	599.31
	22444PA0060140	Rating Area 9	No Preference	41	610.56
	22444PA0060140	Rating Area 9	No Preference	42	621.35
	22444PA0060140	Rating Area 9	No Preference	43	636.35
	22444PA0060140	Rating Area 9	No Preference	44	655.11
	22444PA0060140	Rating Area 9	No Preference	45	677.15
	22444PA0060140	Rating Area 9	No Preference	46	703.41
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	22444PA0060140	Rating Area 9	No Preference	48	766.72
	22444PA0060140	Rating Area 9	No Preference	49	800.02
	22444PA0060140	Rating Area 9	No Preference	50	837.53
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	22444PA0060140	Rating Area 9	No Preference	53	956.64
	22444PA0060140	Rating Area 9	No Preference	54	1001.19
	22444PA0060140	Rating Area 9	No Preference	55	1045.74
	22444PA0060140	Rating Area 9	No Preference	56	1094.04
	22444PA0060140	Rating Area 9	No Preference	57	1142.81
	22444PA0060140	Rating Area 9	No Preference	58	1194.86
	22444PA0060140	Rating Area 9	No Preference	59	1220.66
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	22444PA0060140	Rating Area 9	No Preference	61	1317.73
	22444PA0060140	Rating Area 9	No Preference	62	1347.27
	22444PA0060140	Rating Area 9	No Preference	63	1384.32
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	22444PA0060141	Rating Area 2	No Preference	25	432.53
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	22444PA0060141	Rating Area 2	No Preference	49	734.96
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	22444PA0060141	Rating Area 9	No Preference	35	631.74
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	22444PA0060141	Rating Area 9	No Preference	63	1526.10
	22444PA0060141	Rating Area 9	No Preference	64 and over	1550.92
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	22444PA0080066	Rating Area 2	No Preference	23	326.19
	22444PA0080066	Rating Area 2	No Preference	24	326.19
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	22444PA0080066	Rating Area 2	No Preference	27	341.84
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	22444PA0080066	Rating Area 2	No Preference	30	370.22
	22444PA0080066	Rating Area 2	No Preference	31	378.04
	22444PA0080066	Rating Area 2	No Preference	32	385.87
	22444PA0080066	Rating Area 2	No Preference	33	390.77
	22444PA0080066	Rating Area 2	No Preference	34	395.98
	22444PA0080066	Rating Area 2	No Preference	35	398.59
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	22444PA0080066	Rating Area 2	No Preference	41	424.69
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	22444PA0080066	Rating Area 2	No Preference	45	471.01
	22444PA0080066	Rating Area 2	No Preference	46	489.27
	22444PA0080066	Rating Area 2	No Preference	47	509.82
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	22444PA0080066	Rating Area 2	No Preference	50	582.56
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	22444PA0080066	Rating Area 2	No Preference	53	665.41
	22444PA0080066	Rating Area 2	No Preference	54	696.40
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	22444PA0080066	Rating Area 2	No Preference	56	760.98
	22444PA0080066	Rating Area 2	No Preference	57	794.91
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	22444PA0080066	Rating Area 2	No Preference	64 and over	978.55
	22444PA0080066	Rating Area 3	No Preference	0-14	237.05
	22444PA0080066	Rating Area 3	No Preference	15	258.12
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	22444PA0080066	Rating Area 3	No Preference	17	274.24
	22444PA0080066	Rating Area 3	No Preference	18	282.91
	22444PA0080066	Rating Area 3	No Preference	19	291.59
	22444PA0080066	Rating Area 3	No Preference	20	300.58
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	22444PA0080066	Rating Area 3	No Preference	23	309.88
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	22444PA0080066	Rating Area 3	No Preference	36	381.14

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	Rating Area 3	No Preference	39	391.06	
	Rating Area 3	No Preference	40	396.02	
	Rating Area 3	No Preference	41	403.45	
	Rating Area 3	No Preference	42	410.58	
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	Rating Area 3	No Preference	44	432.89	
	Rating Area 3	No Preference	45	447.46	
	Rating Area 3	No Preference	46	464.81	
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	22444PA0080066	Rating Area 5	No Preference	32	366.58
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	22444PA0080066	Rating Area 5	No Preference	49	528.64
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	Rating Area 6	No Preference	49	556.47
	Rating Area 6	No Preference	50	582.56
	Rating Area 6	No Preference	51	608.33
	Rating Area 6	No Preference	52	636.71
	Rating Area 6	No Preference	53	665.41
	Rating Area 6	No Preference	54	696.40
	Rating Area 6	No Preference	55	727.39
	Rating Area 6	No Preference	56	760.98
	Rating Area 6	No Preference	57	794.91
	Rating Area 6	No Preference	58	831.11
	Rating Area 6	No Preference	59	849.05
	Rating Area 6	No Preference	60	885.26
	Rating Area 6	No Preference	61	916.57
	Rating Area 6	No Preference	62	937.12
	Rating Area 6	No Preference	63	962.89
	Rating Area 6	No Preference	64 and over	978.55
	Rating Area 7	No Preference	0-14	311.91
22444PA0080066	Rating Area 7	No Preference	15	339.64
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	Rating Area 7	No Preference	17	360.84
	Rating Area 7	No Preference	18	372.26
	Rating Area 7	No Preference	19	383.67
	Rating Area 7	No Preference	20	395.50
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	Rating Area 7	No Preference	24	407.73
	Rating Area 7	No Preference	25	409.36
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	Rating Area 7	No Preference	29	456.25
	Rating Area 7	No Preference	30	462.77
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	Rating Area 7	No Preference	32	482.34
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	Rating Area 7	No Preference	34	494.98
	Rating Area 7	No Preference	35	498.24
	Rating Area 7	No Preference	36	501.50
	Rating Area 7	No Preference	37	504.77
	Rating Area 7	No Preference	38	508.03
	Rating Area 7	No Preference	39	514.55
	Rating Area 7	No Preference	40	521.08
	Rating Area 7	No Preference	41	530.86
	Rating Area 7	No Preference	42	540.24
	Rating Area 7	No Preference	43	553.29
	Rating Area 7	No Preference	44	569.60
	Rating Area 7	No Preference	45	588.76
	Rating Area 7	No Preference	46	611.59
	Rating Area 7	No Preference	47	637.28
	Rating Area 7	No Preference	48	666.63
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	Rating Area 7	No Preference	50	728.20
	Rating Area 7	No Preference	51	760.41
	Rating Area 7	No Preference	52	795.88
	Rating Area 7	No Preference	53	831.76
	Rating Area 7	No Preference	54	870.50
	Rating Area 7	No Preference	55	909.23
	Rating Area 7	No Preference	56	951.23
	Rating Area 7	No Preference	57	993.63
	Rating Area 7	No Preference	58	1038.89
	Rating Area 7	No Preference	59	1061.31
	Rating Area 7	No Preference	60	1106.57
	Rating Area 7	No Preference	61	1145.71
	Rating Area 7	No Preference	62	1171.40
	Rating Area 7	No Preference	63	1203.61
	Rating Area 7	No Preference	64 and over	1223.18
22444PA0080066	Rating Area 9	No Preference	0-14	299.44
	Rating Area 9	No Preference	15	326.05
	Rating Area 9	No Preference	16	336.23
	Rating Area 9	No Preference	17	346.41
	Rating Area 9	No Preference	18	357.36
	Rating Area 9	No Preference	19	368.32
	Rating Area 9	No Preference	20	379.68
	Rating Area 9	No Preference	21	391.42
	Rating Area 9	No Preference	22	391.42
	Rating Area 9	No Preference	23	391.42
	Rating Area 9	No Preference	24	391.42
	Rating Area 9	No Preference	25	392.98
	Rating Area 9	No Preference	26	400.81
	Rating Area 9	No Preference	27	410.21
	Rating Area 9	No Preference	28	425.47
	Rating Area 9	No Preference	29	438.00
	Rating Area 9	No Preference	30	444.26
	Rating Area 9	No Preference	31	453.65
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	Rating Area 9	No Preference	33	468.92
	Rating Area 9	No Preference	34	475.18
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	Rating Area 9	No Preference	37	484.58
	Rating Area 9	No Preference	38	487.71
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	Rating Area 9	No Preference	42	518.63
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	Rating Area 9	No Preference	44	546.81
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	Rating Area 9	No Preference	46	587.13
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	Rating Area 9	No Preference	48	639.97
	Rating Area 9	No Preference	49	667.76
	Rating Area 9	No Preference	50	699.07
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	Rating Area 9	No Preference	52	764.05
	Rating Area 9	No Preference	53	798.49
	Rating Area 9	No Preference	54	835.68
	Rating Area 9	No Preference	55	872.86
	Rating Area 9	No Preference	56	913.18

	22444PA0080066 Rating Area 9	No Preference	57	953.89
	22444PA0080066 Rating Area 9	No Preference	58	997.33
	22444PA0080066 Rating Area 9	No Preference	59	1018.86
	22444PA0080066 Rating Area 9	No Preference	60	1062.31
	22444PA0080066 Rating Area 9	No Preference	61	1099.89
	22444PA0080066 Rating Area 9	No Preference	62	1124.55
	22444PA0080066 Rating Area 9	No Preference	63	1155.47
	22444PA0080066 Rating Area 9	No Preference	64 and over	1174.26

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*	4/1/2023			
Rate Expiration Date*	6/30/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	22444PA0060062	Rating Area 2	No Preference	0-14 330.13
	22444PA0060062	Rating Area 2	No Preference	15 359.47
	22444PA0060062	Rating Area 2	No Preference	16 370.69
	22444PA0060062	Rating Area 2	No Preference	17 381.91
	22444PA0060062	Rating Area 2	No Preference	18 393.99
	22444PA0060062	Rating Area 2	No Preference	19 406.08
	22444PA0060062	Rating Area 2	No Preference	20 418.59
	22444PA0060062	Rating Area 2	No Preference	21 431.54
	22444PA0060062	Rating Area 2	No Preference	22 431.54
	22444PA0060062	Rating Area 2	No Preference	23 431.54
	22444PA0060062	Rating Area 2	No Preference	24 431.54
	22444PA0060062	Rating Area 2	No Preference	25 433.26
	22444PA0060062	Rating Area 2	No Preference	26 441.89
	22444PA0060062	Rating Area 2	No Preference	27 452.25
	22444PA0060062	Rating Area 2	No Preference	28 469.08
	22444PA0060062	Rating Area 2	No Preference	29 482.89
	22444PA0060062	Rating Area 2	No Preference	30 489.79
	22444PA0060062	Rating Area 2	No Preference	31 500.15
	22444PA0060062	Rating Area 2	No Preference	32 510.51
	22444PA0060062	Rating Area 2	No Preference	33 516.98
	22444PA0060062	Rating Area 2	No Preference	34 523.89
	22444PA0060062	Rating Area 2	No Preference	35 527.34
	22444PA0060062	Rating Area 2	No Preference	36 530.79
	22444PA0060062	Rating Area 2	No Preference	37 534.24
	22444PA0060062	Rating Area 2	No Preference	38 537.70
	22444PA0060062	Rating Area 2	No Preference	39 544.60
	22444PA0060062	Rating Area 2	No Preference	40 551.50
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	22444PA0060062	Rating Area 2	No Preference	43 585.60
	22444PA0060062	Rating Area 2	No Preference	44 602.86
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	22444PA0060062	Rating Area 2	No Preference	47 674.49
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	22444PA0060062	Rating Area 2	No Preference	54 921.33
	22444PA0060062	Rating Area 2	No Preference	55 962.33
	22444PA0060062	Rating Area 2	No Preference	56 1006.78
	22444PA0060062	Rating Area 2	No Preference	57 1051.66
	22444PA0060062	Rating Area 2	No Preference	58 1099.56
	22444PA0060062	Rating Area 2	No Preference	59 1123.29
	22444PA0060062	Rating Area 2	No Preference	60 1171.19
	22444PA0060062	Rating Area 2	No Preference	61 1212.62
	22444PA0060062	Rating Area 2	No Preference	62 1239.81
	22444PA0060062	Rating Area 2	No Preference	63 1273.90
	22444PA0060062	Rating Area 2	No Preference	64 and over 1294.61
	22444PA0060062	Rating Area 3	No Preference	0-14 313.62
	22444PA0060062	Rating Area 3	No Preference	15 341.50
	22444PA0060062	Rating Area 3	No Preference	16 352.16
	22444PA0060062	Rating Area 3	No Preference	17 362.81
	22444PA0060062	Rating Area 3	No Preference	18 374.29
	22444PA0060062	Rating Area 3	No Preference	19 385.77
	22444PA0060062	Rating Area 3	No Preference	20 397.66
	22444PA0060062	Rating Area 3	No Preference	21 409.97
	22444PA0060062	Rating Area 3	No Preference	22 409.97
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	22444PA0060062	Rating Area 3	No Preference	29 458.75
	22444PA0060062	Rating Area 3	No Preference	30 465.30
	22444PA0060062	Rating Area 3	No Preference	31 475.14
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	22444PA0060062	Rating Area 3	No Preference	33 491.13
	22444PA0060062	Rating Area 3	No Preference	34 497.69
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	22444PA0060062	Rating Area 3	No Preference	39 517.37
	22444PA0060062	Rating Area 3	No Preference	40 523.93
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	22444PA0060062	Rating Area 3	No Preference	43 556.32
	22444PA0060062	Rating Area 3	No Preference	44 572.71
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	22444PA0060062	Rating Area 3	No Preference	46 614.94
	22444PA0060062	Rating Area 3	No Preference	47 640.77
	22444PA0060062	Rating Area 3	No Preference	48 670.28
	22444PA0060062	Rating Area 3	No Preference	49 699.39
	22444PA0060062	Rating Area 3	No Preference	50 732.19
	22444PA0060062	Rating Area 3	No Preference	51 764.58
	22444PA0060062	Rating Area 3	No Preference	52 800.24
	22444PA0060062	Rating Area 3	No Preference	53 836.32
	22444PA0060062	Rating Area 3	No Preference	54 875.26

	22444PA0060062	Rating Area 3	No Preference	55	914.21
	22444PA0060062	Rating Area 3	No Preference	56	956.44
	22444PA0060062	Rating Area 3	No Preference	57	999.07
	22444PA0060062	Rating Area 3	No Preference	58	1044.58
	22444PA0060062	Rating Area 3	No Preference	59	1067.13
	22444PA0060062	Rating Area 3	No Preference	60	1112.63
	22444PA0060062	Rating Area 3	No Preference	61	1151.99
	22444PA0060062	Rating Area 3	No Preference	62	1177.82
	22444PA0060062	Rating Area 3	No Preference	63	1210.20
	22444PA0060062	Rating Area 3	No Preference	64 and over	1229.88
	22444PA0060062	Rating Area 5	No Preference	0-14	313.62
	22444PA0060062	Rating Area 5	No Preference	15	341.50
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	22444PA0060062	Rating Area 5	No Preference	17	362.81
	22444PA0060062	Rating Area 5	No Preference	18	374.29
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	22444PA0060062	Rating Area 5	No Preference	20	397.66
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	22444PA0060062	Rating Area 5	No Preference	26	419.80
	22444PA0060062	Rating Area 5	No Preference	27	429.64
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	22444PA0060062	Rating Area 5	No Preference	30	465.30
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	22444PA0060062	Rating Area 5	No Preference	35	500.97
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	22444PA0060062	Rating Area 5	No Preference	39	517.37
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	22444PA0060062	Rating Area 5	No Preference	62	1177.82
	22444PA0060062	Rating Area 5	No Preference	63	1210.20
	22444PA0060062	Rating Area 5	No Preference	64 and over	1229.88
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	22444PA0060062	Rating Area 6	No Preference	15	359.47
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	22444PA0060062	Rating Area 6	No Preference	27	452.25
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	22444PA0060062	Rating Area 6	No Preference	30	489.79
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	22444PA0060062	Rating Area 6	No Preference	38	537.70
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	22444PA0060062	Rating Area 6	No Preference	40	551.50
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	22444PA0060062	Rating Area 6	No Preference	42	571.79
	22444PA0060062	Rating Area 6	No Preference	43	585.60
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	22444PA0060062	Rating Area 6	No Preference	46	647.31
	22444PA0060062	Rating Area 6	No Preference	47	674.49
	22444PA0060062	Rating Area 6	No Preference	48	705.56
	22444PA0060062	Rating Area 6	No Preference	49	736.20
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	22444PA0060062	Rating Area 6	No Preference	51	804.82
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	22444PA0060062	Rating Area 6	No Preference	53	880.34
	22444PA0060062	Rating Area 6	No Preference	54	921.33
	22444PA0060062	Rating Area 6	No Preference	55	962.33
	22444PA0060062	Rating Area 6	No Preference	56	1006.78
	22444PA0060062	Rating Area 6	No Preference	57	1051.66
	22444PA0060062	Rating Area 6	No Preference	58	1099.56
	22444PA0060062	Rating Area 6	No Preference	59	1123.29
	22444PA0060062	Rating Area 6	No Preference	60	1171.19
	22444PA0060062	Rating Area 6	No Preference	61	1212.62
	22444PA0060062	Rating Area 6	No Preference	62	1239.81
	22444PA0060062	Rating Area 6	No Preference	63	1273.90
	22444PA0060062	Rating Area 6	No Preference	64 and over	1294.61

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	22444PA0060062	Rating Area 7	No Preference	16	463.36
	22444PA0060062	Rating Area 7	No Preference	17	477.39
	22444PA0060062	Rating Area 7	No Preference	18	492.49
	22444PA0060062	Rating Area 7	No Preference	19	507.60
	22444PA0060062	Rating Area 7	No Preference	20	523.24
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	22444PA0060062	Rating Area 7	No Preference	22	539.43
	22444PA0060062	Rating Area 7	No Preference	23	539.43
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	22444PA0060062	Rating Area 7	No Preference	25	541.58
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	22444PA0060062	Rating Area 7	No Preference	28	586.35
	22444PA0060062	Rating Area 7	No Preference	29	603.61
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	22444PA0060062	Rating Area 7	No Preference	32	638.14
	22444PA0060062	Rating Area 7	No Preference	33	646.23
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	22444PA0060062	Rating Area 7	No Preference	35	659.17
	22444PA0060062	Rating Area 7	No Preference	36	663.49
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	22444PA0060062	Rating Area 7	No Preference	38	672.12
	22444PA0060062	Rating Area 7	No Preference	39	680.75
	22444PA0060062	Rating Area 7	No Preference	40	689.38
	22444PA0060062	Rating Area 7	No Preference	41	702.33
	22444PA0060062	Rating Area 7	No Preference	42	714.73
	22444PA0060062	Rating Area 7	No Preference	43	731.99
	22444PA0060062	Rating Area 7	No Preference	44	753.57
	22444PA0060062	Rating Area 7	No Preference	45	778.92
	22444PA0060062	Rating Area 7	No Preference	46	809.13
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	22444PA0060062	Rating Area 7	No Preference	48	881.95
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	22444PA0060062	Rating Area 7	No Preference	50	963.41
	22444PA0060062	Rating Area 7	No Preference	51	1006.02
	22444PA0060062	Rating Area 7	No Preference	52	1052.95
	22444PA0060062	Rating Area 7	No Preference	53	1100.42
	22444PA0060062	Rating Area 7	No Preference	54	1151.66
	22444PA0060062	Rating Area 7	No Preference	55	1202.91
	22444PA0060062	Rating Area 7	No Preference	56	1258.47
	22444PA0060062	Rating Area 7	No Preference	57	1314.57
	22444PA0060062	Rating Area 7	No Preference	58	1374.45
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	22444PA0060062	Rating Area 7	No Preference	62	1549.76
	22444PA0060062	Rating Area 7	No Preference	63	1592.37
	22444PA0060062	Rating Area 7	No Preference	64 and over	1618.26
	22444PA0060062	Rating Area 9	No Preference	0-14	396.15
	22444PA0060062	Rating Area 9	No Preference	15	431.36
	22444PA0060062	Rating Area 9	No Preference	16	444.83
	22444PA0060062	Rating Area 9	No Preference	17	458.29
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	22444PA0060062	Rating Area 9	No Preference	19	487.29
	22444PA0060062	Rating Area 9	No Preference	20	502.31
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	22444PA0060062	Rating Area 9	No Preference	25	519.92
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	22444PA0060062	Rating Area 9	No Preference	28	562.90
	22444PA0060062	Rating Area 9	No Preference	29	579.47
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	22444PA0060062	Rating Area 9	No Preference	32	612.61
	22444PA0060062	Rating Area 9	No Preference	33	620.38
	22444PA0060062	Rating Area 9	No Preference	34	628.66
	22444PA0060062	Rating Area 9	No Preference	35	632.81
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	22444PA0060062	Rating Area 9	No Preference	37	641.09
	22444PA0060062	Rating Area 9	No Preference	38	645.23
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	22444PA0060062	Rating Area 9	No Preference	40	661.81
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	22444PA0060062	Rating Area 9	No Preference	47	809.39
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	22444PA0060062	Rating Area 9	No Preference	50	924.87
	22444PA0060062	Rating Area 9	No Preference	51	965.78
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	22444PA0060062	Rating Area 9	No Preference	55	1154.79
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	22444PA0060062	Rating Area 9	No Preference	58	1319.47
	22444PA0060062	Rating Area 9	No Preference	59	1347.95
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	22444PA0060062	Rating Area 9	No Preference	61	1455.14
	22444PA0060062	Rating Area 9	No Preference	62	1487.77
	22444PA0060062	Rating Area 9	No Preference	63	1528.68
	22444PA0060062	Rating Area 9	No Preference	64 and over	1553.53
	22444PA0060063	Rating Area 2	No Preference	0-14	282.64
	22444PA0060063	Rating Area 2	No Preference	15	307.77
	22444PA0060063	Rating Area 2	No Preference	16	317.37
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	22444PA0060063	Rating Area 2	No Preference	19	347.67
	22444PA0060063	Rating Area 2	No Preference	20	358.39
	22444PA0060063	Rating Area 2	No Preference	21	369.47
	22444PA0060063	Rating Area 2	No Preference	22	369.47
	22444PA0060063	Rating Area 2	No Preference	23	369.47

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	Rating Area 2	No Preference	27	387.20	
	Rating Area 2	No Preference	28	401.61	
	Rating Area 2	No Preference	29	413.44	
	Rating Area 2	No Preference	30	419.35	
	Rating Area 2	No Preference	31	428.22	
	Rating Area 2	No Preference	32	437.08	
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	Rating Area 2	No Preference	34	448.54	
	Rating Area 2	No Preference	35	451.49	
	Rating Area 2	No Preference	36	454.45	
	Rating Area 2	No Preference	37	457.40	
	Rating Area 2	No Preference	38	460.36	
	Rating Area 2	No Preference	39	466.27	
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	Rating Area 2	No Preference	41	481.05	
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	Rating Area 2	No Preference	43	501.37	
	Rating Area 2	No Preference	44	516.15	
	Rating Area 2	No Preference	45	533.51	
	Rating Area 2	No Preference	46	554.21	
	Rating Area 2	No Preference	47	577.48	
	Rating Area 2	No Preference	48	604.08	
	Rating Area 2	No Preference	49	630.32	
	Rating Area 2	No Preference	50	659.87	
	Rating Area 2	No Preference	51	689.06	
	Rating Area 2	No Preference	52	721.21	
	Rating Area 2	No Preference	53	753.72	
	Rating Area 2	No Preference	54	788.82	
	Rating Area 2	No Preference	55	823.92	
	Rating Area 2	No Preference	56	861.97	
	Rating Area 2	No Preference	57	900.40	
	Rating Area 2	No Preference	58	941.41	
	Rating Area 2	No Preference	59	961.73	
	Rating Area 2	No Preference	60	1002.74	
	Rating Area 2	No Preference	61	1038.21	
	Rating Area 2	No Preference	62	1061.49	
	Rating Area 2	No Preference	63	1090.68	
	Rating Area 2	No Preference	64 and over	1108.41	
	22444PA0060063	Rating Area 3	No Preference	0-14	268.51
	22444PA0060063	Rating Area 3	No Preference	15	292.38
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	22444PA0060063	Rating Area 3	No Preference	17	310.63
	22444PA0060063	Rating Area 3	No Preference	18	320.46
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22444PA0060063	Rating Area 3	No Preference	62	1008.41	
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22444PA0060063	Rating Area 5	No Preference	0-14	268.51	
22444PA0060063	Rating Area 5	No Preference	15	292.38	
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22444PA0060063	Rating Area 5	No Preference	27	367.84	
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	22444PA0060063	Rating Area 5	No Preference	42	465.07
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	22444PA0060063	Rating Area 5	No Preference	46	526.49
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	22444PA0060063	Rating Area 5	No Preference	50	626.88
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	22444PA0060063	Rating Area 5	No Preference	53	716.03
	22444PA0060063	Rating Area 5	No Preference	54	749.38
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	22444PA0060063	Rating Area 5	No Preference	56	818.87
	22444PA0060063	Rating Area 5	No Preference	57	855.38
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	22444PA0060063	Rating Area 5	No Preference	59	913.64
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	22444PA0060063	Rating Area 5	No Preference	61	986.30
	22444PA0060063	Rating Area 5	No Preference	62	1008.41
	22444PA0060063	Rating Area 5	No Preference	63	1036.14
	22444PA0060063	Rating Area 5	No Preference	64 and over	1052.99
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	22444PA0060063	Rating Area 6	No Preference	15	307.77
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	22444PA0060063	Rating Area 6	No Preference	18	337.33
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	22444PA0060063	Rating Area 6	No Preference	58	941.41
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	22444PA0060063	Rating Area 6	No Preference	63	1090.68
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	22444PA0060063	Rating Area 7	No Preference	54	986.02
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	22444PA0060063	Rating Area 9	No Preference	55	988.70
	22444PA0060063	Rating Area 9	No Preference	56	1034.37
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	22444PA0060114	Rating Area 6	No Preference	44	791.96
	22444PA0060114	Rating Area 6	No Preference	45	818.60
	22444PA0060114	Rating Area 6	No Preference	46	850.35
	22444PA0060114	Rating Area 6	No Preference	47	886.06
	22444PA0060114	Rating Area 6	No Preference	48	926.88
	22444PA0060114	Rating Area 6	No Preference	49	967.13
	22444PA0060114	Rating Area 6	No Preference	50	1012.48
	22444PA0060114	Rating Area 6	No Preference	51	1057.27
	22444PA0060114	Rating Area 6	No Preference	52	1106.59
	22444PA0060114	Rating Area 6	No Preference	53	1156.47
	22444PA0060114	Rating Area 6	No Preference	54	1210.33
	22444PA0060114	Rating Area 6	No Preference	55	1264.18
	22444PA0060114	Rating Area 6	No Preference	56	1322.58
	22444PA0060114	Rating Area 6	No Preference	57	1381.53
	22444PA0060114	Rating Area 6	No Preference	58	1444.46
	22444PA0060114	Rating Area 6	No Preference	59	1475.64
	22444PA0060114	Rating Area 6	No Preference	60	1538.56
	22444PA0060114	Rating Area 6	No Preference	61	1592.99
	22444PA0060114	Rating Area 6	No Preference	62	1628.70
	22444PA0060114	Rating Area 6	No Preference	63	1673.49
	22444PA0060114	Rating Area 6	No Preference	64 and over	1700.70
	22444PA0060114	Rating Area 7	No Preference	0-14	542.10
	22444PA0060114	Rating Area 7	No Preference	15	590.28
	22444PA0060114	Rating Area 7	No Preference	16	608.71
	22444PA0060114	Rating Area 7	No Preference	17	627.13
	22444PA0060114	Rating Area 7	No Preference	18	646.97
	22444PA0060114	Rating Area 7	No Preference	19	666.81
	22444PA0060114	Rating Area 7	No Preference	20	687.37
	22444PA0060114	Rating Area 7	No Preference	21	708.63
	22444PA0060114	Rating Area 7	No Preference	22	708.63
	22444PA0060114	Rating Area 7	No Preference	23	708.63
	22444PA0060114	Rating Area 7	No Preference	24	708.63
	22444PA0060114	Rating Area 7	No Preference	25	711.46
	22444PA0060114	Rating Area 7	No Preference	26	725.63
	22444PA0060114	Rating Area 7	No Preference	27	742.64
	22444PA0060114	Rating Area 7	No Preference	28	770.27
	22444PA0060114	Rating Area 7	No Preference	29	792.95
	22444PA0060114	Rating Area 7	No Preference	30	804.29
	22444PA0060114	Rating Area 7	No Preference	31	821.29
	22444PA0060114	Rating Area 7	No Preference	32	838.30
	22444PA0060114	Rating Area 7	No Preference	33	848.93
	22444PA0060114	Rating Area 7	No Preference	34	860.27
	22444PA0060114	Rating Area 7	No Preference	35	865.94
	22444PA0060114	Rating Area 7	No Preference	36	871.61
	22444PA0060114	Rating Area 7	No Preference	37	877.28
	22444PA0060114	Rating Area 7	No Preference	38	882.95
	22444PA0060114	Rating Area 7	No Preference	39	894.28
	22444PA0060114	Rating Area 7	No Preference	40	905.62
	22444PA0060114	Rating Area 7	No Preference	41	922.63
	22444PA0060114	Rating Area 7	No Preference	42	938.93
	22444PA0060114	Rating Area 7	No Preference	43	961.60
	22444PA0060114	Rating Area 7	No Preference	44	989.95
	22444PA0060114	Rating Area 7	No Preference	45	1023.25
	22444PA0060114	Rating Area 7	No Preference	46	1062.94
	22444PA0060114	Rating Area 7	No Preference	47	1107.58
	22444PA0060114	Rating Area 7	No Preference	48	1158.60
	22444PA0060114	Rating Area 7	No Preference	49	1208.91
	22444PA0060114	Rating Area 7	No Preference	50	1265.60
	22444PA0060114	Rating Area 7	No Preference	51	1321.58
	22444PA0060114	Rating Area 7	No Preference	52	1383.23
	22444PA0060114	Rating Area 7	No Preference	53	1445.59
	22444PA0060114	Rating Area 7	No Preference	54	1512.91
	22444PA0060114	Rating Area 7	No Preference	55	1580.23
	22444PA0060114	Rating Area 7	No Preference	56	1653.22
	22444PA0060114	Rating Area 7	No Preference	57	1726.92
	22444PA0060114	Rating Area 7	No Preference	58	1805.57
	22444PA0060114	Rating Area 7	No Preference	59	1844.55
	22444PA0060114	Rating Area 7	No Preference	60	1923.20
	22444PA0060114	Rating Area 7	No Preference	61	1991.23
	22444PA0060114	Rating Area 7	No Preference	62	2035.88
	22444PA0060114	Rating Area 7	No Preference	63	2091.86
	22444PA0060114	Rating Area 7	No Preference	64 and over	2125.87
	22444PA0060114	Rating Area 9	No Preference	0-14	520.41
	22444PA0060114	Rating Area 9	No Preference	15	566.67
	22444PA0060114	Rating Area 9	No Preference	16	584.36
	22444PA0060114	Rating Area 9	No Preference	17	602.05
	22444PA0060114	Rating Area 9	No Preference	18	621.09
	22444PA0060114	Rating Area 9	No Preference	19	640.14
	22444PA0060114	Rating Area 9	No Preference	20	659.87
	22444PA0060114	Rating Area 9	No Preference	21	680.28
	22444PA0060114	Rating Area 9	No Preference	22	680.28

22444PA0060114	Rating Area 9	No Preference	23	680.28
	Rating Area 9	No Preference	24	680.28
	Rating Area 9	No Preference	25	683.00
	Rating Area 9	No Preference	26	696.61
	Rating Area 9	No Preference	27	712.93
	Rating Area 9	No Preference	28	739.46
	Rating Area 9	No Preference	29	761.23
	Rating Area 9	No Preference	30	772.12
	Rating Area 9	No Preference	31	788.44
	Rating Area 9	No Preference	32	804.77
	Rating Area 9	No Preference	33	814.97
	Rating Area 9	No Preference	34	825.86
	Rating Area 9	No Preference	35	831.30
	Rating Area 9	No Preference	36	836.74
	Rating Area 9	No Preference	37	842.19
	Rating Area 9	No Preference	38	847.63
	Rating Area 9	No Preference	39	858.51
	Rating Area 9	No Preference	40	869.40
	Rating Area 9	No Preference	41	885.72
	Rating Area 9	No Preference	42	901.37
	Rating Area 9	No Preference	43	923.14
	Rating Area 9	No Preference	44	950.35
	Rating Area 9	No Preference	45	982.32
	Rating Area 9	No Preference	46	1020.42
	Rating Area 9	No Preference	47	1063.28
	Rating Area 9	No Preference	48	1112.26
	Rating Area 9	No Preference	49	1160.56
	Rating Area 9	No Preference	50	1214.98
	Rating Area 9	No Preference	51	1268.72
	Rating Area 9	No Preference	52	1327.90
	Rating Area 9	No Preference	53	1387.77
	Rating Area 9	No Preference	54	1452.40
	Rating Area 9	No Preference	55	1517.02
	Rating Area 9	No Preference	56	1587.09
	Rating Area 9	No Preference	57	1657.84
	Rating Area 9	No Preference	58	1733.35
	Rating Area 9	No Preference	59	1770.77
	Rating Area 9	No Preference	60	1846.28
	Rating Area 9	No Preference	61	1911.58
	Rating Area 9	No Preference	62	1954.44
	Rating Area 9	No Preference	63	2008.18
	Rating Area 9	No Preference	64 and over	2040.84
22444PA0060116	Rating Area 2	No Preference	0-14	379.40
22444PA0060116	Rating Area 2	No Preference	15	413.13
	Rating Area 2	No Preference	16	426.02
	Rating Area 2	No Preference	17	438.92
	Rating Area 2	No Preference	18	452.81
	Rating Area 2	No Preference	19	466.69
	Rating Area 2	No Preference	20	481.08
	Rating Area 2	No Preference	21	495.96
	Rating Area 2	No Preference	22	495.96
	Rating Area 2	No Preference	23	495.96
	Rating Area 2	No Preference	24	495.96
	Rating Area 2	No Preference	25	497.94
	Rating Area 2	No Preference	26	507.86
	Rating Area 2	No Preference	27	519.76
	Rating Area 2	No Preference	28	539.10
	Rating Area 2	No Preference	29	554.97
	Rating Area 2	No Preference	30	562.91
	Rating Area 2	No Preference	31	574.81
	Rating Area 2	No Preference	32	586.71
	Rating Area 2	No Preference	33	594.15
	Rating Area 2	No Preference	34	602.09
	Rating Area 2	No Preference	35	606.06
	Rating Area 2	No Preference	36	610.02
	Rating Area 2	No Preference	37	613.99
	Rating Area 2	No Preference	38	617.96
	Rating Area 2	No Preference	39	625.89
	Rating Area 2	No Preference	40	633.83
	Rating Area 2	No Preference	41	645.73
	Rating Area 2	No Preference	42	657.14
	Rating Area 2	No Preference	43	673.01
	Rating Area 2	No Preference	44	692.85
	Rating Area 2	No Preference	45	716.16
	Rating Area 2	No Preference	46	743.93
	Rating Area 2	No Preference	47	775.18
	Rating Area 2	No Preference	48	810.88
	Rating Area 2	No Preference	49	846.10
	Rating Area 2	No Preference	50	885.77
	Rating Area 2	No Preference	51	924.95
	Rating Area 2	No Preference	52	968.10
	Rating Area 2	No Preference	53	1011.75
	Rating Area 2	No Preference	54	1058.86
	Rating Area 2	No Preference	55	1105.98
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	Rating Area 2	No Preference	58	1263.69
	Rating Area 2	No Preference	59	1290.97
	Rating Area 2	No Preference	60	1346.02
	Rating Area 2	No Preference	61	1393.63
	Rating Area 2	No Preference	62	1424.88
	Rating Area 2	No Preference	63	1464.06
	Rating Area 2	No Preference	64 and over	1487.86
22444PA0060116	Rating Area 3	No Preference	0-14	360.43
22444PA0060116	Rating Area 3	No Preference	15	392.47
	Rating Area 3	No Preference	16	404.72
	Rating Area 3	No Preference	17	416.97
	Rating Area 3	No Preference	18	430.17
	Rating Area 3	No Preference	19	443.36
	Rating Area 3	No Preference	20	457.02
	Rating Area 3	No Preference	21	471.16
	Rating Area 3	No Preference	22	471.16
	Rating Area 3	No Preference	23	471.16
	Rating Area 3	No Preference	24	471.16
	Rating Area 3	No Preference	25	473.04
	Rating Area 3	No Preference	26	482.46
	Rating Area 3	No Preference	27	493.77
	Rating Area 3	No Preference	28	512.15
	Rating Area 3	No Preference	29	527.22
	Rating Area 3	No Preference	30	534.76
	Rating Area 3	No Preference	31	546.07
	Rating Area 3	No Preference	32	557.38

22444PA0060116	Rating Area 3	No Preference	33	564.45	
	Rating Area 3	No Preference	34	571.98	
	Rating Area 3	No Preference	35	575.75	
	Rating Area 3	No Preference	36	579.52	
	Rating Area 3	No Preference	37	583.29	
	Rating Area 3	No Preference	38	587.06	
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	Rating Area 3	No Preference	48	770.34	
	Rating Area 3	No Preference	49	803.79	
	Rating Area 3	No Preference	50	841.49	
	Rating Area 3	No Preference	51	878.71	
	Rating Area 3	No Preference	52	919.70	
	Rating Area 3	No Preference	53	961.16	
	Rating Area 3	No Preference	54	1005.92	
	Rating Area 3	No Preference	55	1050.68	
	Rating Area 3	No Preference	56	1099.21	
	Rating Area 3	No Preference	57	1148.21	
	Rating Area 3	No Preference	58	1200.51	
	Rating Area 3	No Preference	59	1226.42	
	Rating Area 3	No Preference	60	1278.72	
	Rating Area 3	No Preference	61	1323.95	
	Rating Area 3	No Preference	62	1353.63	
	Rating Area 3	No Preference	63	1390.85	
	Rating Area 3	No Preference	64 and over	1413.47	
	22444PA0060116	Rating Area 5	No Preference	0-14	360.43
	22444PA0060116	Rating Area 5	No Preference	15	392.47
		Rating Area 5	No Preference	16	404.72
		Rating Area 5	No Preference	17	416.97
		Rating Area 5	No Preference	18	430.17
		Rating Area 5	No Preference	19	443.36
		Rating Area 5	No Preference	20	457.02
		Rating Area 5	No Preference	21	471.16
		Rating Area 5	No Preference	22	471.16
		Rating Area 5	No Preference	23	471.16
		Rating Area 5	No Preference	24	471.16
		Rating Area 5	No Preference	25	473.04
		Rating Area 5	No Preference	26	482.46
		Rating Area 5	No Preference	27	493.77
		Rating Area 5	No Preference	28	512.15
		Rating Area 5	No Preference	29	527.22
		Rating Area 5	No Preference	30	534.76
		Rating Area 5	No Preference	31	546.07
		Rating Area 5	No Preference	32	557.38
		Rating Area 5	No Preference	33	564.45
		Rating Area 5	No Preference	34	571.98
		Rating Area 5	No Preference	35	575.75
		Rating Area 5	No Preference	36	579.52
		Rating Area 5	No Preference	37	583.29
		Rating Area 5	No Preference	38	587.06
		Rating Area 5	No Preference	39	594.60
		Rating Area 5	No Preference	40	602.14
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		Rating Area 5	No Preference	42	624.28
		Rating Area 5	No Preference	43	639.36
		Rating Area 5	No Preference	44	658.21
		Rating Area 5	No Preference	45	680.35
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Rating Area 5		No Preference	59	1226.42	
Rating Area 5		No Preference	60	1278.72	
Rating Area 5		No Preference	61	1323.95	
Rating Area 5		No Preference	62	1353.63	
Rating Area 5		No Preference	63	1390.85	
Rating Area 5		No Preference	64 and over	1413.47	
22444PA0060116		Rating Area 6	No Preference	0-14	379.40
22444PA0060116		Rating Area 6	No Preference	15	413.13
		Rating Area 6	No Preference	16	426.02
		Rating Area 6	No Preference	17	438.92
		Rating Area 6	No Preference	18	452.81
		Rating Area 6	No Preference	19	466.69
		Rating Area 6	No Preference	20	481.08
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		Rating Area 6	No Preference	22	495.96
		Rating Area 6	No Preference	23	495.96
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		Rating Area 6	No Preference	26	507.86
		Rating Area 6	No Preference	27	519.76
	Rating Area 6	No Preference	28	539.10	
	Rating Area 6	No Preference	29	554.97	
	Rating Area 6	No Preference	30	562.91	
	Rating Area 6	No Preference	31	574.81	
	Rating Area 6	No Preference	32	586.71	
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	Rating Area 6	No Preference	38	617.96	
	Rating Area 6	No Preference	39	625.89	
	Rating Area 6	No Preference	40	633.83	
	Rating Area 6	No Preference	41	645.73	
	Rating Area 6	No Preference	42	657.14	

	22444PA0060116 Rating Area 6	No Preference	43	673.01
	22444PA0060116 Rating Area 6	No Preference	44	692.85
	22444PA0060116 Rating Area 6	No Preference	45	716.16
	22444PA0060116 Rating Area 6	No Preference	46	743.93
	22444PA0060116 Rating Area 6	No Preference	47	775.18
	22444PA0060116 Rating Area 6	No Preference	48	810.88
	22444PA0060116 Rating Area 6	No Preference	49	846.10
	22444PA0060116 Rating Area 6	No Preference	50	885.77
	22444PA0060116 Rating Area 6	No Preference	51	924.95
	22444PA0060116 Rating Area 6	No Preference	52	968.10
	22444PA0060116 Rating Area 6	No Preference	53	1011.75
	22444PA0060116 Rating Area 6	No Preference	54	1058.86
	22444PA0060116 Rating Area 6	No Preference	55	1105.98
	22444PA0060116 Rating Area 6	No Preference	56	1157.06
	22444PA0060116 Rating Area 6	No Preference	57	1208.64
	22444PA0060116 Rating Area 6	No Preference	58	1263.69
	22444PA0060116 Rating Area 6	No Preference	59	1290.97
	22444PA0060116 Rating Area 6	No Preference	60	1346.02
	22444PA0060116 Rating Area 6	No Preference	61	1393.63
	22444PA0060116 Rating Area 6	No Preference	62	1424.88
	22444PA0060116 Rating Area 6	No Preference	63	1464.06
	22444PA0060116 Rating Area 6	No Preference	64 and over	1487.86
	22444PA0060116 Rating Area 7	No Preference	0-14	474.26
	22444PA0060116 Rating Area 7	No Preference	15	516.41
	22444PA0060116 Rating Area 7	No Preference	16	532.53
	22444PA0060116 Rating Area 7	No Preference	17	548.65
	22444PA0060116 Rating Area 7	No Preference	18	566.01
	22444PA0060116 Rating Area 7	No Preference	19	583.37
	22444PA0060116 Rating Area 7	No Preference	20	601.34
	22444PA0060116 Rating Area 7	No Preference	21	619.95
	22444PA0060116 Rating Area 7	No Preference	22	619.95
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	22444PA0060116 Rating Area 7	No Preference	24	619.95
	22444PA0060116 Rating Area 7	No Preference	25	622.42
	22444PA0060116 Rating Area 7	No Preference	26	634.82
	22444PA0060116 Rating Area 7	No Preference	27	649.70
	22444PA0060116 Rating Area 7	No Preference	28	673.88
	22444PA0060116 Rating Area 7	No Preference	29	693.72
	22444PA0060116 Rating Area 7	No Preference	30	703.63
	22444PA0060116 Rating Area 7	No Preference	31	718.51
	22444PA0060116 Rating Area 7	No Preference	32	733.39
	22444PA0060116 Rating Area 7	No Preference	33	742.69
	22444PA0060116 Rating Area 7	No Preference	34	752.61
	22444PA0060116 Rating Area 7	No Preference	35	757.57
	22444PA0060116 Rating Area 7	No Preference	36	762.53
	22444PA0060116 Rating Area 7	No Preference	37	767.49
	22444PA0060116 Rating Area 7	No Preference	38	772.45
	22444PA0060116 Rating Area 7	No Preference	39	782.37
	22444PA0060116 Rating Area 7	No Preference	40	792.29
	22444PA0060116 Rating Area 7	No Preference	41	807.17
	22444PA0060116 Rating Area 7	No Preference	42	821.42
	22444PA0060116 Rating Area 7	No Preference	43	841.26
	22444PA0060116 Rating Area 7	No Preference	44	866.06
	22444PA0060116 Rating Area 7	No Preference	45	895.20
	22444PA0060116 Rating Area 7	No Preference	46	929.91
	22444PA0060116 Rating Area 7	No Preference	47	968.97
	22444PA0060116 Rating Area 7	No Preference	48	1013.61
	22444PA0060116 Rating Area 7	No Preference	49	1057.62
	22444PA0060116 Rating Area 7	No Preference	50	1107.22
	22444PA0060116 Rating Area 7	No Preference	51	1156.19
	22444PA0060116 Rating Area 7	No Preference	52	1210.13
	22444PA0060116 Rating Area 7	No Preference	53	1264.68
	22444PA0060116 Rating Area 7	No Preference	54	1323.58
	22444PA0060116 Rating Area 7	No Preference	55	1382.47
	22444PA0060116 Rating Area 7	No Preference	56	1446.33
	22444PA0060116 Rating Area 7	No Preference	57	1510.80
	22444PA0060116 Rating Area 7	No Preference	58	1579.61
	22444PA0060116 Rating Area 7	No Preference	59	1613.71
	22444PA0060116 Rating Area 7	No Preference	60	1682.52
	22444PA0060116 Rating Area 7	No Preference	61	1742.04
	22444PA0060116 Rating Area 7	No Preference	62	1781.09
	22444PA0060116 Rating Area 7	No Preference	63	1830.07
	22444PA0060116 Rating Area 7	No Preference	64 and over	1859.83
	22444PA0060116 Rating Area 9	No Preference	0-14	455.29
	22444PA0060116 Rating Area 9	No Preference	15	495.76
	22444PA0060116 Rating Area 9	No Preference	16	511.23
	22444PA0060116 Rating Area 9	No Preference	17	526.70
	22444PA0060116 Rating Area 9	No Preference	18	543.37
	22444PA0060116 Rating Area 9	No Preference	19	560.03
	22444PA0060116 Rating Area 9	No Preference	20	577.29
	22444PA0060116 Rating Area 9	No Preference	21	595.15
	22444PA0060116 Rating Area 9	No Preference	22	595.15
	22444PA0060116 Rating Area 9	No Preference	23	595.15
	22444PA0060116 Rating Area 9	No Preference	24	595.15
	22444PA0060116 Rating Area 9	No Preference	25	597.53
	22444PA0060116 Rating Area 9	No Preference	26	609.43
	22444PA0060116 Rating Area 9	No Preference	27	623.71
	22444PA0060116 Rating Area 9	No Preference	28	646.92
	22444PA0060116 Rating Area 9	No Preference	29	665.97
	22444PA0060116 Rating Area 9	No Preference	30	675.49
	22444PA0060116 Rating Area 9	No Preference	31	689.77
	22444PA0060116 Rating Area 9	No Preference	32	704.06
	22444PA0060116 Rating Area 9	No Preference	33	712.98
	22444PA0060116 Rating Area 9	No Preference	34	722.51
	22444PA0060116 Rating Area 9	No Preference	35	727.27
	22444PA0060116 Rating Area 9	No Preference	36	732.03
	22444PA0060116 Rating Area 9	No Preference	37	736.79
	22444PA0060116 Rating Area 9	No Preference	38	741.55
	22444PA0060116 Rating Area 9	No Preference	39	751.07
	22444PA0060116 Rating Area 9	No Preference	40	760.60
	22444PA0060116 Rating Area 9	No Preference	41	774.88
	22444PA0060116 Rating Area 9	No Preference	42	788.57
	22444PA0060116 Rating Area 9	No Preference	43	807.61
	22444PA0060116 Rating Area 9	No Preference	44	831.42
	22444PA0060116 Rating Area 9	No Preference	45	859.39
	22444PA0060116 Rating Area 9	No Preference	46	892.72
	22444PA0060116 Rating Area 9	No Preference	47	930.21
	22444PA0060116 Rating Area 9	No Preference	48	973.06
	22444PA0060116 Rating Area 9	No Preference	49	1015.32
	22444PA0060116 Rating Area 9	No Preference	50	1062.93
	22444PA0060116 Rating Area 9	No Preference	51	1109.95
	22444PA0060116 Rating Area 9	No Preference	52	1161.72

	22444PA0060116 Rating Area 9	No Preference	53	1214.10
	22444PA0060116 Rating Area 9	No Preference	54	1270.63
	22444PA0060116 Rating Area 9	No Preference	55	1327.17
	22444PA0060116 Rating Area 9	No Preference	56	1388.47
	22444PA0060116 Rating Area 9	No Preference	57	1450.37
	22444PA0060116 Rating Area 9	No Preference	58	1516.43
	22444PA0060116 Rating Area 9	No Preference	59	1549.16
	22444PA0060116 Rating Area 9	No Preference	60	1615.22
	22444PA0060116 Rating Area 9	No Preference	61	1672.36
	22444PA0060116 Rating Area 9	No Preference	62	1709.85
	22444PA0060116 Rating Area 9	No Preference	63	1756.87
	22444PA0060116 Rating Area 9	No Preference	64 and over	1785.43
	22444PA0060117 Rating Area 2	No Preference	0-14	358.73
	22444PA0060117 Rating Area 2	No Preference	15	390.62
	22444PA0060117 Rating Area 2	No Preference	16	402.81
	22444PA0060117 Rating Area 2	No Preference	17	415.00
	22444PA0060117 Rating Area 2	No Preference	18	428.13
	22444PA0060117 Rating Area 2	No Preference	19	441.27
	22444PA0060117 Rating Area 2	No Preference	20	454.86
	22444PA0060117 Rating Area 2	No Preference	21	468.94
	22444PA0060117 Rating Area 2	No Preference	22	468.94
	22444PA0060117 Rating Area 2	No Preference	23	468.94
	22444PA0060117 Rating Area 2	No Preference	24	468.94
	22444PA0060117 Rating Area 2	No Preference	25	470.81
	22444PA0060117 Rating Area 2	No Preference	26	480.19
	22444PA0060117 Rating Area 2	No Preference	27	491.44
	22444PA0060117 Rating Area 2	No Preference	28	509.73
	22444PA0060117 Rating Area 2	No Preference	29	524.73
	22444PA0060117 Rating Area 2	No Preference	30	532.24
	22444PA0060117 Rating Area 2	No Preference	31	543.49
	22444PA0060117 Rating Area 2	No Preference	32	554.75
	22444PA0060117 Rating Area 2	No Preference	33	561.78
	22444PA0060117 Rating Area 2	No Preference	34	569.28
	22444PA0060117 Rating Area 2	No Preference	35	573.03
	22444PA0060117 Rating Area 2	No Preference	36	576.79
	22444PA0060117 Rating Area 2	No Preference	37	580.54
	22444PA0060117 Rating Area 2	No Preference	38	584.29
	22444PA0060117 Rating Area 2	No Preference	39	591.79
	22444PA0060117 Rating Area 2	No Preference	40	599.30
	22444PA0060117 Rating Area 2	No Preference	41	610.55
	22444PA0060117 Rating Area 2	No Preference	42	621.33
	22444PA0060117 Rating Area 2	No Preference	43	636.34
	22444PA0060117 Rating Area 2	No Preference	44	655.10
	22444PA0060117 Rating Area 2	No Preference	45	677.14
	22444PA0060117 Rating Area 2	No Preference	46	703.40
	22444PA0060117 Rating Area 2	No Preference	47	732.94
	22444PA0060117 Rating Area 2	No Preference	48	766.70
	22444PA0060117 Rating Area 2	No Preference	49	800.00
	22444PA0060117 Rating Area 2	No Preference	50	837.51
	22444PA0060117 Rating Area 2	No Preference	51	874.56
	22444PA0060117 Rating Area 2	No Preference	52	915.36
	22444PA0060117 Rating Area 2	No Preference	53	956.62
	22444PA0060117 Rating Area 2	No Preference	54	1001.17
	22444PA0060117 Rating Area 2	No Preference	55	1045.72
	22444PA0060117 Rating Area 2	No Preference	56	1094.02
	22444PA0060117 Rating Area 2	No Preference	57	1142.79
	22444PA0060117 Rating Area 2	No Preference	58	1194.84
	22444PA0060117 Rating Area 2	No Preference	59	1220.63
	22444PA0060117 Rating Area 2	No Preference	60	1272.68
	22444PA0060117 Rating Area 2	No Preference	61	1317.70
	22444PA0060117 Rating Area 2	No Preference	62	1347.24
	22444PA0060117 Rating Area 2	No Preference	63	1384.29
	22444PA0060117 Rating Area 2	No Preference	64 and over	1406.80
	22444PA0060117 Rating Area 3	No Preference	0-14	340.80
	22444PA0060117 Rating Area 3	No Preference	15	371.09
	22444PA0060117 Rating Area 3	No Preference	16	382.67
	22444PA0060117 Rating Area 3	No Preference	17	394.25
	22444PA0060117 Rating Area 3	No Preference	18	406.73
	22444PA0060117 Rating Area 3	No Preference	19	419.20
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	22444PA0060117 Rating Area 3	No Preference	24	445.49
	22444PA0060117 Rating Area 3	No Preference	25	447.27
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	22444PA0060117 Rating Area 3	No Preference	38	555.07
	22444PA0060117 Rating Area 3	No Preference	39	562.20
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	22444PA0060117 Rating Area 3	No Preference	44	622.34
	22444PA0060117 Rating Area 3	No Preference	45	643.28
	22444PA0060117 Rating Area 3	No Preference	46	668.23
	22444PA0060117 Rating Area 3	No Preference	47	696.29
	22444PA0060117 Rating Area 3	No Preference	48	728.37
	22444PA0060117 Rating Area 3	No Preference	49	760.00
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	22444PA0060117 Rating Area 3	No Preference	51	830.83
	22444PA0060117 Rating Area 3	No Preference	52	869.59
	22444PA0060117 Rating Area 3	No Preference	53	908.79
	22444PA0060117 Rating Area 3	No Preference	54	951.11
	22444PA0060117 Rating Area 3	No Preference	55	993.43
	22444PA0060117 Rating Area 3	No Preference	56	1039.32
	22444PA0060117 Rating Area 3	No Preference	57	1085.65
	22444PA0060117 Rating Area 3	No Preference	58	1135.10
	22444PA0060117 Rating Area 3	No Preference	59	1159.60
	22444PA0060117 Rating Area 3	No Preference	60	1209.05
	22444PA0060117 Rating Area 3	No Preference	61	1251.81
	22444PA0060117 Rating Area 3	No Preference	62	1279.88

	22444PA0060117	Rating Area 3	No Preference	63	1315.07
	22444PA0060117	Rating Area 3	No Preference	64 and over	1336.46
	22444PA0060117	Rating Area 5	No Preference	0-14	340.80
	22444PA0060117	Rating Area 5	No Preference	15	371.09
	22444PA0060117	Rating Area 5	No Preference	16	382.67
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	22444PA0060117	Rating Area 5	No Preference	63	1315.07
	22444PA0060117	Rating Area 5	No Preference	64 and over	1336.46
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	22444PA0060117	Rating Area 6	No Preference	45	677.14
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	22444PA0060117	Rating Area 6	No Preference	49	800.00
	22444PA0060117	Rating Area 6	No Preference	50	837.51
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	22444PA0060117	Rating Area 6	No Preference	52	915.36
	22444PA0060117	Rating Area 6	No Preference	53	956.62
	22444PA0060117	Rating Area 6	No Preference	54	1001.17
	22444PA0060117	Rating Area 6	No Preference	55	1045.72
	22444PA0060117	Rating Area 6	No Preference	56	1094.02
	22444PA0060117	Rating Area 6	No Preference	57	1142.79
	22444PA0060117	Rating Area 6	No Preference	58	1194.84
	22444PA0060117	Rating Area 6	No Preference	59	1220.63
	22444PA0060117	Rating Area 6	No Preference	60	1272.68
	22444PA0060117	Rating Area 6	No Preference	61	1317.70
	22444PA0060117	Rating Area 6	No Preference	62	1347.24
	22444PA0060117	Rating Area 6	No Preference	63	1384.29
	22444PA0060117	Rating Area 6	No Preference	64 and over	1406.80
	22444PA0060117	Rating Area 7	No Preference	0-14	448.42
	22444PA0060117	Rating Area 7	No Preference	15	488.28
	22444PA0060117	Rating Area 7	No Preference	16	503.52
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	22444PA0060117	Rating Area 7	No Preference	20	568.58
	22444PA0060117	Rating Area 7	No Preference	21	586.17

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	22444PA0060117	Rating Area 7	No Preference	40	749.12
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	22444PA0060117	Rating Area 7	No Preference	43	795.43
	22444PA0060117	Rating Area 7	No Preference	44	818.87
	22444PA0060117	Rating Area 7	No Preference	45	846.42
	22444PA0060117	Rating Area 7	No Preference	46	879.25
	22444PA0060117	Rating Area 7	No Preference	47	916.18
	22444PA0060117	Rating Area 7	No Preference	48	958.38
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	22444PA0060117	Rating Area 7	No Preference	50	1046.89
	22444PA0060117	Rating Area 7	No Preference	51	1093.20
	22444PA0060117	Rating Area 7	No Preference	52	1144.19
	22444PA0060117	Rating Area 7	No Preference	53	1195.78
	22444PA0060117	Rating Area 7	No Preference	54	1251.46
	22444PA0060117	Rating Area 7	No Preference	55	1307.15
	22444PA0060117	Rating Area 7	No Preference	56	1367.52
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	22444PA0060117	Rating Area 7	No Preference	62	1684.05
	22444PA0060117	Rating Area 7	No Preference	63	1730.36
	22444PA0060117	Rating Area 7	No Preference	64 and over	1758.50
	22444PA0060117	Rating Area 9	No Preference	0-14	430.48
	22444PA0060117	Rating Area 9	No Preference	15	468.74
	22444PA0060117	Rating Area 9	No Preference	16	483.38
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	22444PA0060117	Rating Area 9	No Preference	18	513.76
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	22444PA0060117	Rating Area 9	No Preference	23	562.72
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	22444PA0060117	Rating Area 9	No Preference	26	576.22
	22444PA0060117	Rating Area 9	No Preference	27	589.73
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	22444PA0060117	Rating Area 9	No Preference	29	629.68
	22444PA0060117	Rating Area 9	No Preference	30	638.69
	22444PA0060117	Rating Area 9	No Preference	31	652.19
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	22444PA0060117	Rating Area 9	No Preference	34	683.14
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	22444PA0060117	Rating Area 9	No Preference	42	745.60
	22444PA0060117	Rating Area 9	No Preference	43	763.61
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	22444PA0060117	Rating Area 9	No Preference	45	812.57
	22444PA0060117	Rating Area 9	No Preference	46	844.08
	22444PA0060117	Rating Area 9	No Preference	47	879.53
	22444PA0060117	Rating Area 9	No Preference	48	920.04
	22444PA0060117	Rating Area 9	No Preference	49	960.00
	22444PA0060117	Rating Area 9	No Preference	50	1005.02
	22444PA0060117	Rating Area 9	No Preference	51	1049.47
	22444PA0060117	Rating Area 9	No Preference	52	1098.43
	22444PA0060117	Rating Area 9	No Preference	53	1147.95
	22444PA0060117	Rating Area 9	No Preference	54	1201.40
	22444PA0060117	Rating Area 9	No Preference	55	1254.86
	22444PA0060117	Rating Area 9	No Preference	56	1312.82
	22444PA0060117	Rating Area 9	No Preference	57	1371.34
	22444PA0060117	Rating Area 9	No Preference	58	1433.81
	22444PA0060117	Rating Area 9	No Preference	59	1464.76
	22444PA0060117	Rating Area 9	No Preference	60	1527.22
	22444PA0060117	Rating Area 9	No Preference	61	1581.24
	22444PA0060117	Rating Area 9	No Preference	62	1616.69
	22444PA0060117	Rating Area 9	No Preference	63	1661.14
	22444PA0060117	Rating Area 9	No Preference	64 and over	1688.16
	22444PA0060118	Rating Area 2	No Preference	0-14	346.00
	22444PA0060118	Rating Area 2	No Preference	15	376.76
	22444PA0060118	Rating Area 2	No Preference	16	388.52
	22444PA0060118	Rating Area 2	No Preference	17	400.27
	22444PA0060118	Rating Area 2	No Preference	18	412.94
	22444PA0060118	Rating Area 2	No Preference	19	425.60
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	22444PA0060118	Rating Area 2	No Preference	28	491.64
	22444PA0060118	Rating Area 2	No Preference	29	506.11
	22444PA0060118	Rating Area 2	No Preference	30	513.35
	22444PA0060118	Rating Area 2	No Preference	31	524.20

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	Rating Area 2	No Preference	33	541.84	
	Rating Area 2	No Preference	34	549.08	
	Rating Area 2	No Preference	35	552.70	
	Rating Area 2	No Preference	36	556.31	
	Rating Area 2	No Preference	37	559.93	
	Rating Area 2	No Preference	38	563.55	
	Rating Area 2	No Preference	39	570.79	
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	Rating Area 2	No Preference	42	599.28	
	Rating Area 2	No Preference	43	613.75	
	Rating Area 2	No Preference	44	631.85	
	Rating Area 2	No Preference	45	653.10	
	Rating Area 2	No Preference	46	678.43	
	Rating Area 2	No Preference	47	706.93	
	Rating Area 2	No Preference	48	739.49	
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	Rating Area 2	No Preference	50	807.79	
	Rating Area 2	No Preference	51	843.52	
	Rating Area 2	No Preference	52	882.87	
	Rating Area 2	No Preference	53	922.67	
	Rating Area 2	No Preference	54	965.63	
	Rating Area 2	No Preference	55	1008.60	
	Rating Area 2	No Preference	56	1055.19	
	Rating Area 2	No Preference	57	1102.23	
	Rating Area 2	No Preference	58	1152.43	
	Rating Area 2	No Preference	59	1177.31	
	Rating Area 2	No Preference	60	1227.51	
	Rating Area 2	No Preference	61	1270.93	
	Rating Area 2	No Preference	62	1299.42	
	Rating Area 2	No Preference	63	1335.15	
	Rating Area 2	No Preference	64 and over	1356.86	
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	22444PA0060120	Rating Area 3	No Preference	43	694.78
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	22444PA0060120	Rating Area 3	No Preference	45	739.32
	22444PA0060120	Rating Area 3	No Preference	46	768.00
	22444PA0060120	Rating Area 3	No Preference	47	800.25
	22444PA0060120	Rating Area 3	No Preference	48	837.11
	22444PA0060120	Rating Area 3	No Preference	49	873.47
	22444PA0060120	Rating Area 3	No Preference	50	914.43
	22444PA0060120	Rating Area 3	No Preference	51	954.87
	22444PA0060120	Rating Area 3	No Preference	52	999.42
	22444PA0060120	Rating Area 3	No Preference	53	1044.47
	22444PA0060120	Rating Area 3	No Preference	54	1093.11
	22444PA0060120	Rating Area 3	No Preference	55	1141.75
	22444PA0060120	Rating Area 3	No Preference	56	1194.49
	22444PA0060120	Rating Area 3	No Preference	57	1247.74
	22444PA0060120	Rating Area 3	No Preference	58	1304.57
	22444PA0060120	Rating Area 3	No Preference	59	1332.73
	22444PA0060120	Rating Area 3	No Preference	60	1389.56
	22444PA0060120	Rating Area 3	No Preference	61	1438.71
22444PA0060120	Rating Area 3	No Preference	62	1470.97	
22444PA0060120	Rating Area 3	No Preference	63	1511.41	
22444PA0060120	Rating Area 3	No Preference	64 and over	1535.99	
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	22444PA0060120	Rating Area 7	No Preference	59	1753.59
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	22444PA0060122	Rating Area 6	No Preference	49	752.00
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	22444PA0060123	Rating Area 6	No Preference	17	316.37
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	22444PA0060123	Rating Area 6	No Preference	33	428.26
	22444PA0060123	Rating Area 6	No Preference	34	433.98
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	22444PA0060123	Rating Area 6	No Preference	36	439.70
	22444PA0060123	Rating Area 6	No Preference	37	442.56
	22444PA0060123	Rating Area 6	No Preference	38	445.42
	22444PA0060123	Rating Area 6	No Preference	39	451.14
	22444PA0060123	Rating Area 6	No Preference	40	456.86
	22444PA0060123	Rating Area 6	No Preference	41	465.44
	22444PA0060123	Rating Area 6	No Preference	42	473.66
	22444PA0060123	Rating Area 6	No Preference	43	485.10
	22444PA0060123	Rating Area 6	No Preference	44	499.40
	22444PA0060123	Rating Area 6	No Preference	45	516.21
	22444PA0060123	Rating Area 6	No Preference	46	536.22
	22444PA0060123	Rating Area 6	No Preference	47	558.75
	22444PA0060123	Rating Area 6	No Preference	48	584.48
	22444PA0060123	Rating Area 6	No Preference	49	609.87
	22444PA0060123	Rating Area 6	No Preference	50	638.46
	22444PA0060123	Rating Area 6	No Preference	51	666.71
	22444PA0060123	Rating Area 6	No Preference	52	697.81
	22444PA0060123	Rating Area 6	No Preference	53	729.27
	22444PA0060123	Rating Area 6	No Preference	54	763.23
	22444PA0060123	Rating Area 6	No Preference	55	797.19
	22444PA0060123	Rating Area 6	No Preference	56	834.01
	22444PA0060123	Rating Area 6	No Preference	57	871.19
	22444PA0060123	Rating Area 6	No Preference	58	910.87
	22444PA0060123	Rating Area 6	No Preference	59	930.53
	22444PA0060123	Rating Area 6	No Preference	60	970.21
	22444PA0060123	Rating Area 6	No Preference	61	1004.53
	22444PA0060123	Rating Area 6	No Preference	62	1027.05
	22444PA0060123	Rating Area 6	No Preference	63	1055.29
	22444PA0060123	Rating Area 6	No Preference	64 and over	1072.45
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	22444PA0060124	Rating Area 6	No Preference	15	330.06
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	22444PA0060124	Rating Area 6	No Preference	18	361.76
	22444PA0060124	Rating Area 6	No Preference	19	372.85
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	22444PA0060124	Rating Area 6	No Preference	23	396.24
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	22444PA0060124	Rating Area 6	No Preference	30	449.72
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	22444PA0060124	Rating Area 6	No Preference	38	493.71
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	22444PA0060124	Rating Area 6	No Preference	42	525.01
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	22444PA0060124	Rating Area 6	No Preference	46	594.35
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	22444PA0060124	Rating Area 6	No Preference	48	647.84
	22444PA0060124	Rating Area 6	No Preference	49	675.97
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	22444PA0060124	Rating Area 6	No Preference	51	738.97
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	22444PA0060124	Rating Area 6	No Preference	58	1009.60
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	22444PA0060124	Rating Area 6	No Preference	62	1138.37
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	22444PA0060124	Rating Area 6	No Preference	64 and over	1188.70
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	22444PA0060125	Rating Area 6	No Preference	16	354.80
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	22444PA0060125	Rating Area 6	No Preference	33	494.82
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	22444PA0060125	Rating Area 6	No Preference	40	527.86
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	22444PA0060125	Rating Area 6	No Preference	43	560.49
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	22444PA0060125	Rating Area 6	No Preference	48	675.32
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	22444PA0060125	Rating Area 6	No Preference	52	806.25
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	22444PA0060125	Rating Area 6	No Preference	54	881.84
	22444PA0060125	Rating Area 6	No Preference	55	921.07
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	22444PA0060125	Rating Area 6	No Preference	62	1186.66
	22444PA0060125	Rating Area 6	No Preference	63	1219.29
	22444PA0060125	Rating Area 6	No Preference	64 and over	1239.11
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	22444PA0060126	Rating Area 3	No Preference	51	944.14
	22444PA0060126	Rating Area 3	No Preference	52	988.18
	22444PA0060126	Rating Area 3	No Preference	53	1032.73
	22444PA0060126	Rating Area 3	No Preference	54	1080.82
	22444PA0060126	Rating Area 3	No Preference	55	1128.92
	22444PA0060126	Rating Area 3	No Preference	56	1181.06
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	22444PA0060126	Rating Area 6	No Preference	30	604.82
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	22444PA0060126	Rating Area 6	No Preference	37	659.71
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	22444PA0060126	Rating Area 6	No Preference	45	769.49
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	22444PA0060126	Rating Area 6	No Preference	48	871.27
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	22444PA0060126	Rating Area 6	No Preference	50	951.73
	22444PA0060126	Rating Area 6	No Preference	51	993.83
	22444PA0060126	Rating Area 6	No Preference	52	1040.19
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	22444PA0060126	Rating Area 6	No Preference	54	1137.71
	22444PA0060126	Rating Area 6	No Preference	55	1188.33
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	22444PA0060126	Rating Area 6	No Preference	57	1298.64
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	22444PA0060126	Rating Area 6	No Preference	63	1573.08
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	22444PA0060127	Rating Area 3	No Preference	15	348.82
	22444PA0060127	Rating Area 3	No Preference	16	359.71
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	22444PA0060127	Rating Area 3	No Preference	33	501.67
	22444PA0060127	Rating Area 3	No Preference	34	508.37
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	22444PA0060127	Rating Area 3	No Preference	36	515.07
	22444PA0060127	Rating Area 3	No Preference	37	518.42
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	22444PA0060127	Rating Area 3	No Preference	40	535.17
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	22444PA0060127	Rating Area 3	No Preference	54	894.04
	22444PA0060127	Rating Area 3	No Preference	55	933.83
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	22444PA0060127	Rating Area 3	No Preference	64 and over	1256.27
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	Rating Area 6	No Preference	22	440.80	
	Rating Area 6	No Preference	23	440.80	
	Rating Area 6	No Preference	24	440.80	
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	Rating Area 6	No Preference	31	510.88	
	Rating Area 6	No Preference	32	521.46	
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	Rating Area 6	No Preference	34	535.13	
	Rating Area 6	No Preference	35	538.65	
	Rating Area 6	No Preference	36	542.18	
	Rating Area 6	No Preference	37	545.71	
	Rating Area 6	No Preference	38	549.23	
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	Rating Area 6	No Preference	40	563.34	
	Rating Area 6	No Preference	41	573.92	
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	Rating Area 6	No Preference	60	1196.32	
	Rating Area 6	No Preference	61	1238.64	
	Rating Area 6	No Preference	62	1266.41	
	Rating Area 6	No Preference	63	1301.23	
	Rating Area 6	No Preference	64 and over	1322.39	
	22444PA0060128	Rating Area 3	No Preference	0-14	259.80
	22444PA0060128	Rating Area 3	No Preference	15	282.89
		Rating Area 3	No Preference	16	291.72
		Rating Area 3	No Preference	17	300.55
		Rating Area 3	No Preference	18	310.06
		Rating Area 3	No Preference	19	319.57
		Rating Area 3	No Preference	20	329.42
		Rating Area 3	No Preference	21	339.61
		Rating Area 3	No Preference	22	339.61
		Rating Area 3	No Preference	23	339.61
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		Rating Area 3	No Preference	26	347.76
		Rating Area 3	No Preference	27	355.91
		Rating Area 3	No Preference	28	369.15
		Rating Area 3	No Preference	29	380.02
		Rating Area 3	No Preference	30	385.46
		Rating Area 3	No Preference	31	393.61
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Rating Area 3		No Preference	36	417.72	
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Rating Area 3		No Preference	50	606.54	
Rating Area 3		No Preference	51	633.37	
Rating Area 3		No Preference	52	662.92	
Rating Area 3		No Preference	53	692.80	
Rating Area 3		No Preference	54	725.06	
Rating Area 3		No Preference	55	757.33	
Rating Area 3		No Preference	56	792.31	
Rating Area 3		No Preference	57	827.63	
Rating Area 3		No Preference	58	865.32	
Rating Area 3		No Preference	59	884.00	
Rating Area 3		No Preference	60	921.70	
Rating Area 3		No Preference	61	954.30	
Rating Area 3		No Preference	62	975.70	
Rating Area 3		No Preference	63	1002.53	
Rating Area 3		No Preference	64 and over	1018.83	
22444PA0060128		Rating Area 6	No Preference	0-14	273.47
22444PA0060128		Rating Area 6	No Preference	15	297.78
		Rating Area 6	No Preference	16	307.08
		Rating Area 6	No Preference	17	316.37
		Rating Area 6	No Preference	18	326.38
		Rating Area 6	No Preference	19	336.39
		Rating Area 6	No Preference	20	346.76
		Rating Area 6	No Preference	21	357.49
		Rating Area 6	No Preference	22	357.49
		Rating Area 6	No Preference	23	357.49
		Rating Area 6	No Preference	24	357.49
		Rating Area 6	No Preference	25	358.91
		Rating Area 6	No Preference	26	366.06
		Rating Area 6	No Preference	27	374.64
	Rating Area 6	No Preference	28	388.58	
	Rating Area 6	No Preference	29	400.00	

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	22444PA0060128	Rating Area 6	No Preference	33	428.26
	22444PA0060128	Rating Area 6	No Preference	34	433.98
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	22444PA0060128	Rating Area 6	No Preference	36	439.70
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	22444PA0060128	Rating Area 6	No Preference	40	456.86
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	22444PA0060128	Rating Area 6	No Preference	44	499.40
	22444PA0060128	Rating Area 6	No Preference	45	516.21
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	22444PA0060128	Rating Area 6	No Preference	47	558.75
	22444PA0060128	Rating Area 6	No Preference	48	584.48
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	22444PA0060128	Rating Area 6	No Preference	50	638.46
	22444PA0060128	Rating Area 6	No Preference	51	666.71
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	22444PA0060128	Rating Area 6	No Preference	53	729.27
	22444PA0060128	Rating Area 6	No Preference	54	763.23
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	22444PA0060128	Rating Area 6	No Preference	56	834.01
	22444PA0060128	Rating Area 6	No Preference	57	871.19
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	22444PA0060128	Rating Area 6	No Preference	61	1004.53
	22444PA0060128	Rating Area 6	No Preference	62	1027.05
	22444PA0060128	Rating Area 6	No Preference	63	1055.29
	22444PA0060128	Rating Area 6	No Preference	64 and over	1072.45
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	22444PA0060129	Rating Area 3	No Preference	17	333.13
	22444PA0060129	Rating Area 3	No Preference	18	343.67
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	22444PA0060129	Rating Area 3	No Preference	40	481.07
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	22444PA0060129	Rating Area 3	No Preference	52	734.77
	22444PA0060129	Rating Area 3	No Preference	53	767.90
	22444PA0060129	Rating Area 3	No Preference	54	803.66
	22444PA0060129	Rating Area 3	No Preference	55	839.42
	22444PA0060129	Rating Area 3	No Preference	56	878.19
	22444PA0060129	Rating Area 3	No Preference	57	917.34
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	22444PA0060129	Rating Area 3	No Preference	63	1111.19
	22444PA0060129	Rating Area 3	No Preference	64 and over	1129.26
	22444PA0060129	Rating Area 6	No Preference	0-14	303.12
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	22444PA0060129	Rating Area 6	No Preference	22	396.24
	22444PA0060129	Rating Area 6	No Preference	23	396.24
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	22444PA0060129	Rating Area 6	No Preference	30	449.72
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	22444PA0060129	Rating Area 6	No Preference	50	707.67
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	22444PA0060129	Rating Area 6	No Preference	53	808.31
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	22444PA0060129	Rating Area 6	No Preference	56	924.41
	22444PA0060129	Rating Area 6	No Preference	57	965.62
	22444PA0060129	Rating Area 6	No Preference	58	1009.60
	22444PA0060129	Rating Area 6	No Preference	59	1031.39
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	22444PA0060129	Rating Area 6	No Preference	61	1113.41
	22444PA0060129	Rating Area 6	No Preference	62	1138.37
	22444PA0060129	Rating Area 6	No Preference	63	1169.68
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	22444PA0060130	Rating Area 3	No Preference	38	488.91
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	22444PA0060130	Rating Area 6	No Preference	31	478.71
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	22444PA0060130	Rating Area 6	No Preference	48	675.32
	22444PA0060130	Rating Area 6	No Preference	49	704.64

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	22444PA0060130	Rating Area 6	No Preference	51	770.32
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	22444PA0060130	Rating Area 6	No Preference	53	842.60
	22444PA0060130	Rating Area 6	No Preference	54	881.84
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	22444PA0060130	Rating Area 6	No Preference	57	1006.57
	22444PA0060130	Rating Area 6	No Preference	58	1052.42
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	22444PA0060130	Rating Area 6	No Preference	62	1186.66
	22444PA0060130	Rating Area 6	No Preference	63	1219.29
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	22444PA0060131	Rating Area 3	No Preference	0-14	387.27
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	22444PA0060131	Rating Area 3	No Preference	49	863.65
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	22444PA0060131	Rating Area 3	No Preference	51	944.14
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	22444PA0060131	Rating Area 3	No Preference	53	1032.73
	22444PA0060131	Rating Area 3	No Preference	54	1080.82
	22444PA0060131	Rating Area 3	No Preference	55	1128.92
	22444PA0060131	Rating Area 3	No Preference	56	1181.06
	22444PA0060131	Rating Area 3	No Preference	57	1233.71
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	22444PA0060131	Rating Area 3	No Preference	62	1454.43
	22444PA0060131	Rating Area 3	No Preference	63	1494.42
	22444PA0060131	Rating Area 3	No Preference	64 and over	1518.72
	22444PA0060132	Rating Area 3	No Preference	0-14	320.35
	22444PA0060132	Rating Area 3	No Preference	15	348.82
	22444PA0060132	Rating Area 3	No Preference	16	359.71
	22444PA0060132	Rating Area 3	No Preference	17	370.60
	22444PA0060132	Rating Area 3	No Preference	18	382.32
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	22444PA0060132	Rating Area 3	No Preference	20	406.19
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	22444PA0060132	Rating Area 3	No Preference	22	418.76
	22444PA0060132	Rating Area 3	No Preference	23	418.76
	22444PA0060132	Rating Area 3	No Preference	24	418.76
	22444PA0060132	Rating Area 3	No Preference	25	420.43
	22444PA0060132	Rating Area 3	No Preference	26	428.81
	22444PA0060132	Rating Area 3	No Preference	27	438.86
	22444PA0060132	Rating Area 3	No Preference	28	455.19
	22444PA0060132	Rating Area 3	No Preference	29	468.59
	22444PA0060132	Rating Area 3	No Preference	30	475.29
	22444PA0060132	Rating Area 3	No Preference	31	485.34
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	22444PA0060132	Rating Area 3	No Preference	33	501.67
	22444PA0060132	Rating Area 3	No Preference	34	508.37
	22444PA0060132	Rating Area 3	No Preference	35	511.72
	22444PA0060132	Rating Area 3	No Preference	36	515.07
	22444PA0060132	Rating Area 3	No Preference	37	518.42
	22444PA0060132	Rating Area 3	No Preference	38	521.77
	22444PA0060132	Rating Area 3	No Preference	39	528.47
	22444PA0060132	Rating Area 3	No Preference	40	535.17
	22444PA0060132	Rating Area 3	No Preference	41	545.22
	22444PA0060132	Rating Area 3	No Preference	42	554.85
	22444PA0060132	Rating Area 3	No Preference	43	568.25
	22444PA0060132	Rating Area 3	No Preference	44	585.00
	22444PA0060132	Rating Area 3	No Preference	45	604.68
	22444PA0060132	Rating Area 3	No Preference	46	628.13
	22444PA0060132	Rating Area 3	No Preference	47	654.52
	22444PA0060132	Rating Area 3	No Preference	48	684.67
	22444PA0060132	Rating Area 3	No Preference	49	714.40
	22444PA0060132	Rating Area 3	No Preference	50	747.90
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	22444PA0060132	Rating Area 3	No Preference	53	854.26
	22444PA0060132	Rating Area 3	No Preference	54	894.04
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	22444PA0060132	Rating Area 3	No Preference	56	976.96
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	22444PA0060132	Rating Area 3	No Preference	59	1090.02

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	Rating Area 3	No Preference	55	795.55	
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	Rating Area 3	No Preference	61	1002.46	
	Rating Area 3	No Preference	62	1024.94	
	Rating Area 3	No Preference	63	1053.12	
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	22444PA0060138	Rating Area 6	No Preference	54	801.74
	22444PA0060138	Rating Area 6	No Preference	55	837.42
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	22444PA0060138	Rating Area 6	No Preference	57	915.15
	22444PA0060138	Rating Area 6	No Preference	58	956.84
	22444PA0060138	Rating Area 6	No Preference	59	977.49
	22444PA0060138	Rating Area 6	No Preference	60	1019.17
	22444PA0060138	Rating Area 6	No Preference	61	1055.22
	22444PA0060138	Rating Area 6	No Preference	62	1078.88
	22444PA0060138	Rating Area 6	No Preference	63	1108.55
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	22444PA0060138	Rating Area 7	No Preference	19	441.71
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	Rating Area 7	No Preference	52	1221.11
	Rating Area 7	No Preference	53	1276.16
	Rating Area 7	No Preference	54	1335.59
	Rating Area 7	No Preference	55	1395.02
	Rating Area 7	No Preference	56	1459.45
	Rating Area 7	No Preference	57	1524.51
	Rating Area 7	No Preference	58	1593.95
	Rating Area 7	No Preference	59	1628.36
	Rating Area 7	No Preference	60	1697.80
	Rating Area 7	No Preference	61	1757.85
	Rating Area 7	No Preference	62	1797.26
	Rating Area 7	No Preference	63	1846.68
	Rating Area 7	No Preference	64 and over	1876.71
22444PA0060139	Rating Area 9	No Preference	0-14	459.42
22444PA0060139	Rating Area 9	No Preference	15	500.26
	Rating Area 9	No Preference	16	515.87
	Rating Area 9	No Preference	17	531.48
	Rating Area 9	No Preference	18	548.30
	Rating Area 9	No Preference	19	565.11
	Rating Area 9	No Preference	20	582.53
	Rating Area 9	No Preference	21	600.55
	Rating Area 9	No Preference	22	600.55
	Rating Area 9	No Preference	23	600.55
	Rating Area 9	No Preference	24	600.55
	Rating Area 9	No Preference	25	602.95
	Rating Area 9	No Preference	26	614.96
	Rating Area 9	No Preference	27	629.37
	Rating Area 9	No Preference	28	652.79
	Rating Area 9	No Preference	29	672.01
	Rating Area 9	No Preference	30	681.62
	Rating Area 9	No Preference	31	696.03
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	Rating Area 9	No Preference	33	719.46
	Rating Area 9	No Preference	34	729.06
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	Rating Area 9	No Preference	36	738.67
	Rating Area 9	No Preference	37	743.48
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	Rating Area 9	No Preference	39	757.89
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	Rating Area 9	No Preference	41	781.91
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	Rating Area 9	No Preference	43	814.94
	Rating Area 9	No Preference	44	838.96
	Rating Area 9	No Preference	45	867.19
	Rating Area 9	No Preference	46	900.82
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	Rating Area 9	No Preference	48	981.89
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	Rating Area 9	No Preference	51	1120.02
	Rating Area 9	No Preference	52	1172.27
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	Rating Area 9	No Preference	55	1339.22
	Rating Area 9	No Preference	56	1401.08
	Rating Area 9	No Preference	57	1463.53
	Rating Area 9	No Preference	58	1530.19
	Rating Area 9	No Preference	59	1563.22
	Rating Area 9	No Preference	60	1629.89
	Rating Area 9	No Preference	61	1687.54
	Rating Area 9	No Preference	62	1725.37
	Rating Area 9	No Preference	63	1772.82
	Rating Area 9	No Preference	64 and over	1801.64
22444PA0060140	Rating Area 2	No Preference	0-14	304.91
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	Rating Area 2	No Preference	16	342.38
	Rating Area 2	No Preference	17	352.74
	Rating Area 2	No Preference	18	363.90
	Rating Area 2	No Preference	19	375.06
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	Rating Area 2	No Preference	24	398.58
	Rating Area 2	No Preference	25	400.17
	Rating Area 2	No Preference	26	408.14
	Rating Area 2	No Preference	27	417.71
	Rating Area 2	No Preference		

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	22444PA0060140	Rating Area 9	No Preference	29	535.21
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	22444PA0060140	Rating Area 9	No Preference	33	573.00
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	22444PA0060140	Rating Area 9	No Preference	42	633.74
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	22444PA0060140	Rating Area 9	No Preference	46	717.44
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	22444PA0060140	Rating Area 9	No Preference	53	975.72
	22444PA0060140	Rating Area 9	No Preference	54	1021.16
	22444PA0060140	Rating Area 9	No Preference	55	1066.59
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	22444PA0060140	Rating Area 9	No Preference	63	1411.92
	22444PA0060140	Rating Area 9	No Preference	64 and over	1434.88
	22444PA0060141	Rating Area 2	No Preference	0-14	336.14
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	22444PA0060141	Rating Area 2	No Preference	17	388.87
	22444PA0060141	Rating Area 2	No Preference	18	401.17
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	22444PA0080066	Rating Area 2	No Preference	64 and over	998.06
	22444PA0080066	Rating Area 3	No Preference	0-14	241.78
	22444PA0080066	Rating Area 3	No Preference	15	263.27
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	22444PA0080066	Rating Area 3	No Preference	17	279.71
	22444PA0080066	Rating Area 3	No Preference	18	288.56
	22444PA0080066	Rating Area 3	No Preference	19	297.40
	22444PA0080066	Rating Area 3	No Preference	20	306.57
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	22444PA0080066	Rating Area 3	No Preference	22	316.06
	22444PA0080066	Rating Area 3	No Preference	23	316.06
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	22444PA0080066	Rating Area 9	No Preference	26	408.80
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	22444PA0080066 Rating Area 9	No Preference	57	972.91
	22444PA0080066 Rating Area 9	No Preference	58	1017.22
	22444PA0080066 Rating Area 9	No Preference	59	1039.18
	22444PA0080066 Rating Area 9	No Preference	60	1083.49
	22444PA0080066 Rating Area 9	No Preference	61	1121.82
	22444PA0080066 Rating Area 9	No Preference	62	1146.97
	22444PA0080066 Rating Area 9	No Preference	63	1178.51
	22444PA0080066 Rating Area 9	No Preference	64 and over	1197.67

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*	7/1/2023			
Rate Expiration Date*	9/30/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	22444PA0060062	Rating Area 2	No Preference	0-14 336.71
	22444PA0060062	Rating Area 2	No Preference	15 366.64
	22444PA0060062	Rating Area 2	No Preference	16 378.08
	22444PA0060062	Rating Area 2	No Preference	17 389.53
	22444PA0060062	Rating Area 2	No Preference	18 401.85
	22444PA0060062	Rating Area 2	No Preference	19 414.17
	22444PA0060062	Rating Area 2	No Preference	20 426.94
	22444PA0060062	Rating Area 2	No Preference	21 440.15
	22444PA0060062	Rating Area 2	No Preference	22 440.15
	22444PA0060062	Rating Area 2	No Preference	23 440.15
	22444PA0060062	Rating Area 2	No Preference	24 440.15
	22444PA0060062	Rating Area 2	No Preference	25 441.90
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	22444PA0060062	Rating Area 2	No Preference	29 492.52
	22444PA0060062	Rating Area 2	No Preference	30 499.56
	22444PA0060062	Rating Area 2	No Preference	31 510.13
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	22444PA0060062	Rating Area 2	No Preference	47 687.94
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	22444PA0060062	Rating Area 2	No Preference	59 1145.69
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	22444PA0060062	Rating Area 2	No Preference	64 and over 1320.43
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	22444PA0060062	Rating Area 3	No Preference	15 348.31
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	22444PA0060062	Rating Area 3	No Preference	17 370.05
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	22444PA0060062	Rating Area 3	No Preference	35 510.96
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	22444PA0060062	Rating Area 3	No Preference	37 517.65
	22444PA0060062	Rating Area 3	No Preference	38 521.00
	22444PA0060062	Rating Area 3	No Preference	39 527.69
	22444PA0060062	Rating Area 3	No Preference	40 534.38
	22444PA0060062	Rating Area 3	No Preference	41 544.41
	22444PA0060062	Rating Area 3	No Preference	42 554.03
	22444PA0060062	Rating Area 3	No Preference	43 567.41
	22444PA0060062	Rating Area 3	No Preference	44 584.14
	22444PA0060062	Rating Area 3	No Preference	45 603.79
	22444PA0060062	Rating Area 3	No Preference	46 627.20
	22444PA0060062	Rating Area 3	No Preference	47 653.55
	22444PA0060062	Rating Area 3	No Preference	48 683.65
	22444PA0060062	Rating Area 3	No Preference	49 713.34
	22444PA0060062	Rating Area 3	No Preference	50 746.79
	22444PA0060062	Rating Area 3	No Preference	51 779.82
	22444PA0060062	Rating Area 3	No Preference	52 816.20
	22444PA0060062	Rating Area 3	No Preference	53 853.00
	22444PA0060062	Rating Area 3	No Preference	54 892.72

	22444PA0060062	Rating Area 3	No Preference	55	932.44
	22444PA0060062	Rating Area 3	No Preference	56	975.51
	22444PA0060062	Rating Area 3	No Preference	57	1019.00
	22444PA0060062	Rating Area 3	No Preference	58	1065.41
	22444PA0060062	Rating Area 3	No Preference	59	1088.41
	22444PA0060062	Rating Area 3	No Preference	60	1134.82
	22444PA0060062	Rating Area 3	No Preference	61	1174.96
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	22444PA0060062	Rating Area 3	No Preference	63	1234.34
	22444PA0060062	Rating Area 3	No Preference	64 and over	1254.41
	22444PA0060062	Rating Area 5	No Preference	0-14	319.87
	22444PA0060062	Rating Area 5	No Preference	15	348.31
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	22444PA0060062	Rating Area 5	No Preference	17	370.05
	22444PA0060062	Rating Area 5	No Preference	18	381.76
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	22444PA0060062	Rating Area 5	No Preference	28	454.51
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	22444PA0060062	Rating Area 5	No Preference	30	474.58
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	22444PA0060062	Rating Area 5	No Preference	33	500.93
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	22444PA0060062	Rating Area 5	No Preference	63	1234.34
	22444PA0060062	Rating Area 5	No Preference	64 and over	1254.41
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	22444PA0060062	Rating Area 6	No Preference	16	378.08
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	22444PA0060062	Rating Area 6	No Preference	20	426.94
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	22444PA0060062	Rating Area 6	No Preference	30	499.56
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	22444PA0060062	Rating Area 6	No Preference	40	562.50
	22444PA0060062	Rating Area 6	No Preference	41	573.07
	22444PA0060062	Rating Area 6	No Preference	42	583.19
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	22444PA0060062	Rating Area 6	No Preference	44	614.88
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	22444PA0060062	Rating Area 6	No Preference	47	687.94
	22444PA0060062	Rating Area 6	No Preference	48	719.63
	22444PA0060062	Rating Area 6	No Preference	49	750.88
	22444PA0060062	Rating Area 6	No Preference	50	786.10
	22444PA0060062	Rating Area 6	No Preference	51	820.87
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	22444PA0060062	Rating Area 6	No Preference	53	897.89
	22444PA0060062	Rating Area 6	No Preference	54	939.71
	22444PA0060062	Rating Area 6	No Preference	55	981.52
	22444PA0060062	Rating Area 6	No Preference	56	1026.85
	22444PA0060062	Rating Area 6	No Preference	57	1072.63
	22444PA0060062	Rating Area 6	No Preference	58	1121.48
	22444PA0060062	Rating Area 6	No Preference	59	1145.69
	22444PA0060062	Rating Area 6	No Preference	60	1194.55
	22444PA0060062	Rating Area 6	No Preference	61	1236.80
	22444PA0060062	Rating Area 6	No Preference	62	1264.53
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	22444PA0060062	Rating Area 6	No Preference	64 and over	1320.43

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	22444PA0060062	Rating Area 7	No Preference	28	598.04
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	22444PA0060062	Rating Area 7	No Preference	31	637.66
	22444PA0060062	Rating Area 7	No Preference	32	650.86
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	22444PA0060062	Rating Area 7	No Preference	34	667.92
	22444PA0060062	Rating Area 7	No Preference	35	672.32
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	22444PA0060062	Rating Area 7	No Preference	44	768.60
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	22444PA0060062	Rating Area 7	No Preference	49	938.60
	22444PA0060062	Rating Area 7	No Preference	50	982.62
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	22444PA0060062	Rating Area 7	No Preference	55	1226.90
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	22444PA0060062	Rating Area 7	No Preference	58	1401.86
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	22444PA0060062	Rating Area 7	No Preference	63	1624.13
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	22444PA0060062	Rating Area 9	No Preference	20	512.33
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	22444PA0060062	Rating Area 9	No Preference	26	540.85
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	22444PA0060062	Rating Area 9	No Preference	29	591.02
	22444PA0060062	Rating Area 9	No Preference	30	599.47
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	22444PA0060062	Rating Area 9	No Preference	32	624.83
	22444PA0060062	Rating Area 9	No Preference	33	632.75
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	22444PA0060062	Rating Area 9	No Preference	35	645.43
	22444PA0060062	Rating Area 9	No Preference	36	649.65
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	22444PA0060062	Rating Area 9	No Preference	42	699.83
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	22444PA0060062	Rating Area 9	No Preference	45	762.68
	22444PA0060062	Rating Area 9	No Preference	46	792.26
	22444PA0060062	Rating Area 9	No Preference	47	825.53
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	22444PA0060062	Rating Area 9	No Preference	49	901.06
	22444PA0060062	Rating Area 9	No Preference	50	943.31
	22444PA0060062	Rating Area 9	No Preference	51	985.04
	22444PA0060062	Rating Area 9	No Preference	52	1030.99
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	22444PA0060062	Rating Area 9	No Preference	54	1127.65
	22444PA0060062	Rating Area 9	No Preference	55	1177.82
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	22444PA0060062	Rating Area 9	No Preference	57	1287.15
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	22444PA0060062	Rating Area 9	No Preference	63	1559.16
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	22444PA0060063	Rating Area 2	No Preference	22	376.84
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	22444PA0060063	Rating Area 2	No Preference	33	451.45
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	22444PA0060063	Rating Area 2	No Preference	36	463.51
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	22444PA0060063	Rating Area 2	No Preference	47	589.00
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	22444PA0060063	Rating Area 2	No Preference	51	702.80
	22444PA0060063	Rating Area 2	No Preference	52	735.59
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	22444PA0060063	Rating Area 2	No Preference	54	804.55
	22444PA0060063	Rating Area 2	No Preference	55	840.35
	22444PA0060063	Rating Area 2	No Preference	56	879.16
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	22444PA0060063	Rating Area 2	No Preference	58	960.18
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	22444PA0060063	Rating Area 2	No Preference	62	1082.66
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	22444PA0060063	Rating Area 3	No Preference	24	358.00
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	22444PA0060063	Rating Area 3	No Preference	42	474.34
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	22444PA0060063	Rating Area 3	No Preference	48	585.32
	22444PA0060063	Rating Area 3	No Preference	49	610.74
	22444PA0060063	Rating Area 3	No Preference	50	639.38
	22444PA0060063	Rating Area 3	No Preference	51	667.66
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	22444PA0060063	Rating Area 3	No Preference	53	730.31
	22444PA0060063	Rating Area 3	No Preference	54	764.32
	22444PA0060063	Rating Area 3	No Preference	55	798.33
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	22444PA0060063	Rating Area 3	No Preference	63	1056.80
	22444PA0060063	Rating Area 3	No Preference	64 and over	1073.99
	22444PA0060063	Rating Area 5	No Preference	0-14	273.87
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	22444PA0060063	Rating Area 5	No Preference	16	307.52
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	22444PA0060063	Rating Area 5	No Preference	18	326.85
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	22444PA0060063	Rating Area 5	No Preference	22	358.00
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	22444PA0060063	Rating Area 5	No Preference	24	358.00
	22444PA0060063	Rating Area 5	No Preference	25	359.43
	22444PA0060063	Rating Area 5	No Preference	26	366.59
	22444PA0060063	Rating Area 5	No Preference	27	375.18
	22444PA0060063	Rating Area 5	No Preference	28	389.14
	22444PA0060063	Rating Area 5	No Preference	29	400.60
	22444PA0060063	Rating Area 5	No Preference	30	406.33
	22444PA0060063	Rating Area 5	No Preference	31	414.92
	22444PA0060063	Rating Area 5	No Preference	32	423.51
	22444PA0060063	Rating Area 5	No Preference	33	428.88

	22444PA0060063	Rating Area 5	No Preference	34	434.61
	22444PA0060063	Rating Area 5	No Preference	35	437.47
	22444PA0060063	Rating Area 5	No Preference	36	440.34
	22444PA0060063	Rating Area 5	No Preference	37	443.20
	22444PA0060063	Rating Area 5	No Preference	38	446.06
	22444PA0060063	Rating Area 5	No Preference	39	451.79
	22444PA0060063	Rating Area 5	No Preference	40	457.52
	22444PA0060063	Rating Area 5	No Preference	41	466.11
	22444PA0060063	Rating Area 5	No Preference	42	474.34
	22444PA0060063	Rating Area 5	No Preference	43	485.80
	22444PA0060063	Rating Area 5	No Preference	44	500.12
	22444PA0060063	Rating Area 5	No Preference	45	516.95
	22444PA0060063	Rating Area 5	No Preference	46	536.99
	22444PA0060063	Rating Area 5	No Preference	47	559.55
	22444PA0060063	Rating Area 5	No Preference	48	585.32
	22444PA0060063	Rating Area 5	No Preference	49	610.74
	22444PA0060063	Rating Area 5	No Preference	50	639.38
	22444PA0060063	Rating Area 5	No Preference	51	667.66
	22444PA0060063	Rating Area 5	No Preference	52	698.81
	22444PA0060063	Rating Area 5	No Preference	53	730.31
	22444PA0060063	Rating Area 5	No Preference	54	764.32
	22444PA0060063	Rating Area 5	No Preference	55	798.33
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	22444PA0060063	Rating Area 5	No Preference	57	872.44
	22444PA0060063	Rating Area 5	No Preference	58	912.17
	22444PA0060063	Rating Area 5	No Preference	59	931.86
	22444PA0060063	Rating Area 5	No Preference	60	971.60
	22444PA0060063	Rating Area 5	No Preference	61	1005.97
	22444PA0060063	Rating Area 5	No Preference	62	1028.52
	22444PA0060063	Rating Area 5	No Preference	63	1056.80
	22444PA0060063	Rating Area 5	No Preference	64 and over	1073.99
	22444PA0060063	Rating Area 6	No Preference	0-14	288.28
	22444PA0060063	Rating Area 6	No Preference	15	313.91
	22444PA0060063	Rating Area 6	No Preference	16	323.70
	22444PA0060063	Rating Area 6	No Preference	17	333.50
	22444PA0060063	Rating Area 6	No Preference	18	344.05
	22444PA0060063	Rating Area 6	No Preference	19	354.60
	22444PA0060063	Rating Area 6	No Preference	20	365.53
	22444PA0060063	Rating Area 6	No Preference	21	376.84
	22444PA0060063	Rating Area 6	No Preference	22	376.84
	22444PA0060063	Rating Area 6	No Preference	23	376.84
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	22444PA0060063	Rating Area 6	No Preference	29	421.68
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	22444PA0060063	Rating Area 6	No Preference	32	445.80
	22444PA0060063	Rating Area 6	No Preference	33	451.45
	22444PA0060063	Rating Area 6	No Preference	34	457.48
	22444PA0060063	Rating Area 6	No Preference	35	460.50
	22444PA0060063	Rating Area 6	No Preference	36	463.51
	22444PA0060063	Rating Area 6	No Preference	37	466.53
	22444PA0060063	Rating Area 6	No Preference	38	469.54
	22444PA0060063	Rating Area 6	No Preference	39	475.57
	22444PA0060063	Rating Area 6	No Preference	40	481.60
	22444PA0060063	Rating Area 6	No Preference	41	490.64
	22444PA0060063	Rating Area 6	No Preference	42	499.31
	22444PA0060063	Rating Area 6	No Preference	43	511.37
	22444PA0060063	Rating Area 6	No Preference	44	526.44
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	22444PA0060063	Rating Area 6	No Preference	46	565.26
	22444PA0060063	Rating Area 6	No Preference	47	589.00
	22444PA0060063	Rating Area 6	No Preference	48	616.13
	22444PA0060063	Rating Area 6	No Preference	49	642.89
	22444PA0060063	Rating Area 6	No Preference	50	673.03
	22444PA0060063	Rating Area 6	No Preference	51	702.80
	22444PA0060063	Rating Area 6	No Preference	52	735.59
	22444PA0060063	Rating Area 6	No Preference	53	768.75
	22444PA0060063	Rating Area 6	No Preference	54	804.55
	22444PA0060063	Rating Area 6	No Preference	55	840.35
	22444PA0060063	Rating Area 6	No Preference	56	879.16
	22444PA0060063	Rating Area 6	No Preference	57	918.35
	22444PA0060063	Rating Area 6	No Preference	58	960.18
	22444PA0060063	Rating Area 6	No Preference	59	980.91
	22444PA0060063	Rating Area 6	No Preference	60	1022.74
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	22444PA0060063	Rating Area 6	No Preference	62	1082.66
	22444PA0060063	Rating Area 6	No Preference	63	1112.43
	22444PA0060063	Rating Area 6	No Preference	64 and over	1130.51
	22444PA0060063	Rating Area 7	No Preference	0-14	360.35
	22444PA0060063	Rating Area 7	No Preference	15	392.38
	22444PA0060063	Rating Area 7	No Preference	16	404.63
	22444PA0060063	Rating Area 7	No Preference	17	416.88
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	22444PA0060063	Rating Area 7	No Preference	20	456.92
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	22444PA0060063	Rating Area 7	No Preference	22	471.05
	22444PA0060063	Rating Area 7	No Preference	23	471.05
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	22444PA0060063	Rating Area 7	No Preference	26	482.35
	22444PA0060063	Rating Area 7	No Preference	27	493.66
	22444PA0060063	Rating Area 7	No Preference	28	512.03
	22444PA0060063	Rating Area 7	No Preference	29	527.10
	22444PA0060063	Rating Area 7	No Preference	30	534.64
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	22444PA0060063	Rating Area 7	No Preference	32	557.25
	22444PA0060063	Rating Area 7	No Preference	33	564.31
	22444PA0060063	Rating Area 7	No Preference	34	571.85
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	22444PA0060063	Rating Area 7	No Preference	36	579.39
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	22444PA0060063	Rating Area 7	No Preference	38	586.93
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	22444PA0060063	Rating Area 7	No Preference	42	624.14
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	Rating Area 7	No Preference	46	706.57
	Rating Area 7	No Preference	47	736.25
	Rating Area 7	No Preference	48	770.16
	Rating Area 7	No Preference	49	803.61
	Rating Area 7	No Preference	50	841.29
	Rating Area 7	No Preference	51	878.50
	Rating Area 7	No Preference	52	919.48
	Rating Area 7	No Preference	53	960.94
	Rating Area 7	No Preference	54	1005.69
	Rating Area 7	No Preference	55	1050.44
	Rating Area 7	No Preference	56	1098.95
	Rating Area 7	No Preference	57	1147.94
	Rating Area 7	No Preference	58	1200.23
	Rating Area 7	No Preference	59	1226.14
	Rating Area 7	No Preference	60	1278.42
	Rating Area 7	No Preference	61	1323.64
	Rating Area 7	No Preference	62	1353.32
	Rating Area 7	No Preference	63	1390.53
	Rating Area 7	No Preference	64 and over	1413.14
22444PA0060063	Rating Area 9	No Preference	0-14	345.94
22444PA0060063	Rating Area 9	No Preference	15	376.69
	Rating Area 9	No Preference	16	388.44
	Rating Area 9	No Preference	17	400.20
	Rating Area 9	No Preference	18	412.86
	Rating Area 9	No Preference	19	425.53
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	Rating Area 9	No Preference	23	452.21
	Rating Area 9	No Preference	24	452.21
	Rating Area 9	No Preference	25	454.01
	Rating Area 9	No Preference	26	463.06
	Rating Area 9	No Preference	27	473.91
	Rating Area 9	No Preference	28	491.55
	Rating Area 9	No Preference	29	506.02
	Rating Area 9	No Preference	30	513.25
	Rating Area 9	No Preference	31	524.11
	Rating Area 9	No Preference	32	534.96
	Rating Area 9	No Preference	33	541.74
	Rating Area 9	No Preference	34	548.98
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	Rating Area 9	No Preference	36	556.21
	Rating Area 9	No Preference	37	559.83
	Rating Area 9	No Preference	38	563.45
	Rating Area 9	No Preference	39	570.68
	Rating Area 9	No Preference	40	577.92
	Rating Area 9	No Preference	41	588.77
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	Rating Area 9	No Preference	43	613.64
	Rating Area 9	No Preference	44	631.73
	Rating Area 9	No Preference	45	652.98
	Rating Area 9	No Preference	46	678.31
	Rating Area 9	No Preference	47	706.80
	Rating Area 9	No Preference	48	739.36
	Rating Area 9	No Preference	49	771.46
	Rating Area 9	No Preference	50	807.64
	Rating Area 9	No Preference	51	843.36
	Rating Area 9	No Preference	52	882.71
	Rating Area 9	No Preference	53	922.50
	Rating Area 9	No Preference	54	965.46
	Rating Area 9	No Preference	55	1008.42
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	Rating Area 9	No Preference	57	1102.03
	Rating Area 9	No Preference	58	1152.22
	Rating Area 9	No Preference	59	1177.09
	Rating Area 9	No Preference	60	1227.29
	Rating Area 9	No Preference	61	1270.70
	Rating Area 9	No Preference	62	1299.19
	Rating Area 9	No Preference	63	1334.91
	Rating Area 9	No Preference	64 and over	1356.62
22444PA0060114	Rating Area 2	No Preference	0-14	442.33
22444PA0060114	Rating Area 2	No Preference	15	481.64
	Rating Area 2	No Preference	16	496.68
	Rating Area 2	No Preference	17	511.71
	Rating Area 2	No Preference	18	527.90
	Rating Area 2	No Preference	19	544.09
	Rating Area 2	No Preference	20	560.86
	Rating Area 2	No Preference	21	578.21
	Rating Area 2	No Preference	22	578.21
	Rating Area 2	No Preference	23	578.21
	Rating Area 2	No Preference	24	578.21
	Rating Area 2	No Preference	25	580.52
	Rating Area 2	No Preference	26	592.08
	Rating Area 2	No Preference	27	605.96
	Rating Area 2	No Preference	28	628.51
	Rating Area 2	No Preference	29	647.01
	Rating Area 2	No Preference	30	656.26
	Rating Area 2	No Preference	31	670.14
	Rating Area 2	No Preference	32	684.02
	Rating Area 2	No Preference	33	692.69
	Rating Area 2	No Preference	34	701.94
	Rating Area 2	No Preference	35	706.57
	Rating Area 2	No Preference	36	711.19
	Rating Area 2	No Preference	37	715.82
	Rating Area 2	No Preference	38	720.44
	Rating Area 2	No Preference	39	729.69
	Rating Area 2	No Preference	40	738.94
	Rating Area 2	No Preference	41	752.82
	Rating Area 2	No Preference	42	766.12
	Rating Area 2	No Preference	43	784.62
	Rating Area 2	No Preference	44	807.75
	Rating Area 2	No Preference	45	834.93
	Rating Area 2	No Preference	46	867.31
	Rating Area 2	No Preference	47	903.73
	Rating Area 2	No Preference	48	945.36
	Rating Area 2	No Preference	49	986.42
	Rating Area 2	No Preference	50	1032.67
	Rating Area 2	No Preference	51	1078.35
	Rating Area 2	No Preference	52	1128.65
	Rating Area 2	No Preference	53	1179.54

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	22444PA0060114	Rating Area 2	No Preference	57	1409.08	
	22444PA0060114	Rating Area 2	No Preference	58	1473.26	
	22444PA0060114	Rating Area 2	No Preference	59	1505.07	
	22444PA0060114	Rating Area 2	No Preference	60	1569.25	
	22444PA0060114	Rating Area 2	No Preference	61	1624.75	
	22444PA0060114	Rating Area 2	No Preference	62	1661.18	
	22444PA0060114	Rating Area 2	No Preference	63	1706.86	
	22444PA0060114	Rating Area 2	No Preference	64 and over	1734.61	
	22444PA0060114	Rating Area 3	No Preference	0-14	420.21	
		22444PA0060114	Rating Area 3	No Preference	15	457.56
22444PA0060114		Rating Area 3	No Preference	16	471.84	
22444PA0060114		Rating Area 3	No Preference	17	486.13	
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22444PA0060114		Rating Area 3	No Preference	33	658.05	
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22444PA0060114		Rating Area 3	No Preference	35	671.24	
22444PA0060114		Rating Area 3	No Preference	36	675.63	
22444PA0060114		Rating Area 3	No Preference	37	680.03	
22444PA0060114		Rating Area 3	No Preference	38	684.42	
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22444PA0060114		Rating Area 3	No Preference	41	715.18	
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22444PA0060114		Rating Area 3	No Preference	43	745.39	
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22444PA0060114		Rating Area 3	No Preference	49	937.10	
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		22444PA0060114	Rating Area 5	No Preference	16	471.84
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	22444PA0060114	Rating Area 5	No Preference	61	1543.52	
	22444PA0060114	Rating Area 5	No Preference	62	1578.12	
	22444PA0060114	Rating Area 5	No Preference	63	1621.52	

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	22444PA0060114	Rating Area 6	No Preference	0-14	442.33
	22444PA0060114	Rating Area 6	No Preference	15	481.64
	22444PA0060114	Rating Area 6	No Preference	16	496.68
	22444PA0060114	Rating Area 6	No Preference	17	511.71
	22444PA0060114	Rating Area 6	No Preference	18	527.90
	22444PA0060114	Rating Area 6	No Preference	19	544.09
	22444PA0060114	Rating Area 6	No Preference	20	560.86
	22444PA0060114	Rating Area 6	No Preference	21	578.21
	22444PA0060114	Rating Area 6	No Preference	22	578.21
	22444PA0060114	Rating Area 6	No Preference	23	578.21
	22444PA0060114	Rating Area 6	No Preference	24	578.21
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	22444PA0060114	Rating Area 6	No Preference	27	605.96
	22444PA0060114	Rating Area 6	No Preference	28	628.51
	22444PA0060114	Rating Area 6	No Preference	29	647.01
	22444PA0060114	Rating Area 6	No Preference	30	656.26
	22444PA0060114	Rating Area 6	No Preference	31	670.14
	22444PA0060114	Rating Area 6	No Preference	32	684.02
	22444PA0060114	Rating Area 6	No Preference	33	692.69
	22444PA0060114	Rating Area 6	No Preference	34	701.94
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	22444PA0060114	Rating Area 6	No Preference	36	711.19
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	22444PA0060114	Rating Area 6	No Preference	38	720.44
	22444PA0060114	Rating Area 6	No Preference	39	729.69
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	22444PA0060114	Rating Area 6	No Preference	41	752.82
	22444PA0060114	Rating Area 6	No Preference	42	766.12
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	22444PA0060114	Rating Area 6	No Preference	45	834.93
	22444PA0060114	Rating Area 6	No Preference	46	867.31
	22444PA0060114	Rating Area 6	No Preference	47	903.73
	22444PA0060114	Rating Area 6	No Preference	48	945.36
	22444PA0060114	Rating Area 6	No Preference	49	986.42
	22444PA0060114	Rating Area 6	No Preference	50	1032.67
	22444PA0060114	Rating Area 6	No Preference	51	1078.35
	22444PA0060114	Rating Area 6	No Preference	52	1128.65
	22444PA0060114	Rating Area 6	No Preference	53	1179.54
	22444PA0060114	Rating Area 6	No Preference	54	1234.47
	22444PA0060114	Rating Area 6	No Preference	55	1289.39
	22444PA0060114	Rating Area 6	No Preference	56	1348.95
	22444PA0060114	Rating Area 6	No Preference	57	1409.08
	22444PA0060114	Rating Area 6	No Preference	58	1473.26
	22444PA0060114	Rating Area 6	No Preference	59	1505.07
	22444PA0060114	Rating Area 6	No Preference	60	1569.25
	22444PA0060114	Rating Area 6	No Preference	61	1624.75
	22444PA0060114	Rating Area 6	No Preference	62	1661.18
	22444PA0060114	Rating Area 6	No Preference	63	1706.86
	22444PA0060114	Rating Area 6	No Preference	64 and over	1734.61
	22444PA0060114	Rating Area 7	No Preference	0-14	552.91
	22444PA0060114	Rating Area 7	No Preference	15	602.05
	22444PA0060114	Rating Area 7	No Preference	16	620.85
	22444PA0060114	Rating Area 7	No Preference	17	639.64
	22444PA0060114	Rating Area 7	No Preference	18	659.88
	22444PA0060114	Rating Area 7	No Preference	19	680.11
	22444PA0060114	Rating Area 7	No Preference	20	701.07
	22444PA0060114	Rating Area 7	No Preference	21	722.76
	22444PA0060114	Rating Area 7	No Preference	22	722.76
	22444PA0060114	Rating Area 7	No Preference	23	722.76
	22444PA0060114	Rating Area 7	No Preference	24	722.76
	22444PA0060114	Rating Area 7	No Preference	25	725.65
	22444PA0060114	Rating Area 7	No Preference	26	740.10
	22444PA0060114	Rating Area 7	No Preference	27	757.45
	22444PA0060114	Rating Area 7	No Preference	28	785.63
	22444PA0060114	Rating Area 7	No Preference	29	808.76
	22444PA0060114	Rating Area 7	No Preference	30	820.33
	22444PA0060114	Rating Area 7	No Preference	31	837.67
	22444PA0060114	Rating Area 7	No Preference	32	855.02
	22444PA0060114	Rating Area 7	No Preference	33	865.86
	22444PA0060114	Rating Area 7	No Preference	34	877.42
	22444PA0060114	Rating Area 7	No Preference	35	883.21
	22444PA0060114	Rating Area 7	No Preference	36	888.99
	22444PA0060114	Rating Area 7	No Preference	37	894.77
	22444PA0060114	Rating Area 7	No Preference	38	900.55
	22444PA0060114	Rating Area 7	No Preference	39	912.12
	22444PA0060114	Rating Area 7	No Preference	40	923.68
	22444PA0060114	Rating Area 7	No Preference	41	941.03
	22444PA0060114	Rating Area 7	No Preference	42	957.65
	22444PA0060114	Rating Area 7	No Preference	43	980.78
	22444PA0060114	Rating Area 7	No Preference	44	1009.69
	22444PA0060114	Rating Area 7	No Preference	45	1043.66
	22444PA0060114	Rating Area 7	No Preference	46	1084.13
	22444PA0060114	Rating Area 7	No Preference	47	1129.67
	22444PA0060114	Rating Area 7	No Preference	48	1181.70
	22444PA0060114	Rating Area 7	No Preference	49	1233.02
	22444PA0060114	Rating Area 7	No Preference	50	1290.84
	22444PA0060114	Rating Area 7	No Preference	51	1347.94
	22444PA0060114	Rating Area 7	No Preference	52	1410.82
	22444PA0060114	Rating Area 7	No Preference	53	1474.42
	22444PA0060114	Rating Area 7	No Preference	54	1543.08
	22444PA0060114	Rating Area 7	No Preference	55	1611.74
	22444PA0060114	Rating Area 7	No Preference	56	1686.19
	22444PA0060114	Rating Area 7	No Preference	57	1761.35
	22444PA0060114	Rating Area 7	No Preference	58	1841.58
	22444PA0060114	Rating Area 7	No Preference	59	1881.33
	22444PA0060114	Rating Area 7	No Preference	60	1961.56
	22444PA0060114	Rating Area 7	No Preference	61	2030.94
	22444PA0060114	Rating Area 7	No Preference	62	2076.48
	22444PA0060114	Rating Area 7	No Preference	63	2133.57
	22444PA0060114	Rating Area 7	No Preference	64 and over	2168.27
	22444PA0060114	Rating Area 9	No Preference	0-14	530.79
	22444PA0060114	Rating Area 9	No Preference	15	577.97
	22444PA0060114	Rating Area 9	No Preference	16	596.01
	22444PA0060114	Rating Area 9	No Preference	17	614.05
	22444PA0060114	Rating Area 9	No Preference	18	633.48
	22444PA0060114	Rating Area 9	No Preference	19	652.91
	22444PA0060114	Rating Area 9	No Preference	20	673.03
	22444PA0060114	Rating Area 9	No Preference	21	693.85
	22444PA0060114	Rating Area 9	No Preference	22	693.85

22444PA0060114	Rating Area 9	No Preference	23	693.85
	Rating Area 9	No Preference	24	693.85
	Rating Area 9	No Preference	25	696.62
	Rating Area 9	No Preference	26	710.50
	Rating Area 9	No Preference	27	727.15
	Rating Area 9	No Preference	28	754.21
	Rating Area 9	No Preference	29	776.41
	Rating Area 9	No Preference	30	787.51
	Rating Area 9	No Preference	31	804.17
	Rating Area 9	No Preference	32	820.82
	Rating Area 9	No Preference	33	831.23
	Rating Area 9	No Preference	34	842.33
	Rating Area 9	No Preference	35	847.88
	Rating Area 9	No Preference	36	853.43
	Rating Area 9	No Preference	37	858.98
	Rating Area 9	No Preference	38	864.53
	Rating Area 9	No Preference	39	875.63
	Rating Area 9	No Preference	40	886.73
	Rating Area 9	No Preference	41	903.39
	Rating Area 9	No Preference	42	919.34
	Rating Area 9	No Preference	43	941.55
	Rating Area 9	No Preference	44	969.30
	Rating Area 9	No Preference	45	1001.91
	Rating Area 9	No Preference	46	1040.77
	Rating Area 9	No Preference	47	1084.48
	Rating Area 9	No Preference	48	1134.44
	Rating Area 9	No Preference	49	1183.70
	Rating Area 9	No Preference	50	1239.21
	Rating Area 9	No Preference	51	1294.02
	Rating Area 9	No Preference	52	1354.39
	Rating Area 9	No Preference	53	1415.44
	Rating Area 9	No Preference	54	1481.36
	Rating Area 9	No Preference	55	1547.27
	Rating Area 9	No Preference	56	1618.74
	Rating Area 9	No Preference	57	1690.90
	Rating Area 9	No Preference	58	1767.92
	Rating Area 9	No Preference	59	1806.08
	Rating Area 9	No Preference	60	1883.09
	Rating Area 9	No Preference	61	1949.70
	Rating Area 9	No Preference	62	1993.42
	Rating Area 9	No Preference	63	2048.23
	Rating Area 9	No Preference	64 and over	2081.53
22444PA0060116	Rating Area 2	No Preference	0-14	386.97
22444PA0060116	Rating Area 2	No Preference	15	421.37
	Rating Area 2	No Preference	16	434.52
	Rating Area 2	No Preference	17	447.67
	Rating Area 2	No Preference	18	461.84
	Rating Area 2	No Preference	19	476.00
	Rating Area 2	No Preference	20	490.67
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	Rating Area 2	No Preference	22	505.85
	Rating Area 2	No Preference	23	505.85
	Rating Area 2	No Preference	24	505.85
	Rating Area 2	No Preference	25	507.87
	Rating Area 2	No Preference	26	517.98
	Rating Area 2	No Preference	27	530.12
	Rating Area 2	No Preference	28	549.85
	Rating Area 2	No Preference	29	566.04
	Rating Area 2	No Preference	30	574.13
	Rating Area 2	No Preference	31	586.27
	Rating Area 2	No Preference	32	598.41
	Rating Area 2	No Preference	33	606.00
	Rating Area 2	No Preference	34	614.09
	Rating Area 2	No Preference	35	618.14
	Rating Area 2	No Preference	36	622.19
	Rating Area 2	No Preference	37	626.23
	Rating Area 2	No Preference	38	630.28
	Rating Area 2	No Preference	39	638.38
	Rating Area 2	No Preference	40	646.47
	Rating Area 2	No Preference	41	658.61
	Rating Area 2	No Preference	42	670.24
	Rating Area 2	No Preference	43	686.43
	Rating Area 2	No Preference	44	706.66
	Rating Area 2	No Preference	45	730.44
	Rating Area 2	No Preference	46	758.77
	Rating Area 2	No Preference	47	790.63
	Rating Area 2	No Preference	48	827.05
	Rating Area 2	No Preference	49	862.97
	Rating Area 2	No Preference	50	903.44
	Rating Area 2	No Preference	51	943.40
	Rating Area 2	No Preference	52	987.41
	Rating Area 2	No Preference	53	1031.92
	Rating Area 2	No Preference	54	1079.98
	Rating Area 2	No Preference	55	1128.03
	Rating Area 2	No Preference	56	1180.13
	Rating Area 2	No Preference	57	1232.74
	Rating Area 2	No Preference	58	1288.89
	Rating Area 2	No Preference	59	1316.71
	Rating Area 2	No Preference	60	1372.86
	Rating Area 2	No Preference	61	1421.42
	Rating Area 2	No Preference	62	1453.29
	Rating Area 2	No Preference	63	1493.25
	Rating Area 2	No Preference	64 and over	1517.53
22444PA0060116	Rating Area 3	No Preference	0-14	367.62
22444PA0060116	Rating Area 3	No Preference	15	400.30
	Rating Area 3	No Preference	16	412.79
	Rating Area 3	No Preference	17	425.29
	Rating Area 3	No Preference	18	438.74
	Rating Area 3	No Preference	19	452.20
	Rating Area 3	No Preference	20	466.14
	Rating Area 3	No Preference	21	480.56
	Rating Area 3	No Preference	22	480.56
	Rating Area 3	No Preference	23	480.56
	Rating Area 3	No Preference	24	480.56
	Rating Area 3	No Preference	25	482.47
	Rating Area 3	No Preference	26	492.09
	Rating Area 3	No Preference	27	503.62
	Rating Area 3	No Preference	28	522.36
	Rating Area 3	No Preference	29	537.74
	Rating Area 3	No Preference	30	545.43
	Rating Area 3	No Preference	31	556.96
	Rating Area 3	No Preference	32	568.49

22444PA0060116	Rating Area 3	No Preference	33	575.70
	Rating Area 3	No Preference	34	583.39
	Rating Area 3	No Preference	35	587.23
	Rating Area 3	No Preference	36	591.08
	Rating Area 3	No Preference	37	594.92
	Rating Area 3	No Preference	38	598.77
	Rating Area 3	No Preference	39	606.46
	Rating Area 3	No Preference	40	614.15
	Rating Area 3	No Preference	41	625.68
	Rating Area 3	No Preference	42	636.73
	Rating Area 3	No Preference	43	652.11
	Rating Area 3	No Preference	44	671.33
	Rating Area 3	No Preference	45	693.92
	Rating Area 3	No Preference	46	720.83
	Rating Area 3	No Preference	47	751.10
	Rating Area 3	No Preference	48	785.70
	Rating Area 3	No Preference	49	819.82
	Rating Area 3	No Preference	50	858.27
	Rating Area 3	No Preference	51	896.23
	Rating Area 3	No Preference	52	938.04
	Rating Area 3	No Preference	53	980.33
	Rating Area 3	No Preference	54	1025.98
	Rating Area 3	No Preference	55	1071.63
	Rating Area 3	No Preference	56	1121.13
	Rating Area 3	No Preference	57	1171.10
	Rating Area 3	No Preference	58	1224.45
	Rating Area 3	No Preference	59	1250.88
	Rating Area 3	No Preference	60	1304.22
	Rating Area 3	No Preference	61	1350.35
	Rating Area 3	No Preference	62	1380.63
	Rating Area 3	No Preference	63	1418.59
	Rating Area 3	No Preference	64 and over	1441.66
	22444PA0060116	Rating Area 5	No Preference	0-14
22444PA0060116	Rating Area 5	No Preference	15	400.30
	Rating Area 5	No Preference	16	412.79
	Rating Area 5	No Preference	17	425.29
	Rating Area 5	No Preference	18	438.74
	Rating Area 5	No Preference	19	452.20
	Rating Area 5	No Preference	20	466.14
	Rating Area 5	No Preference	21	480.56
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	Rating Area 5	No Preference	27	503.62
	Rating Area 5	No Preference	28	522.36
	Rating Area 5	No Preference	29	537.74
	Rating Area 5	No Preference	30	545.43
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Rating Area 5	No Preference	56	1121.13	
Rating Area 5	No Preference	57	1171.10	
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Rating Area 5	No Preference	61	1350.35	
Rating Area 5	No Preference	62	1380.63	
Rating Area 5	No Preference	63	1418.59	
Rating Area 5	No Preference	64 and over	1441.66	
22444PA0060116	Rating Area 6	No Preference	0-14	386.97
22444PA0060116	Rating Area 6	No Preference	15	421.37
	Rating Area 6	No Preference	16	434.52
	Rating Area 6	No Preference	17	447.67
	Rating Area 6	No Preference	18	461.84
	Rating Area 6	No Preference	19	476.00
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	Rating Area 6	No Preference	23	505.85
	Rating Area 6	No Preference	24	505.85
	Rating Area 6	No Preference	25	507.87
	Rating Area 6	No Preference	26	517.98
	Rating Area 6	No Preference	27	530.12
	Rating Area 6	No Preference	28	549.85
	Rating Area 6	No Preference	29	566.04
	Rating Area 6	No Preference	30	574.13
	Rating Area 6	No Preference	31	586.27
	Rating Area 6	No Preference	32	598.41
	Rating Area 6	No Preference	33	606.00
	Rating Area 6	No Preference	34	614.09
	Rating Area 6	No Preference	35	618.14
	Rating Area 6	No Preference	36	622.19
	Rating Area 6	No Preference	37	626.23
	Rating Area 6	No Preference	38	630.28
	Rating Area 6	No Preference	39	638.38
	Rating Area 6	No Preference	40	646.47
	Rating Area 6	No Preference	41	658.61
	Rating Area 6	No Preference	42	670.24

	22444PA0060116 Rating Area 6	No Preference	43	686.43
	22444PA0060116 Rating Area 6	No Preference	44	706.66
	22444PA0060116 Rating Area 6	No Preference	45	730.44
	22444PA0060116 Rating Area 6	No Preference	46	758.77
	22444PA0060116 Rating Area 6	No Preference	47	790.63
	22444PA0060116 Rating Area 6	No Preference	48	827.05
	22444PA0060116 Rating Area 6	No Preference	49	862.97
	22444PA0060116 Rating Area 6	No Preference	50	903.44
	22444PA0060116 Rating Area 6	No Preference	51	943.40
	22444PA0060116 Rating Area 6	No Preference	52	987.41
	22444PA0060116 Rating Area 6	No Preference	53	1031.92
	22444PA0060116 Rating Area 6	No Preference	54	1079.98
	22444PA0060116 Rating Area 6	No Preference	55	1128.03
	22444PA0060116 Rating Area 6	No Preference	56	1180.13
	22444PA0060116 Rating Area 6	No Preference	57	1232.74
	22444PA0060116 Rating Area 6	No Preference	58	1288.89
	22444PA0060116 Rating Area 6	No Preference	59	1316.71
	22444PA0060116 Rating Area 6	No Preference	60	1372.86
	22444PA0060116 Rating Area 6	No Preference	61	1421.42
	22444PA0060116 Rating Area 6	No Preference	62	1453.29
	22444PA0060116 Rating Area 6	No Preference	63	1493.25
	22444PA0060116 Rating Area 6	No Preference	64 and over	1517.53
	22444PA0060116 Rating Area 7	No Preference	0-14	483.71
	22444PA0060116 Rating Area 7	No Preference	15	526.71
	22444PA0060116 Rating Area 7	No Preference	16	543.15
	22444PA0060116 Rating Area 7	No Preference	17	559.59
	22444PA0060116 Rating Area 7	No Preference	18	577.29
	22444PA0060116 Rating Area 7	No Preference	19	595.00
	22444PA0060116 Rating Area 7	No Preference	20	613.34
	22444PA0060116 Rating Area 7	No Preference	21	632.31
	22444PA0060116 Rating Area 7	No Preference	22	632.31
	22444PA0060116 Rating Area 7	No Preference	23	632.31
	22444PA0060116 Rating Area 7	No Preference	24	632.31
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	22444PA0060116 Rating Area 7	No Preference	28	687.32
	22444PA0060116 Rating Area 7	No Preference	29	707.55
	22444PA0060116 Rating Area 7	No Preference	30	717.67
	22444PA0060116 Rating Area 7	No Preference	31	732.84
	22444PA0060116 Rating Area 7	No Preference	32	748.02
	22444PA0060116 Rating Area 7	No Preference	33	757.50
	22444PA0060116 Rating Area 7	No Preference	34	767.62
	22444PA0060116 Rating Area 7	No Preference	35	772.68
	22444PA0060116 Rating Area 7	No Preference	36	777.74
	22444PA0060116 Rating Area 7	No Preference	37	782.79
	22444PA0060116 Rating Area 7	No Preference	38	787.85
	22444PA0060116 Rating Area 7	No Preference	39	797.97
	22444PA0060116 Rating Area 7	No Preference	40	808.09
	22444PA0060116 Rating Area 7	No Preference	41	823.26
	22444PA0060116 Rating Area 7	No Preference	42	837.80
	22444PA0060116 Rating Area 7	No Preference	43	858.04
	22444PA0060116 Rating Area 7	No Preference	44	883.33
	22444PA0060116 Rating Area 7	No Preference	45	913.05
	22444PA0060116 Rating Area 7	No Preference	46	948.46
	22444PA0060116 Rating Area 7	No Preference	47	988.29
	22444PA0060116 Rating Area 7	No Preference	48	1033.82
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	22444PA0060116 Rating Area 7	No Preference	50	1129.30
	22444PA0060116 Rating Area 7	No Preference	51	1179.25
	22444PA0060116 Rating Area 7	No Preference	52	1234.26
	22444PA0060116 Rating Area 7	No Preference	53	1289.90
	22444PA0060116 Rating Area 7	No Preference	54	1349.97
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	22444PA0060116 Rating Area 7	No Preference	56	1475.17
	22444PA0060116 Rating Area 7	No Preference	57	1540.93
	22444PA0060116 Rating Area 7	No Preference	58	1611.11
	22444PA0060116 Rating Area 7	No Preference	59	1645.89
	22444PA0060116 Rating Area 7	No Preference	60	1716.08
	22444PA0060116 Rating Area 7	No Preference	61	1776.78
	22444PA0060116 Rating Area 7	No Preference	62	1816.61
	22444PA0060116 Rating Area 7	No Preference	63	1866.56
	22444PA0060116 Rating Area 7	No Preference	64 and over	1896.92
	22444PA0060116 Rating Area 9	No Preference	0-14	464.36
	22444PA0060116 Rating Area 9	No Preference	15	505.64
	22444PA0060116 Rating Area 9	No Preference	16	521.42
	22444PA0060116 Rating Area 9	No Preference	17	537.21
	22444PA0060116 Rating Area 9	No Preference	18	554.20
	22444PA0060116 Rating Area 9	No Preference	19	571.20
	22444PA0060116 Rating Area 9	No Preference	20	588.80
	22444PA0060116 Rating Area 9	No Preference	21	607.02
	22444PA0060116 Rating Area 9	No Preference	22	607.02
	22444PA0060116 Rating Area 9	No Preference	23	607.02
	22444PA0060116 Rating Area 9	No Preference	24	607.02
	22444PA0060116 Rating Area 9	No Preference	25	609.44
	22444PA0060116 Rating Area 9	No Preference	26	621.58
	22444PA0060116 Rating Area 9	No Preference	27	636.15
	22444PA0060116 Rating Area 9	No Preference	28	659.82
	22444PA0060116 Rating Area 9	No Preference	29	679.25
	22444PA0060116 Rating Area 9	No Preference	30	688.96
	22444PA0060116 Rating Area 9	No Preference	31	703.53
	22444PA0060116 Rating Area 9	No Preference	32	718.10
	22444PA0060116 Rating Area 9	No Preference	33	727.20
	22444PA0060116 Rating Area 9	No Preference	34	736.91
	22444PA0060116 Rating Area 9	No Preference	35	741.77
	22444PA0060116 Rating Area 9	No Preference	36	746.63
	22444PA0060116 Rating Area 9	No Preference	37	751.48
	22444PA0060116 Rating Area 9	No Preference	38	756.34
	22444PA0060116 Rating Area 9	No Preference	39	766.05
	22444PA0060116 Rating Area 9	No Preference	40	775.76
	22444PA0060116 Rating Area 9	No Preference	41	790.33
	22444PA0060116 Rating Area 9	No Preference	42	804.29
	22444PA0060116 Rating Area 9	No Preference	43	823.72
	22444PA0060116 Rating Area 9	No Preference	44	848.00
	22444PA0060116 Rating Area 9	No Preference	45	876.53
	22444PA0060116 Rating Area 9	No Preference	46	910.52
	22444PA0060116 Rating Area 9	No Preference	47	948.76
	22444PA0060116 Rating Area 9	No Preference	48	992.47
	22444PA0060116 Rating Area 9	No Preference	49	1035.56
	22444PA0060116 Rating Area 9	No Preference	50	1084.12
	22444PA0060116 Rating Area 9	No Preference	51	1132.08
	22444PA0060116 Rating Area 9	No Preference	52	1184.89

	22444PA0060116 Rating Area 9	No Preference	53	1238.31
	22444PA0060116 Rating Area 9	No Preference	54	1295.97
	22444PA0060116 Rating Area 9	No Preference	55	1353.64
	22444PA0060116 Rating Area 9	No Preference	56	1416.16
	22444PA0060116 Rating Area 9	No Preference	57	1479.29
	22444PA0060116 Rating Area 9	No Preference	58	1546.67
	22444PA0060116 Rating Area 9	No Preference	59	1580.05
	22444PA0060116 Rating Area 9	No Preference	60	1647.43
	22444PA0060116 Rating Area 9	No Preference	61	1705.71
	22444PA0060116 Rating Area 9	No Preference	62	1743.95
	22444PA0060116 Rating Area 9	No Preference	63	1791.90
	22444PA0060116 Rating Area 9	No Preference	64 and over	1821.04
	22444PA0060117 Rating Area 2	No Preference	0-14	365.89
	22444PA0060117 Rating Area 2	No Preference	15	398.41
	22444PA0060117 Rating Area 2	No Preference	16	410.85
	22444PA0060117 Rating Area 2	No Preference	17	423.28
	22444PA0060117 Rating Area 2	No Preference	18	436.67
	22444PA0060117 Rating Area 2	No Preference	19	450.07
	22444PA0060117 Rating Area 2	No Preference	20	463.94
	22444PA0060117 Rating Area 2	No Preference	21	478.29
	22444PA0060117 Rating Area 2	No Preference	22	478.29
	22444PA0060117 Rating Area 2	No Preference	23	478.29
	22444PA0060117 Rating Area 2	No Preference	24	478.29
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	22444PA0060117 Rating Area 2	No Preference	26	489.76
	22444PA0060117 Rating Area 2	No Preference	27	501.24
	22444PA0060117 Rating Area 2	No Preference	28	519.89
	22444PA0060117 Rating Area 2	No Preference	29	535.20
	22444PA0060117 Rating Area 2	No Preference	30	542.85
	22444PA0060117 Rating Area 2	No Preference	31	554.33
	22444PA0060117 Rating Area 2	No Preference	32	565.81
	22444PA0060117 Rating Area 2	No Preference	33	572.98
	22444PA0060117 Rating Area 2	No Preference	34	580.64
	22444PA0060117 Rating Area 2	No Preference	35	584.46
	22444PA0060117 Rating Area 2	No Preference	36	588.29
	22444PA0060117 Rating Area 2	No Preference	37	592.12
	22444PA0060117 Rating Area 2	No Preference	38	595.94
	22444PA0060117 Rating Area 2	No Preference	39	603.59
	22444PA0060117 Rating Area 2	No Preference	40	611.25
	22444PA0060117 Rating Area 2	No Preference	41	622.73
	22444PA0060117 Rating Area 2	No Preference	42	633.73
	22444PA0060117 Rating Area 2	No Preference	43	649.03
	22444PA0060117 Rating Area 2	No Preference	44	668.16
	22444PA0060117 Rating Area 2	No Preference	45	690.64
	22444PA0060117 Rating Area 2	No Preference	46	717.43
	22444PA0060117 Rating Area 2	No Preference	47	747.56
	22444PA0060117 Rating Area 2	No Preference	48	781.99
	22444PA0060117 Rating Area 2	No Preference	49	815.95
	22444PA0060117 Rating Area 2	No Preference	50	854.22
	22444PA0060117 Rating Area 2	No Preference	51	892.00
	22444PA0060117 Rating Area 2	No Preference	52	933.61
	22444PA0060117 Rating Area 2	No Preference	53	975.70
	22444PA0060117 Rating Area 2	No Preference	54	1021.14
	22444PA0060117 Rating Area 2	No Preference	55	1066.57
	22444PA0060117 Rating Area 2	No Preference	56	1115.84
	22444PA0060117 Rating Area 2	No Preference	57	1165.58
	22444PA0060117 Rating Area 2	No Preference	58	1218.67
	22444PA0060117 Rating Area 2	No Preference	59	1244.97
	22444PA0060117 Rating Area 2	No Preference	60	1298.06
	22444PA0060117 Rating Area 2	No Preference	61	1343.98
	22444PA0060117 Rating Area 2	No Preference	62	1374.11
	22444PA0060117 Rating Area 2	No Preference	63	1411.89
	22444PA0060117 Rating Area 2	No Preference	64 and over	1434.85
	22444PA0060117 Rating Area 3	No Preference	0-14	347.59
	22444PA0060117 Rating Area 3	No Preference	15	378.49
	22444PA0060117 Rating Area 3	No Preference	16	390.30
	22444PA0060117 Rating Area 3	No Preference	17	402.12
	22444PA0060117 Rating Area 3	No Preference	18	414.84
	22444PA0060117 Rating Area 3	No Preference	19	427.56
	22444PA0060117 Rating Area 3	No Preference	20	440.74
	22444PA0060117 Rating Area 3	No Preference	21	454.37
	22444PA0060117 Rating Area 3	No Preference	22	454.37
	22444PA0060117 Rating Area 3	No Preference	23	454.37
	22444PA0060117 Rating Area 3	No Preference	24	454.37
	22444PA0060117 Rating Area 3	No Preference	25	456.19
	22444PA0060117 Rating Area 3	No Preference	26	465.27
	22444PA0060117 Rating Area 3	No Preference	27	476.18
	22444PA0060117 Rating Area 3	No Preference	28	493.90
	22444PA0060117 Rating Area 3	No Preference	29	508.44
	22444PA0060117 Rating Area 3	No Preference	30	515.71
	22444PA0060117 Rating Area 3	No Preference	31	526.61
	22444PA0060117 Rating Area 3	No Preference	32	537.52
	22444PA0060117 Rating Area 3	No Preference	33	544.34
	22444PA0060117 Rating Area 3	No Preference	34	551.60
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	22444PA0060117 Rating Area 3	No Preference	36	558.87
	22444PA0060117 Rating Area 3	No Preference	37	562.51
	22444PA0060117 Rating Area 3	No Preference	38	566.14
	22444PA0060117 Rating Area 3	No Preference	39	573.41
	22444PA0060117 Rating Area 3	No Preference	40	580.68
	22444PA0060117 Rating Area 3	No Preference	41	591.59
	22444PA0060117 Rating Area 3	No Preference	42	602.04
	22444PA0060117 Rating Area 3	No Preference	43	616.58
	22444PA0060117 Rating Area 3	No Preference	44	634.75
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	22444PA0060117 Rating Area 3	No Preference	46	681.55
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	22444PA0060117 Rating Area 3	No Preference	49	775.15
	22444PA0060117 Rating Area 3	No Preference	50	811.50
	22444PA0060117 Rating Area 3	No Preference	51	847.40
	22444PA0060117 Rating Area 3	No Preference	52	886.93
	22444PA0060117 Rating Area 3	No Preference	53	926.91
	22444PA0060117 Rating Area 3	No Preference	54	970.08
	22444PA0060117 Rating Area 3	No Preference	55	1013.24
	22444PA0060117 Rating Area 3	No Preference	56	1060.04
	22444PA0060117 Rating Area 3	No Preference	57	1107.30
	22444PA0060117 Rating Area 3	No Preference	58	1157.73
	22444PA0060117 Rating Area 3	No Preference	59	1182.72
	22444PA0060117 Rating Area 3	No Preference	60	1233.16
	22444PA0060117 Rating Area 3	No Preference	61	1276.78
	22444PA0060117 Rating Area 3	No Preference	62	1305.40

	22444PA0060117	Rating Area 3	No Preference	63	1341.30
	22444PA0060117	Rating Area 3	No Preference	64 and over	1363.11
	22444PA0060117	Rating Area 5	No Preference	0-14	347.59
	22444PA0060117	Rating Area 5	No Preference	15	378.49
	22444PA0060117	Rating Area 5	No Preference	16	390.30
	22444PA0060117	Rating Area 5	No Preference	17	402.12
	22444PA0060117	Rating Area 5	No Preference	18	414.84
	22444PA0060117	Rating Area 5	No Preference	19	427.56
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	22444PA0060117	Rating Area 5	No Preference	21	454.37
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	22444PA0060117	Rating Area 5	No Preference	23	454.37
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	22444PA0060117	Rating Area 5	No Preference	62	1305.40
	22444PA0060117	Rating Area 5	No Preference	63	1341.30
	22444PA0060117	Rating Area 5	No Preference	64 and over	1363.11
	22444PA0060117	Rating Area 6	No Preference	0-14	365.89
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	22444PA0060117	Rating Area 6	No Preference	18	436.67
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	22444PA0060117	Rating Area 6	No Preference	22	478.29
	22444PA0060117	Rating Area 6	No Preference	23	478.29
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	22444PA0060117	Rating Area 6	No Preference	30	542.85
	22444PA0060117	Rating Area 6	No Preference	31	554.33
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	22444PA0060117	Rating Area 6	No Preference	33	572.98
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	22444PA0060117	Rating Area 6	No Preference	35	584.46
	22444PA0060117	Rating Area 6	No Preference	36	588.29
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	22444PA0060117	Rating Area 6	No Preference	38	595.94
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	22444PA0060117	Rating Area 6	No Preference	42	633.73
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	22444PA0060117	Rating Area 6	No Preference	46	717.43
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	22444PA0060117	Rating Area 6	No Preference	51	892.00
	22444PA0060117	Rating Area 6	No Preference	52	933.61
	22444PA0060117	Rating Area 6	No Preference	53	975.70
	22444PA0060117	Rating Area 6	No Preference	54	1021.14
	22444PA0060117	Rating Area 6	No Preference	55	1066.57
	22444PA0060117	Rating Area 6	No Preference	56	1115.84
	22444PA0060117	Rating Area 6	No Preference	57	1165.58
	22444PA0060117	Rating Area 6	No Preference	58	1218.67
	22444PA0060117	Rating Area 6	No Preference	59	1244.97
	22444PA0060117	Rating Area 6	No Preference	60	1298.06
	22444PA0060117	Rating Area 6	No Preference	61	1343.98
	22444PA0060117	Rating Area 6	No Preference	62	1374.11
	22444PA0060117	Rating Area 6	No Preference	63	1411.89
	22444PA0060117	Rating Area 6	No Preference	64 and over	1434.85
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	22444PA0060117	Rating Area 7	No Preference	16	513.56
	22444PA0060117	Rating Area 7	No Preference	17	529.10
	22444PA0060117	Rating Area 7	No Preference	18	545.84
	22444PA0060117	Rating Area 7	No Preference	19	562.58
	22444PA0060117	Rating Area 7	No Preference	20	579.92
	22444PA0060117	Rating Area 7	No Preference	21	597.86

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	22444PA0060117	Rating Area 7	No Preference	23	597.86
	22444PA0060117	Rating Area 7	No Preference	24	597.86
	22444PA0060117	Rating Area 7	No Preference	25	600.25
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	22444PA0060117	Rating Area 7	No Preference	32	707.26
	22444PA0060117	Rating Area 7	No Preference	33	716.23
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	22444PA0060117	Rating Area 7	No Preference	36	735.36
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	22444PA0060117	Rating Area 7	No Preference	38	744.93
	22444PA0060117	Rating Area 7	No Preference	39	754.49
	22444PA0060117	Rating Area 7	No Preference	40	764.06
	22444PA0060117	Rating Area 7	No Preference	41	778.41
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	22444PA0060117	Rating Area 7	No Preference	46	896.78
	22444PA0060117	Rating Area 7	No Preference	47	934.45
	22444PA0060117	Rating Area 7	No Preference	48	977.49
	22444PA0060117	Rating Area 7	No Preference	49	1019.94
	22444PA0060117	Rating Area 7	No Preference	50	1067.77
	22444PA0060117	Rating Area 7	No Preference	51	1115.00
	22444PA0060117	Rating Area 7	No Preference	52	1167.01
	22444PA0060117	Rating Area 7	No Preference	53	1219.62
	22444PA0060117	Rating Area 7	No Preference	54	1276.42
	22444PA0060117	Rating Area 7	No Preference	55	1333.22
	22444PA0060117	Rating Area 7	No Preference	56	1394.80
	22444PA0060117	Rating Area 7	No Preference	57	1456.97
	22444PA0060117	Rating Area 7	No Preference	58	1523.33
	22444PA0060117	Rating Area 7	No Preference	59	1556.22
	22444PA0060117	Rating Area 7	No Preference	60	1622.58
	22444PA0060117	Rating Area 7	No Preference	61	1679.97
	22444PA0060117	Rating Area 7	No Preference	62	1717.64
	22444PA0060117	Rating Area 7	No Preference	63	1764.87
	22444PA0060117	Rating Area 7	No Preference	64 and over	1793.57
	22444PA0060117	Rating Area 9	No Preference	0-14	439.06
	22444PA0060117	Rating Area 9	No Preference	15	478.09
	22444PA0060117	Rating Area 9	No Preference	16	493.02
	22444PA0060117	Rating Area 9	No Preference	17	507.94
	22444PA0060117	Rating Area 9	No Preference	18	524.01
	22444PA0060117	Rating Area 9	No Preference	19	540.08
	22444PA0060117	Rating Area 9	No Preference	20	556.72
	22444PA0060117	Rating Area 9	No Preference	21	573.95
	22444PA0060117	Rating Area 9	No Preference	22	573.95
	22444PA0060117	Rating Area 9	No Preference	23	573.95
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	22444PA0060117	Rating Area 9	No Preference	26	587.72
	22444PA0060117	Rating Area 9	No Preference	27	601.49
	22444PA0060117	Rating Area 9	No Preference	28	623.87
	22444PA0060117	Rating Area 9	No Preference	29	642.24
	22444PA0060117	Rating Area 9	No Preference	30	651.42
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	22444PA0060117	Rating Area 9	No Preference	36	705.95
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	22444PA0060117	Rating Area 9	No Preference	39	724.31
	22444PA0060117	Rating Area 9	No Preference	40	733.50
	22444PA0060117	Rating Area 9	No Preference	41	747.27
	22444PA0060117	Rating Area 9	No Preference	42	760.47
	22444PA0060117	Rating Area 9	No Preference	43	778.84
	22444PA0060117	Rating Area 9	No Preference	44	801.80
	22444PA0060117	Rating Area 9	No Preference	45	828.77
	22444PA0060117	Rating Area 9	No Preference	46	860.91
	22444PA0060117	Rating Area 9	No Preference	47	897.07
	22444PA0060117	Rating Area 9	No Preference	48	938.39
	22444PA0060117	Rating Area 9	No Preference	49	979.14
	22444PA0060117	Rating Area 9	No Preference	50	1025.06
	22444PA0060117	Rating Area 9	No Preference	51	1070.40
	22444PA0060117	Rating Area 9	No Preference	52	1120.33
	22444PA0060117	Rating Area 9	No Preference	53	1170.84
	22444PA0060117	Rating Area 9	No Preference	54	1225.36
	22444PA0060117	Rating Area 9	No Preference	55	1279.89
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	22444PA0060117	Rating Area 9	No Preference	60	1557.68
	22444PA0060117	Rating Area 9	No Preference	61	1612.77
	22444PA0060117	Rating Area 9	No Preference	62	1648.93
	22444PA0060117	Rating Area 9	No Preference	63	1694.27
	22444PA0060117	Rating Area 9	No Preference	64 and over	1721.82
	22444PA0060118	Rating Area 2	No Preference	0-14	352.90
	22444PA0060118	Rating Area 2	No Preference	15	384.27
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	22444PA0060118	Rating Area 2	No Preference	17	408.26
	22444PA0060118	Rating Area 2	No Preference	18	421.17
	22444PA0060118	Rating Area 2	No Preference	19	434.09
	22444PA0060118	Rating Area 2	No Preference	20	447.47
	22444PA0060118	Rating Area 2	No Preference	21	461.31
	22444PA0060118	Rating Area 2	No Preference	22	461.31
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	22444PA0060118	Rating Area 2	No Preference	26	472.38
	22444PA0060118	Rating Area 2	No Preference	27	483.45
	22444PA0060118	Rating Area 2	No Preference	28	501.44
	22444PA0060118	Rating Area 2	No Preference	29	516.20
	22444PA0060118	Rating Area 2	No Preference	30	523.58
	22444PA0060118	Rating Area 2	No Preference	31	534.66

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	Rating Area 2	No Preference	33	552.65	
	Rating Area 2	No Preference	34	560.03	
	Rating Area 2	No Preference	35	563.72	
	Rating Area 2	No Preference	36	567.41	
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	Rating Area 2	No Preference	40	589.55	
	Rating Area 2	No Preference	41	600.62	
	Rating Area 2	No Preference	42	611.23	
	Rating Area 2	No Preference	43	625.99	
	Rating Area 2	No Preference	44	644.45	
	Rating Area 2	No Preference	45	666.13	
	Rating Area 2	No Preference	46	691.96	
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	Rating Area 2	No Preference	50	823.90	
	Rating Area 2	No Preference	51	860.34	
	Rating Area 2	No Preference	52	900.47	
	Rating Area 2	No Preference	53	941.07	
	Rating Area 2	No Preference	54	984.89	
	Rating Area 2	No Preference	55	1028.72	
	Rating Area 2	No Preference	56	1076.23	
	Rating Area 2	No Preference	57	1124.21	
	Rating Area 2	No Preference	58	1175.41	
	Rating Area 2	No Preference	59	1200.78	
	Rating Area 2	No Preference	60	1251.99	
	Rating Area 2	No Preference	61	1296.28	
	Rating Area 2	No Preference	62	1325.34	
	Rating Area 2	No Preference	63	1361.78	
	Rating Area 2	No Preference	64 and over	1383.92	
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	22444PA0060118	Rating Area 3	No Preference	18	400.12
	22444PA0060118	Rating Area 3	No Preference	19	412.39
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22444PA0060118	Rating Area 3	No Preference	52	855.45	
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	22444PA0060120	Rating Area 2	No Preference	64 and over	1649.07
	22444PA0060120	Rating Area 3	No Preference	0-14	399.49
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	22444PA0060120	Rating Area 3	No Preference	17	462.15
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	22444PA0060120	Rating Area 3	No Preference	43	708.63
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	22444PA0060120	Rating Area 3	No Preference	45	754.07
	22444PA0060120	Rating Area 3	No Preference	46	783.31
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	22444PA0060120	Rating Area 3	No Preference	48	853.81
	22444PA0060120	Rating Area 3	No Preference	49	890.88
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	22444PA0060120	Rating Area 3	No Preference	51	973.92
	22444PA0060120	Rating Area 3	No Preference	52	1019.35
	22444PA0060120	Rating Area 3	No Preference	53	1065.30
	22444PA0060120	Rating Area 3	No Preference	54	1114.91
	22444PA0060120	Rating Area 3	No Preference	55	1164.52
	22444PA0060120	Rating Area 3	No Preference	56	1218.31
	22444PA0060120	Rating Area 3	No Preference	57	1272.62
	22444PA0060120	Rating Area 3	No Preference	58	1330.58
	22444PA0060120	Rating Area 3	No Preference	59	1359.30
	22444PA0060120	Rating Area 3	No Preference	60	1417.27
	22444PA0060120	Rating Area 3	No Preference	61	1467.40
	22444PA0060120	Rating Area 3	No Preference	62	1500.30
	22444PA0060120	Rating Area 3	No Preference	63	1541.55
	22444PA0060120	Rating Area 3	No Preference	64 and over	1566.62
	22444PA0060120	Rating Area 5	No Preference	0-14	399.49
	22444PA0060120	Rating Area 5	No Preference	15	435.00
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	22444PA0060120	Rating Area 5	No Preference	63	1541.55
	22444PA0060120	Rating Area 5	No Preference	64 and over	1566.62
	22444PA0060120	Rating Area 6	No Preference	0-14	420.51
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	22444PA0060120	Rating Area 6	No Preference	48	898.74
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	22444PA0060120	Rating Area 7	No Preference	62	1974.08
	22444PA0060120	Rating Area 7	No Preference	63	2028.36
	22444PA0060120	Rating Area 7	No Preference	64 and over	2061.34
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	22444PA0060120	Rating Area 9	No Preference	63	1947.23
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	22444PA0060122	Rating Area 6	No Preference	50	802.96
	22444PA0060122	Rating Area 6	No Preference	51	838.48
	22444PA0060122	Rating Area 6	No Preference	52	877.59
	22444PA0060122	Rating Area 6	No Preference	53	917.16
	22444PA0060122	Rating Area 6	No Preference	54	959.87
	22444PA0060122	Rating Area 6	No Preference	55	1002.58
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	22444PA0060123	Rating Area 6	No Preference	15	303.72
	22444PA0060123	Rating Area 6	No Preference	16	313.20
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	22444PA0060123	Rating Area 6	No Preference	37	451.39
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	22444PA0060123	Rating Area 6	No Preference	39	460.14
	22444PA0060123	Rating Area 6	No Preference	40	465.97
	22444PA0060123	Rating Area 6	No Preference	41	474.72
	22444PA0060123	Rating Area 6	No Preference	42	483.11
	22444PA0060123	Rating Area 6	No Preference	43	494.78
	22444PA0060123	Rating Area 6	No Preference	44	509.36
	22444PA0060123	Rating Area 6	No Preference	45	526.50
	22444PA0060123	Rating Area 6	No Preference	46	546.92
	22444PA0060123	Rating Area 6	No Preference	47	569.89
	22444PA0060123	Rating Area 6	No Preference	48	596.14
	22444PA0060123	Rating Area 6	No Preference	49	622.03
	22444PA0060123	Rating Area 6	No Preference	50	651.20
	22444PA0060123	Rating Area 6	No Preference	51	680.00
	22444PA0060123	Rating Area 6	No Preference	52	711.72
	22444PA0060123	Rating Area 6	No Preference	53	743.81
	22444PA0060123	Rating Area 6	No Preference	54	778.45
	22444PA0060123	Rating Area 6	No Preference	55	813.08
	22444PA0060123	Rating Area 6	No Preference	56	850.64
	22444PA0060123	Rating Area 6	No Preference	57	888.56
	22444PA0060123	Rating Area 6	No Preference	58	929.03
	22444PA0060123	Rating Area 6	No Preference	59	949.09
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	22444PA0060123	Rating Area 6	No Preference	61	1024.56
	22444PA0060123	Rating Area 6	No Preference	62	1047.53
	22444PA0060123	Rating Area 6	No Preference	63	1076.33
	22444PA0060123	Rating Area 6	No Preference	64 and over	1093.84
	22444PA0060124	Rating Area 6	No Preference	0-14	309.16
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	22444PA0060124	Rating Area 6	No Preference	18	368.97
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	22444PA0060124	Rating Area 6	No Preference	20	392.01
	22444PA0060124	Rating Area 6	No Preference	21	404.14
	22444PA0060124	Rating Area 6	No Preference	22	404.14
	22444PA0060124	Rating Area 6	No Preference	23	404.14
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	22444PA0060124	Rating Area 6	No Preference	30	458.69
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	22444PA0060124	Rating Area 6	No Preference	40	516.48
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	22444PA0060124	Rating Area 6	No Preference	42	535.48
	22444PA0060124	Rating Area 6	No Preference	43	548.41
	22444PA0060124	Rating Area 6	No Preference	44	564.58
	22444PA0060124	Rating Area 6	No Preference	45	583.57
	22444PA0060124	Rating Area 6	No Preference	46	606.20
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	22444PA0060124	Rating Area 6	No Preference	48	660.76
	22444PA0060124	Rating Area 6	No Preference	49	689.45
	22444PA0060124	Rating Area 6	No Preference	50	721.78

	22444PA0060124	Rating Area 6	No Preference	51	753.71
	22444PA0060124	Rating Area 6	No Preference	52	788.87
	22444PA0060124	Rating Area 6	No Preference	53	824.43
	22444PA0060124	Rating Area 6	No Preference	54	862.83
	22444PA0060124	Rating Area 6	No Preference	55	901.22
	22444PA0060124	Rating Area 6	No Preference	56	942.84
	22444PA0060124	Rating Area 6	No Preference	57	984.87
	22444PA0060124	Rating Area 6	No Preference	58	1029.73
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	22444PA0060124	Rating Area 6	No Preference	61	1135.62
	22444PA0060124	Rating Area 6	No Preference	62	1161.08
	22444PA0060124	Rating Area 6	No Preference	63	1193.00
	22444PA0060124	Rating Area 6	No Preference	64 and over	1212.40
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	22444PA0060125	Rating Area 6	No Preference	15	350.92
	22444PA0060125	Rating Area 6	No Preference	16	361.88
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	22444PA0060125	Rating Area 6	No Preference	41	548.50
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	22444PA0060125	Rating Area 6	No Preference	50	752.40
	22444PA0060125	Rating Area 6	No Preference	51	785.68
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	22444PA0060125	Rating Area 6	No Preference	53	859.40
	22444PA0060125	Rating Area 6	No Preference	54	899.42
	22444PA0060125	Rating Area 6	No Preference	55	939.44
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	22444PA0060125	Rating Area 6	No Preference	57	1026.65
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	22444PA0060126	Rating Area 3	No Preference	55	1151.43
	22444PA0060126	Rating Area 3	No Preference	56	1204.61
	22444PA0060126	Rating Area 3	No Preference	57	1258.31
	22444PA0060126	Rating Area 3	No Preference	58	1315.63
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	22444PA0060126	Rating Area 6	No Preference	49	927.23
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	22444PA0060126	Rating Area 6	No Preference	51	1013.65
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	22444PA0060127	Rating Area 3	No Preference	30	484.77
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	22444PA0060127	Rating Area 3	No Preference	35	521.93
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	22444PA0060127	Rating Area 3	No Preference	51	796.56
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	22444PA0060127	Rating Area 3	No Preference	54	911.87
	22444PA0060127	Rating Area 3	No Preference	55	952.45
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	22444PA0060127	Rating Area 3	No Preference	61	1200.17
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	22444PA0060127	Rating Area 3	No Preference	63	1260.82
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	22444PA0060127	Rating Area 6	No Preference	15	374.51
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	22444PA0060127	Rating Area 6	No Preference	17	397.88
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	Rating Area 6	No Preference	22	449.59
	Rating Area 6	No Preference	23	449.59
	Rating Area 6	No Preference	24	449.59
	Rating Area 6	No Preference	25	451.39
	Rating Area 6	No Preference	26	460.38
	Rating Area 6	No Preference	27	471.17
	Rating Area 6	No Preference	28	488.70
	Rating Area 6	No Preference	29	503.09
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	Rating Area 6	No Preference	33	538.61
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	Rating Area 6	No Preference	36	552.99
	Rating Area 6	No Preference	37	556.59
	Rating Area 6	No Preference	38	560.19
	Rating Area 6	No Preference	39	567.38
	Rating Area 6	No Preference	40	574.57
	Rating Area 6	No Preference	41	585.36
	Rating Area 6	No Preference	42	595.70
	Rating Area 6	No Preference	43	610.09
	Rating Area 6	No Preference	44	628.07
	Rating Area 6	No Preference	45	649.20
	Rating Area 6	No Preference	46	674.38
	Rating Area 6	No Preference	47	702.70
	Rating Area 6	No Preference	48	735.07
	Rating Area 6	No Preference	49	767.00
	Rating Area 6	No Preference	50	802.96
	Rating Area 6	No Preference	51	838.48
	Rating Area 6	No Preference	52	877.59
	Rating Area 6	No Preference	53	917.16
	Rating Area 6	No Preference	54	959.87
	Rating Area 6	No Preference	55	1002.58
	Rating Area 6	No Preference	56	1048.89
	Rating Area 6	No Preference	57	1095.64
	Rating Area 6	No Preference	58	1145.55
	Rating Area 6	No Preference	59	1170.27
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	Rating Area 6	No Preference	61	1263.34
	Rating Area 6	No Preference	62	1291.66
	Rating Area 6	No Preference	63	1327.18
	Rating Area 6	No Preference	64 and over	1348.76
22444PA0060128	Rating Area 3	No Preference	0-14	264.98
22444PA0060128	Rating Area 3	No Preference	15	288.54
	Rating Area 3	No Preference	16	297.54
	Rating Area 3	No Preference	17	306.55
	Rating Area 3	No Preference	18	316.25
	Rating Area 3	No Preference	19	325.94
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	Rating Area 3	No Preference	23	346.39
	Rating Area 3	No Preference	24	346.39
	Rating Area 3	No Preference	25	347.77
	Rating Area 3	No Preference	26	354.69
	Rating Area 3	No Preference	27	363.01
	Rating Area 3	No Preference	28	376.52
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	Rating Area 3	No Preference	30	393.14
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	Rating Area 3	No Preference	32	409.77
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	Rating Area 3	No Preference	44	483.89
	Rating Area 3	No Preference	45	500.17
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	Rating Area 3	No Preference	48	566.33
	Rating Area 3	No Preference	49	590.93
	Rating Area 3	No Preference	50	618.64
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	Rating Area 3	No Preference	52	676.14
	Rating Area 3	No Preference	53	706.62
	Rating Area 3	No Preference	54	739.52
	Rating Area 3	No Preference	55	772.43
	Rating Area 3	No Preference	56	808.11
	Rating Area 3	No Preference	57	844.13
	Rating Area 3	No Preference	58	882.58
	Rating Area 3	No Preference	59	901.63
	Rating Area 3	No Preference	60	940.08
	Rating Area 3	No Preference	61	973.33
	Rating Area 3	No Preference	62	995.15
	Rating Area 3	No Preference	63	1022.52
	Rating Area 3	No Preference	64 and over	1039.14
22444PA0060128	Rating Area 6	No Preference	0-14	278.93
22444PA0060128	Rating Area 6	No Preference	15	303.72
	Rating Area 6	No Preference	16	313.20
	Rating Area 6	No Preference	17	322.68
	Rating Area 6	No Preference	18	332.89
	Rating Area 6	No Preference	19	343.10
	Rating Area 6	No Preference	20	353.67
	Rating Area 6	No Preference	21	364.62
	Rating Area 6	No Preference	22	364.62
	Rating Area 6	No Preference	23	364.62
	Rating Area 6	No Preference	24	364.62
	Rating Area 6	No Preference	25	366.07
	Rating Area 6	No Preference	26	373.36
	Rating Area 6	No Preference	27	382.11
	Rating Area 6	No Preference	28	396.33
	Rating Area 6	No Preference	29	408.00

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	22444PA0060128	Rating Area 6	No Preference	32	431.34
	22444PA0060128	Rating Area 6	No Preference	33	436.81
	22444PA0060128	Rating Area 6	No Preference	34	442.64
	22444PA0060128	Rating Area 6	No Preference	35	445.56
	22444PA0060128	Rating Area 6	No Preference	36	448.47
	22444PA0060128	Rating Area 6	No Preference	37	451.39
	22444PA0060128	Rating Area 6	No Preference	38	454.31
	22444PA0060128	Rating Area 6	No Preference	39	460.14
	22444PA0060128	Rating Area 6	No Preference	40	465.97
	22444PA0060128	Rating Area 6	No Preference	41	474.72
	22444PA0060128	Rating Area 6	No Preference	42	483.11
	22444PA0060128	Rating Area 6	No Preference	43	494.78
	22444PA0060128	Rating Area 6	No Preference	44	509.36
	22444PA0060128	Rating Area 6	No Preference	45	526.50
	22444PA0060128	Rating Area 6	No Preference	46	546.92
	22444PA0060128	Rating Area 6	No Preference	47	569.89
	22444PA0060128	Rating Area 6	No Preference	48	596.14
	22444PA0060128	Rating Area 6	No Preference	49	622.03
	22444PA0060128	Rating Area 6	No Preference	50	651.20
	22444PA0060128	Rating Area 6	No Preference	51	680.00
	22444PA0060128	Rating Area 6	No Preference	52	711.72
	22444PA0060128	Rating Area 6	No Preference	53	743.81
	22444PA0060128	Rating Area 6	No Preference	54	778.45
	22444PA0060128	Rating Area 6	No Preference	55	813.08
	22444PA0060128	Rating Area 6	No Preference	56	850.64
	22444PA0060128	Rating Area 6	No Preference	57	888.56
	22444PA0060128	Rating Area 6	No Preference	58	929.03
	22444PA0060128	Rating Area 6	No Preference	59	949.09
	22444PA0060128	Rating Area 6	No Preference	60	989.56
	22444PA0060128	Rating Area 6	No Preference	61	1024.56
	22444PA0060128	Rating Area 6	No Preference	62	1047.53
	22444PA0060128	Rating Area 6	No Preference	63	1076.33
	22444PA0060128	Rating Area 6	No Preference	64 and over	1093.84
	22444PA0060129	Rating Area 3	No Preference	0-14	293.70
	22444PA0060129	Rating Area 3	No Preference	15	319.81
	22444PA0060129	Rating Area 3	No Preference	16	329.79
	22444PA0060129	Rating Area 3	No Preference	17	339.78
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	22444PA0060129	Rating Area 3	No Preference	30	435.76
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	22444PA0060129	Rating Area 3	No Preference	35	469.16
	22444PA0060129	Rating Area 3	No Preference	36	472.23
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	22444PA0060129	Rating Area 3	No Preference	38	478.37
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	22444PA0060129	Rating Area 3	No Preference	40	490.66
	22444PA0060129	Rating Area 3	No Preference	41	499.87
	22444PA0060129	Rating Area 3	No Preference	42	508.70
	22444PA0060129	Rating Area 3	No Preference	43	520.99
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	22444PA0060129	Rating Area 3	No Preference	45	554.39
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	22444PA0060129	Rating Area 3	No Preference	51	716.02
	22444PA0060129	Rating Area 3	No Preference	52	749.43
	22444PA0060129	Rating Area 3	No Preference	53	783.21
	22444PA0060129	Rating Area 3	No Preference	54	819.68
	22444PA0060129	Rating Area 3	No Preference	55	856.16
	22444PA0060129	Rating Area 3	No Preference	56	895.70
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	22444PA0060129	Rating Area 3	No Preference	60	1041.98
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	22444PA0060129	Rating Area 3	No Preference	62	1103.02
	22444PA0060129	Rating Area 3	No Preference	63	1133.35
	22444PA0060129	Rating Area 3	No Preference	64 and over	1151.78
	22444PA0060129	Rating Area 6	No Preference	0-14	309.16
	22444PA0060129	Rating Area 6	No Preference	15	336.64
	22444PA0060129	Rating Area 6	No Preference	16	347.15
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	22444PA0060129	Rating Area 6	No Preference	18	368.97
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	22444PA0060129	Rating Area 6	No Preference	20	392.01
	22444PA0060129	Rating Area 6	No Preference	21	404.14
	22444PA0060129	Rating Area 6	No Preference	22	404.14
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	22444PA0060129	Rating Area 6	No Preference	26	413.83
	22444PA0060129	Rating Area 6	No Preference	27	423.53
	22444PA0060129	Rating Area 6	No Preference	28	439.29
	22444PA0060129	Rating Area 6	No Preference	29	452.23
	22444PA0060129	Rating Area 6	No Preference	30	458.69
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	22444PA0060129	Rating Area 6	No Preference	33	484.15
	22444PA0060129	Rating Area 6	No Preference	34	490.62
	22444PA0060129	Rating Area 6	No Preference	35	493.85
	22444PA0060129	Rating Area 6	No Preference	36	497.08
	22444PA0060129	Rating Area 6	No Preference	37	500.32
	22444PA0060129	Rating Area 6	No Preference	38	503.55
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	22444PA0060129	Rating Area 6	No Preference	43	548.41
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	22444PA0060129	Rating Area 6	No Preference	45	583.57
	22444PA0060129	Rating Area 6	No Preference	46	606.20
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	22444PA0060129	Rating Area 6	No Preference	48	660.76
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	22444PA0060129	Rating Area 6	No Preference	50	721.78
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	22444PA0060129	Rating Area 6	No Preference	52	788.87
	22444PA0060129	Rating Area 6	No Preference	53	824.43
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	22444PA0060129	Rating Area 6	No Preference	56	942.84
	22444PA0060129	Rating Area 6	No Preference	57	984.87
	22444PA0060129	Rating Area 6	No Preference	58	1029.73
	22444PA0060129	Rating Area 6	No Preference	59	1051.96
	22444PA0060129	Rating Area 6	No Preference	60	1096.82
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	22444PA0060129	Rating Area 6	No Preference	64 and over	1212.40
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	22444PA0060130	Rating Area 3	No Preference	23	400.22
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	22444PA0060130	Rating Area 3	No Preference	26	409.82
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	22444PA0060130	Rating Area 3	No Preference	29	447.84
	22444PA0060130	Rating Area 3	No Preference	30	454.24
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	22444PA0060130	Rating Area 3	No Preference	44	559.10
	22444PA0060130	Rating Area 3	No Preference	45	577.91
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	22444PA0060130	Rating Area 3	No Preference	50	714.78
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	22444PA0060130	Rating Area 3	No Preference	53	816.43
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	22444PA0060130	Rating Area 6	No Preference	25	422.96
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	22444PA0060130	Rating Area 6	No Preference	28	457.93
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	22444PA0060130	Rating Area 6	No Preference	31	488.26
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	22444PA0060130	Rating Area 6	No Preference	47	658.45
	22444PA0060130	Rating Area 6	No Preference	48	688.78
	22444PA0060130	Rating Area 6	No Preference	49	718.70

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	22444PA0060130	Rating Area 6	No Preference	53	859.40
	22444PA0060130	Rating Area 6	No Preference	54	899.42
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	22444PA0060130	Rating Area 6	No Preference	62	1210.32
	22444PA0060130	Rating Area 6	No Preference	63	1243.60
	22444PA0060130	Rating Area 6	No Preference	64 and over	1263.83
	22444PA0060131	Rating Area 3	No Preference	0-14	395.00
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	22444PA0060131	Rating Area 3	No Preference	52	1007.89
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	22444PA0060131	Rating Area 3	No Preference	54	1102.38
	22444PA0060131	Rating Area 3	No Preference	55	1151.43
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	22444PA0060131	Rating Area 3	No Preference	62	1483.43
	22444PA0060131	Rating Area 3	No Preference	63	1524.23
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	22444PA0060132	Rating Area 3	No Preference	0-14	326.74
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	22444PA0060132	Rating Area 3	No Preference	29	477.93
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	22444PA0060132	Rating Area 3	No Preference	32	505.27
	22444PA0060132	Rating Area 3	No Preference	33	511.67
	22444PA0060132	Rating Area 3	No Preference	34	518.51
	22444PA0060132	Rating Area 3	No Preference	35	521.93
	22444PA0060132	Rating Area 3	No Preference	36	525.34
	22444PA0060132	Rating Area 3	No Preference	37	528.76
	22444PA0060132	Rating Area 3	No Preference	38	532.18
	22444PA0060132	Rating Area 3	No Preference	39	539.01
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	22444PA0060132	Rating Area 3	No Preference	41	556.09
	22444PA0060132	Rating Area 3	No Preference	42	565.92
	22444PA0060132	Rating Area 3	No Preference	43	579.59
	22444PA0060132	Rating Area 3	No Preference	44	596.67
	22444PA0060132	Rating Area 3	No Preference	45	616.74
	22444PA0060132	Rating Area 3	No Preference	46	640.66
	22444PA0060132	Rating Area 3	No Preference	47	667.57
	22444PA0060132	Rating Area 3	No Preference	48	698.32
	22444PA0060132	Rating Area 3	No Preference	49	728.65
	22444PA0060132	Rating Area 3	No Preference	50	762.81
	22444PA0060132	Rating Area 3	No Preference	51	796.56
	22444PA0060132	Rating Area 3	No Preference	52	833.71
	22444PA0060132	Rating Area 3	No Preference	53	871.30
	22444PA0060132	Rating Area 3	No Preference	54	911.87
	22444PA0060132	Rating Area 3	No Preference	55	952.45
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	22444PA0060132	Rating Area 3	No Preference	57	1040.86
	22444PA0060132	Rating Area 3	No Preference	58	1088.27
	22444PA0060132	Rating Area 3	No Preference	59	1111.76

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	22444PA0060132	Rating Area 3	No Preference	62	1227.08
	22444PA0060132	Rating Area 3	No Preference	63	1260.82
	22444PA0060132	Rating Area 3	No Preference	64 and over	1281.32
	22444PA0060133	Rating Area 3	No Preference	0-14	264.98
	22444PA0060133	Rating Area 3	No Preference	15	288.54
	22444PA0060133	Rating Area 3	No Preference	16	297.54
	22444PA0060133	Rating Area 3	No Preference	17	306.55
	22444PA0060133	Rating Area 3	No Preference	18	316.25
	22444PA0060133	Rating Area 3	No Preference	19	325.94
	22444PA0060133	Rating Area 3	No Preference	20	335.99
	22444PA0060133	Rating Area 3	No Preference	21	346.39
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	22444PA0060133	Rating Area 3	No Preference	23	346.39
	22444PA0060133	Rating Area 3	No Preference	24	346.39
	22444PA0060133	Rating Area 3	No Preference	25	347.77
	22444PA0060133	Rating Area 3	No Preference	26	354.69
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	22444PA0060133	Rating Area 3	No Preference	28	376.52
	22444PA0060133	Rating Area 3	No Preference	29	387.60
	22444PA0060133	Rating Area 3	No Preference	30	393.14
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	22444PA0060133	Rating Area 3	No Preference	32	409.77
	22444PA0060133	Rating Area 3	No Preference	33	414.96
	22444PA0060133	Rating Area 3	No Preference	34	420.51
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	22444PA0060133	Rating Area 3	No Preference	37	428.82
	22444PA0060133	Rating Area 3	No Preference	38	431.59
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	22444PA0060133	Rating Area 3	No Preference	40	442.68
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	22444PA0060133	Rating Area 3	No Preference	50	618.64
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	22444PA0060133	Rating Area 3	No Preference	61	973.33
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	22444PA0060133	Rating Area 3	No Preference	63	1022.52
	22444PA0060133	Rating Area 3	No Preference	64 and over	1039.14
	22444PA0060134	Rating Area 3	No Preference	0-14	293.70
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	22444PA0060134	Rating Area 3	No Preference	20	372.41
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	22444PA0060134	Rating Area 3	No Preference	54	819.68
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	22444PA0060134	Rating Area 3	No Preference	60	1041.98
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	22444PA0060134	Rating Area 3	No Preference	63	1133.35
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	22444PA0060135	Rating Area 3	No Preference	63	1181.42
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	22444PA0060138	Rating Area 2	No Preference	16	329.01
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	22444PA0060138	Rating Area 2	No Preference	50	684.06
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	22444PA0060138	Rating Area 2	No Preference	54	817.73
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	22444PA0060138	Rating Area 2	No Preference	63	1130.65
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	22444PA0060138	Rating Area 3	No Preference	0-14	278.35
	22444PA0060138	Rating Area 3	No Preference	15	303.10
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	Rating Area 3	No Preference	31	421.72
	Rating Area 3	No Preference	32	430.45
	Rating Area 3	No Preference	33	435.91
	Rating Area 3	No Preference	34	441.73
	Rating Area 3	No Preference	35	444.64
	Rating Area 3	No Preference	36	447.55
	Rating Area 3	No Preference	37	450.46
	Rating Area 3	No Preference	38	453.37
	Rating Area 3	No Preference	39	459.19
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	Rating Area 3	No Preference	46	545.79
	Rating Area 3	No Preference	47	568.72
	Rating Area 3	No Preference	48	594.91
	Rating Area 3	No Preference	49	620.75
	Rating Area 3	No Preference	50	649.86
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	Rating Area 3	No Preference	53	742.28
	Rating Area 3	No Preference	54	776.85
	Rating Area 3	No Preference	55	811.41
	Rating Area 3	No Preference	56	848.89
	Rating Area 3	No Preference	57	886.73
	Rating Area 3	No Preference	58	927.12
	Rating Area 3	No Preference	59	947.13
	Rating Area 3	No Preference	60	987.52
Rating Area 3	No Preference	61	1022.45	
Rating Area 3	No Preference	62	1045.38	
Rating Area 3	No Preference	63	1074.12	
Rating Area 3	No Preference	64 and over	1091.59	
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22444PA0060138	Rating Area 6	No Preference	15	319.05
22444PA0060138	Rating Area 6	No Preference	16	329.01
22444PA0060138	Rating Area 6	No Preference	17	338.97
22444PA0060138	Rating Area 6	No Preference	18	349.69
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22444PA0060138	Rating Area 6	No Preference	21	383.02
22444PA0060138	Rating Area 6	No Preference	22	383.02
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22444PA0060138	Rating Area 6	No Preference	24	383.02
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22444PA0060138	Rating Area 6	No Preference	30	434.72
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22444PA0060138	Rating Area 6	No Preference	33	458.85
22444PA0060138	Rating Area 6	No Preference	34	464.98
22444PA0060138	Rating Area 6	No Preference	35	468.04
22444PA0060138	Rating Area 6	No Preference	36	471.11
22444PA0060138	Rating Area 6	No Preference	37	474.17
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	22444PA0060138	Rating Area 6	No Preference	42	507.49
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	22444PA0060138	Rating Area 6	No Preference	45	553.07
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	22444PA0060138	Rating Area 6	No Preference	48	626.23
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	22444PA0060138	Rating Area 6	No Preference	50	684.06
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	22444PA0060138	Rating Area 6	No Preference	53	781.35
	22444PA0060138	Rating Area 6	No Preference	54	817.73
	22444PA0060138	Rating Area 6	No Preference	55	854.12
	22444PA0060138	Rating Area 6	No Preference	56	893.57
	22444PA0060138	Rating Area 6	No Preference	57	933.40
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	22444PA0060138	Rating Area 6	No Preference	59	996.98
	22444PA0060138	Rating Area 6	No Preference	60	1039.50
	22444PA0060138	Rating Area 6	No Preference	61	1076.27
	22444PA0060138	Rating Area 6	No Preference	62	1100.40
	22444PA0060138	Rating Area 6	No Preference	63	1130.65
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	22444PA0060138	Rating Area 7	No Preference	0-14	366.26
	22444PA0060138	Rating Area 7	No Preference	15	398.81
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	22444PA0060138	Rating Area 7	No Preference	18	437.11
	22444PA0060138	Rating Area 7	No Preference	19	450.52
	22444PA0060138	Rating Area 7	No Preference	20	464.40
	22444PA0060138	Rating Area 7	No Preference	21	478.77
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	22444PA0060138	Rating Area 7	No Preference	23	478.77
	22444PA0060138	Rating Area 7	No Preference	24	478.77
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	22444PA0060138	Rating Area 7	No Preference	26	490.26
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	22444PA0060138	Rating Area 7	No Preference	51	892.90
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	22444PA0060139	Rating Area 7	No Preference	58	1625.74
	22444PA0060139	Rating Area 7	No Preference	59	1660.83
	22444PA0060139	Rating Area 7	No Preference	60	1731.65
	22444PA0060139	Rating Area 7	No Preference	61	1792.91
	22444PA0060139	Rating Area 7	No Preference	62	1833.10
	22444PA0060139	Rating Area 7	No Preference	63	1883.51
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	22444PA0060139	Rating Area 9	No Preference	0-14	468.58
	22444PA0060139	Rating Area 9	No Preference	15	510.23
	22444PA0060139	Rating Area 9	No Preference	16	526.16
	22444PA0060139	Rating Area 9	No Preference	17	542.08
	22444PA0060139	Rating Area 9	No Preference	18	559.23
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	22444PA0060139	Rating Area 9	No Preference	20	594.15
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	22444PA0060139	Rating Area 9	No Preference	23	612.53
	22444PA0060139	Rating Area 9	No Preference	24	612.53
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	22444PA0060139	Rating Area 9	No Preference	31	709.91
	22444PA0060139	Rating Area 9	No Preference	32	724.61
	22444PA0060139	Rating Area 9	No Preference	33	733.80
	22444PA0060139	Rating Area 9	No Preference	34	743.60
	22444PA0060139	Rating Area 9	No Preference	35	748.50
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	22444PA0060139	Rating Area 9	No Preference	37	758.30
	22444PA0060139	Rating Area 9	No Preference	38	763.20
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	22444PA0060139	Rating Area 9	No Preference	40	782.80
	22444PA0060139	Rating Area 9	No Preference	41	797.51
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	22444PA0060140	Rating Area 2	No Preference	18	371.16
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	Rating Area 2	No Preference	62	1167.95	
	Rating Area 2	No Preference	63	1200.06	
	Rating Area 2	No Preference	64 and over	1219.58	
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		Rating Area 3	No Preference	18	352.60
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		Rating Area 3	No Preference	20	374.61
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		Rating Area 3	No Preference	22	386.20
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Rating Area 3		No Preference	62	1109.55	
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	22444PA0060140	Rating Area 6	No Preference	61	1142.34
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	22444PA0060140	Rating Area 7	No Preference	25	510.19
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	22444PA0060140	Rating Area 7	No Preference	41	661.62
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	22444PA0060140	Rating Area 7	No Preference	45	733.78
	22444PA0060140	Rating Area 7	No Preference	46	762.24
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	22444PA0060140	Rating Area 7	No Preference	56	1185.53
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	22444PA0060140	Rating Area 7	No Preference	63	1500.08
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	22444PA0060140	Rating Area 9	No Preference	38	607.84
	22444PA0060140	Rating Area 9	No Preference	39	615.64
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	22444PA0060140	Rating Area 9	No Preference	45	704.43
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	22444PA0060140	Rating Area 9	No Preference	53	995.18
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	22444PA0080066	Rating Area 3	No Preference	17	285.28
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	22444PA0080066	Rating Area 3	No Preference	20	312.68
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	22444PA0080066	Rating Area 3	No Preference	24	322.36
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	22444PA0080066	Rating Area 3	No Preference	28	350.40
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	22444PA0080066	Rating Area 3	No Preference	30	365.87
	22444PA0080066	Rating Area 3	No Preference	31	373.61
	22444PA0080066	Rating Area 3	No Preference	32	381.35
	22444PA0080066	Rating Area 3	No Preference	33	386.18
	22444PA0080066	Rating Area 3	No Preference	34	391.34
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	22444PA0080066	Rating Area 3	No Preference	36	396.50

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	Rating Area 3	No Preference	39	406.81	
	Rating Area 3	No Preference	40	411.97	
	Rating Area 3	No Preference	41	419.71	
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	Rating Area 3	No Preference	45	465.48	
	Rating Area 3	No Preference	46	483.53	
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	Rating Area 3	No Preference	48	527.05	
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	Rating Area 3	No Preference	50	575.73	
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	Rating Area 3	No Preference	52	629.24	
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	Rating Area 3	No Preference	56	752.05	
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	Rating Area 3	No Preference	61	905.82	
	Rating Area 3	No Preference	62	926.13	
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	22444PA0080066	Rating Area 6	No Preference	56	791.64
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	22444PA0080066	Rating Area 6	No Preference	64 and over	1017.96
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	22444PA0080066	Rating Area 7	No Preference	62	1218.59
	22444PA0080066	Rating Area 7	No Preference	63	1252.09
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	22444PA0080066	Rating Area 9	No Preference	26	416.96
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	22444PA0080066	Rating Area 9	No Preference	51	759.40
	22444PA0080066	Rating Area 9	No Preference	52	794.83
	22444PA0080066	Rating Area 9	No Preference	53	830.66
	22444PA0080066	Rating Area 9	No Preference	54	869.34
	22444PA0080066	Rating Area 9	No Preference	55	908.02
	22444PA0080066	Rating Area 9	No Preference	56	949.96

	22444PA0080066 Rating Area 9	No Preference	57	992.31
	22444PA0080066 Rating Area 9	No Preference	58	1037.51
	22444PA0080066 Rating Area 9	No Preference	59	1059.90
	22444PA0080066 Rating Area 9	No Preference	60	1105.10
	22444PA0080066 Rating Area 9	No Preference	61	1144.19
	22444PA0080066 Rating Area 9	No Preference	62	1169.84
	22444PA0080066 Rating Area 9	No Preference	63	1202.01
	22444PA0080066 Rating Area 9	No Preference	64 and over	1221.56

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*	10/1/2023			
Rate Expiration Date*	12/31/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	22444PA0060062	Rating Area 2	No Preference	0-14343.42
	22444PA0060062	Rating Area 2	No Preference	15373.95
	22444PA0060062	Rating Area 2	No Preference	16385.62
	22444PA0060062	Rating Area 2	No Preference	17397.29
	22444PA0060062	Rating Area 2	No Preference	18409.86
	22444PA0060062	Rating Area 2	No Preference	19422.43
	22444PA0060062	Rating Area 2	No Preference	20435.45
	22444PA0060062	Rating Area 2	No Preference	21448.92
	22444PA0060062	Rating Area 2	No Preference	22448.92
	22444PA0060062	Rating Area 2	No Preference	23448.92
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	22444PA0060062	Rating Area 2	No Preference	32531.07
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	22444PA0060062	Rating Area 2	No Preference	43609.18
	22444PA0060062	Rating Area 2	No Preference	44627.14
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	22444PA0060062	Rating Area 3	No Preference	15355.25
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	22444PA0060062	Rating Area 3	No Preference	57	1039.32
	22444PA0060062	Rating Area 3	No Preference	58	1086.66
	22444PA0060062	Rating Area 3	No Preference	59	1110.11
	22444PA0060062	Rating Area 3	No Preference	60	1157.45
	22444PA0060062	Rating Area 3	No Preference	61	1198.39
	22444PA0060062	Rating Area 3	No Preference	62	1225.26
	22444PA0060062	Rating Area 3	No Preference	63	1258.95
	22444PA0060062	Rating Area 3	No Preference	64 and over	1279.42
	22444PA0060062	Rating Area 5	No Preference	0-14	326.25
	22444PA0060062	Rating Area 5	No Preference	15	355.25
	22444PA0060062	Rating Area 5	No Preference	16	366.34
	22444PA0060062	Rating Area 5	No Preference	17	377.43
	22444PA0060062	Rating Area 5	No Preference	18	389.37
	22444PA0060062	Rating Area 5	No Preference	19	401.31
	22444PA0060062	Rating Area 5	No Preference	20	413.68
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	22444PA0060062	Rating Area 5	No Preference	22	426.48
	22444PA0060062	Rating Area 5	No Preference	23	426.48
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	22444PA0060062	Rating Area 5	No Preference	25	428.18
	22444PA0060062	Rating Area 5	No Preference	26	436.71
	22444PA0060062	Rating Area 5	No Preference	27	446.94
	22444PA0060062	Rating Area 5	No Preference	28	463.58
	22444PA0060062	Rating Area 5	No Preference	29	477.22
	22444PA0060062	Rating Area 5	No Preference	30	484.05
	22444PA0060062	Rating Area 5	No Preference	31	494.28
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	22444PA0060062	Rating Area 5	No Preference	33	510.92
	22444PA0060062	Rating Area 5	No Preference	34	517.74
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	22444PA0060062	Rating Area 5	No Preference	38	531.39
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	22444PA0060062	Rating Area 5	No Preference	40	545.03
	22444PA0060062	Rating Area 5	No Preference	41	555.27
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	22444PA0060062	Rating Area 5	No Preference	46	639.71
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	22444PA0060062	Rating Area 5	No Preference	51	795.37
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	22444PA0060062	Rating Area 5	No Preference	53	870.01
	22444PA0060062	Rating Area 5	No Preference	54	910.52
	22444PA0060062	Rating Area 5	No Preference	55	951.04
	22444PA0060062	Rating Area 5	No Preference	56	994.96
	22444PA0060062	Rating Area 5	No Preference	57	1039.32
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	22444PA0060062	Rating Area 5	No Preference	59	1110.11
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	22444PA0060062	Rating Area 5	No Preference	62	1225.26
	22444PA0060062	Rating Area 5	No Preference	63	1258.95
	22444PA0060062	Rating Area 5	No Preference	64 and over	1279.42
	22444PA0060062	Rating Area 6	No Preference	0-14	343.42
	22444PA0060062	Rating Area 6	No Preference	15	373.95
	22444PA0060062	Rating Area 6	No Preference	16	385.62
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	22444PA0060062	Rating Area 6	No Preference	18	409.86
	22444PA0060062	Rating Area 6	No Preference	19	422.43
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	22444PA0060062	Rating Area 6	No Preference	21	448.92
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	22444PA0060062	Rating Area 6	No Preference	32	531.07
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	22444PA0060062	Rating Area 6	No Preference	36	552.17
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	22444PA0060062	Rating Area 6	No Preference	41	584.49
	22444PA0060062	Rating Area 6	No Preference	42	594.82
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	22444PA0060062	Rating Area 6	No Preference	45	648.24
	22444PA0060062	Rating Area 6	No Preference	46	673.38
	22444PA0060062	Rating Area 6	No Preference	47	701.66
	22444PA0060062	Rating Area 6	No Preference	48	733.98
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	22444PA0060062	Rating Area 6	No Preference	51	837.24
	22444PA0060062	Rating Area 6	No Preference	52	876.29
	22444PA0060062	Rating Area 6	No Preference	53	915.80
	22444PA0060062	Rating Area 6	No Preference	54	958.44
	22444PA0060062	Rating Area 6	No Preference	55	1001.09
	22444PA0060062	Rating Area 6	No Preference	56	1047.33
	22444PA0060062	Rating Area 6	No Preference	57	1094.02
	22444PA0060062	Rating Area 6	No Preference	58	1143.85
	22444PA0060062	Rating Area 6	No Preference	59	1168.54
	22444PA0060062	Rating Area 6	No Preference	60	1218.37
	22444PA0060062	Rating Area 6	No Preference	61	1261.47
	22444PA0060062	Rating Area 6	No Preference	62	1289.75
	22444PA0060062	Rating Area 6	No Preference	63	1325.21
	22444PA0060062	Rating Area 6	No Preference	64 and over	1346.76

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	22444PA0060062	Rating Area 7	No Preference	15	467.44
	22444PA0060062	Rating Area 7	No Preference	16	482.03
	22444PA0060062	Rating Area 7	No Preference	17	496.62
	22444PA0060062	Rating Area 7	No Preference	18	512.33
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	22444PA0060062	Rating Area 7	No Preference	21	561.15
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	22444PA0060062	Rating Area 7	No Preference	41	730.62
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	22444PA0060062	Rating Area 7	No Preference	45	810.30
	22444PA0060062	Rating Area 7	No Preference	46	841.73
	22444PA0060062	Rating Area 7	No Preference	47	877.08
	22444PA0060062	Rating Area 7	No Preference	48	917.48
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	22444PA0060062	Rating Area 7	No Preference	50	1002.21
	22444PA0060062	Rating Area 7	No Preference	51	1046.54
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	22444PA0060062	Rating Area 7	No Preference	54	1198.06
	22444PA0060062	Rating Area 7	No Preference	55	1251.36
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	22444PA0060062	Rating Area 7	No Preference	57	1367.52
	22444PA0060062	Rating Area 7	No Preference	58	1429.81
	22444PA0060062	Rating Area 7	No Preference	59	1460.67
	22444PA0060062	Rating Area 7	No Preference	60	1522.96
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	22444PA0060062	Rating Area 7	No Preference	62	1612.18
	22444PA0060062	Rating Area 7	No Preference	63	1656.51
	22444PA0060062	Rating Area 7	No Preference	64 and over	1683.45
	22444PA0060062	Rating Area 9	No Preference	0-14	412.11
	22444PA0060062	Rating Area 9	No Preference	15	448.74
	22444PA0060062	Rating Area 9	No Preference	16	462.75
	22444PA0060062	Rating Area 9	No Preference	17	476.75
	22444PA0060062	Rating Area 9	No Preference	18	491.84
	22444PA0060062	Rating Area 9	No Preference	19	506.92
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	22444PA0060062	Rating Area 9	No Preference	25	540.86
	22444PA0060062	Rating Area 9	No Preference	26	551.63
	22444PA0060062	Rating Area 9	No Preference	27	564.56
	22444PA0060062	Rating Area 9	No Preference	28	585.57
	22444PA0060062	Rating Area 9	No Preference	29	602.81
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	22444PA0060062	Rating Area 9	No Preference	33	645.37
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	22444PA0060062	Rating Area 9	No Preference	36	662.61
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	22444PA0060062	Rating Area 9	No Preference	49	919.03
	22444PA0060062	Rating Area 9	No Preference	50	962.13
	22444PA0060062	Rating Area 9	No Preference	51	1004.68
	22444PA0060062	Rating Area 9	No Preference	52	1051.55
	22444PA0060062	Rating Area 9	No Preference	53	1098.96
	22444PA0060062	Rating Area 9	No Preference	54	1150.13
	22444PA0060062	Rating Area 9	No Preference	55	1201.31
	22444PA0060062	Rating Area 9	No Preference	56	1256.80
	22444PA0060062	Rating Area 9	No Preference	57	1312.82
	22444PA0060062	Rating Area 9	No Preference	58	1372.62
	22444PA0060062	Rating Area 9	No Preference	59	1402.25
	22444PA0060062	Rating Area 9	No Preference	60	1462.04
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	22444PA0060062	Rating Area 9	No Preference	62	1547.70
	22444PA0060062	Rating Area 9	No Preference	63	1590.25
	22444PA0060062	Rating Area 9	No Preference	64 and over	1616.11
	22444PA0060063	Rating Area 2	No Preference	0-14	294.03
	22444PA0060063	Rating Area 2	No Preference	15	320.17
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	22444PA0060063	Rating Area 2	No Preference	17	340.15
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	22444PA0060063	Rating Area 2	No Preference	22	384.36
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	22444PA0060063	Rating Area 2	No Preference	27	402.80
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	22444PA0060063	Rating Area 2	No Preference	32	454.69
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	22444PA0060063	Rating Area 2	No Preference	35	469.68
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	22444PA0060063	Rating Area 2	No Preference	39	485.05
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	22444PA0060063	Rating Area 2	No Preference	49	655.71
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	22444PA0060063	Rating Area 2	No Preference	51	716.82
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	22444PA0060063	Rating Area 2	No Preference	54	820.59
	22444PA0060063	Rating Area 2	No Preference	55	857.11
	22444PA0060063	Rating Area 2	No Preference	56	896.70
	22444PA0060063	Rating Area 2	No Preference	57	936.67
	22444PA0060063	Rating Area 2	No Preference	58	979.33
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	22444PA0060063	Rating Area 2	No Preference	60	1043.13
	22444PA0060063	Rating Area 2	No Preference	61	1080.03
	22444PA0060063	Rating Area 2	No Preference	62	1104.25
	22444PA0060063	Rating Area 2	No Preference	63	1134.61
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	22444PA0060063	Rating Area 3	No Preference	18	333.37
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	22444PA0060063	Rating Area 3	No Preference	46	547.70
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	22444PA0060063	Rating Area 3	No Preference	49	622.92
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	22444PA0060063	Rating Area 3	No Preference	52	712.74
	22444PA0060063	Rating Area 3	No Preference	53	744.88
	22444PA0060063	Rating Area 3	No Preference	54	779.56
	22444PA0060063	Rating Area 3	No Preference	55	814.25
	22444PA0060063	Rating Area 3	No Preference	56	851.86
	22444PA0060063	Rating Area 3	No Preference	57	889.83
	22444PA0060063	Rating Area 3	No Preference	58	930.36
	22444PA0060063	Rating Area 3	No Preference	59	950.45
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	22444PA0060063	Rating Area 3	No Preference	62	1049.03
	22444PA0060063	Rating Area 3	No Preference	63	1077.88
	22444PA0060063	Rating Area 3	No Preference	64 and over	1095.41
	22444PA0060063	Rating Area 5	No Preference	0-14	279.33
	22444PA0060063	Rating Area 5	No Preference	15	304.16
	22444PA0060063	Rating Area 5	No Preference	16	313.65
	22444PA0060063	Rating Area 5	No Preference	17	323.14
	22444PA0060063	Rating Area 5	No Preference	18	333.37
	22444PA0060063	Rating Area 5	No Preference	19	343.59
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	22444PA0060063	Rating Area 5	No Preference	46	547.70
	22444PA0060063	Rating Area 5	No Preference	47	570.71
	22444PA0060063	Rating Area 5	No Preference	48	597.00
	22444PA0060063	Rating Area 5	No Preference	49	622.92
	22444PA0060063	Rating Area 5	No Preference	50	652.13
	22444PA0060063	Rating Area 5	No Preference	51	680.98
	22444PA0060063	Rating Area 5	No Preference	52	712.74
	22444PA0060063	Rating Area 5	No Preference	53	744.88
	22444PA0060063	Rating Area 5	No Preference	54	779.56
	22444PA0060063	Rating Area 5	No Preference	55	814.25
	22444PA0060063	Rating Area 5	No Preference	56	851.86
	22444PA0060063	Rating Area 5	No Preference	57	889.83
	22444PA0060063	Rating Area 5	No Preference	58	930.36
	22444PA0060063	Rating Area 5	No Preference	59	950.45
	22444PA0060063	Rating Area 5	No Preference	60	990.98
	22444PA0060063	Rating Area 5	No Preference	61	1026.03
	22444PA0060063	Rating Area 5	No Preference	62	1049.03
	22444PA0060063	Rating Area 5	No Preference	63	1077.88
	22444PA0060063	Rating Area 5	No Preference	64 and over	1095.41
	22444PA0060063	Rating Area 6	No Preference	0-14	294.03
	22444PA0060063	Rating Area 6	No Preference	15	320.17
	22444PA0060063	Rating Area 6	No Preference	16	330.16
	22444PA0060063	Rating Area 6	No Preference	17	340.15
	22444PA0060063	Rating Area 6	No Preference	18	350.91
	22444PA0060063	Rating Area 6	No Preference	19	361.68
	22444PA0060063	Rating Area 6	No Preference	20	372.82
	22444PA0060063	Rating Area 6	No Preference	21	384.36
	22444PA0060063	Rating Area 6	No Preference	22	384.36
	22444PA0060063	Rating Area 6	No Preference	23	384.36
	22444PA0060063	Rating Area 6	No Preference	24	384.36
	22444PA0060063	Rating Area 6	No Preference	25	385.89
	22444PA0060063	Rating Area 6	No Preference	26	393.58
	22444PA0060063	Rating Area 6	No Preference	27	402.80
	22444PA0060063	Rating Area 6	No Preference	28	417.79
	22444PA0060063	Rating Area 6	No Preference	29	430.09
	22444PA0060063	Rating Area 6	No Preference	30	436.24
	22444PA0060063	Rating Area 6	No Preference	31	445.47
	22444PA0060063	Rating Area 6	No Preference	32	454.69
	22444PA0060063	Rating Area 6	No Preference	33	460.45
	22444PA0060063	Rating Area 6	No Preference	34	466.60
	22444PA0060063	Rating Area 6	No Preference	35	469.68
	22444PA0060063	Rating Area 6	No Preference	36	472.75
	22444PA0060063	Rating Area 6	No Preference	37	475.83
	22444PA0060063	Rating Area 6	No Preference	38	478.90
	22444PA0060063	Rating Area 6	No Preference	39	485.05
	22444PA0060063	Rating Area 6	No Preference	40	491.20
	22444PA0060063	Rating Area 6	No Preference	41	500.43
	22444PA0060063	Rating Area 6	No Preference	42	509.27
	22444PA0060063	Rating Area 6	No Preference	43	521.57
	22444PA0060063	Rating Area 6	No Preference	44	536.94
	22444PA0060063	Rating Area 6	No Preference	45	555.01
	22444PA0060063	Rating Area 6	No Preference	46	576.53
	22444PA0060063	Rating Area 6	No Preference	47	600.74
	22444PA0060063	Rating Area 6	No Preference	48	628.42
	22444PA0060063	Rating Area 6	No Preference	49	655.71
	22444PA0060063	Rating Area 6	No Preference	50	686.45
	22444PA0060063	Rating Area 6	No Preference	51	716.82
	22444PA0060063	Rating Area 6	No Preference	52	750.26
	22444PA0060063	Rating Area 6	No Preference	53	784.08
	22444PA0060063	Rating Area 6	No Preference	54	820.59
	22444PA0060063	Rating Area 6	No Preference	55	857.11
	22444PA0060063	Rating Area 6	No Preference	56	896.70
	22444PA0060063	Rating Area 6	No Preference	57	936.67
	22444PA0060063	Rating Area 6	No Preference	58	979.33
	22444PA0060063	Rating Area 6	No Preference	59	1000.47
	22444PA0060063	Rating Area 6	No Preference	60	1043.13
	22444PA0060063	Rating Area 6	No Preference	61	1080.03
	22444PA0060063	Rating Area 6	No Preference	62	1104.25
	22444PA0060063	Rating Area 6	No Preference	63	1134.61
	22444PA0060063	Rating Area 6	No Preference	64 and over	1153.06
	22444PA0060063	Rating Area 7	No Preference	0-14	367.54
	22444PA0060063	Rating Area 7	No Preference	15	400.21
	22444PA0060063	Rating Area 7	No Preference	16	412.70
	22444PA0060063	Rating Area 7	No Preference	17	425.19
	22444PA0060063	Rating Area 7	No Preference	18	438.64
	22444PA0060063	Rating Area 7	No Preference	19	452.10
	22444PA0060063	Rating Area 7	No Preference	20	466.03
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	22444PA0060063	Rating Area 7	No Preference	28	522.24
	22444PA0060063	Rating Area 7	No Preference	29	537.61
	22444PA0060063	Rating Area 7	No Preference	30	545.30
	22444PA0060063	Rating Area 7	No Preference	31	556.83
	22444PA0060063	Rating Area 7	No Preference	32	568.36
	22444PA0060063	Rating Area 7	No Preference	33	575.57
	22444PA0060063	Rating Area 7	No Preference	34	583.26
	22444PA0060063	Rating Area 7	No Preference	35	587.10
	22444PA0060063	Rating Area 7	No Preference	36	590.94
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	22444PA0060063	Rating Area 7	No Preference	38	598.63
	22444PA0060063	Rating Area 7	No Preference	39	606.32
	22444PA0060063	Rating Area 7	No Preference	40	614.00
	22444PA0060063	Rating Area 7	No Preference	41	625.53
	22444PA0060063	Rating Area 7	No Preference	42	636.58
	22444PA0060063	Rating Area 7	No Preference	43	651.96

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	Rating Area 7	No Preference	45	693.76
	Rating Area 7	No Preference	46	720.66
	Rating Area 7	No Preference	47	750.93
	Rating Area 7	No Preference	48	785.52
	Rating Area 7	No Preference	49	819.63
	Rating Area 7	No Preference	50	858.07
	Rating Area 7	No Preference	51	896.02
	Rating Area 7	No Preference	52	937.82
	Rating Area 7	No Preference	53	980.10
	Rating Area 7	No Preference	54	1025.74
	Rating Area 7	No Preference	55	1071.38
	Rating Area 7	No Preference	56	1120.87
	Rating Area 7	No Preference	57	1170.84
	Rating Area 7	No Preference	58	1224.16
	Rating Area 7	No Preference	59	1250.59
	Rating Area 7	No Preference	60	1303.92
	Rating Area 7	No Preference	61	1350.04
	Rating Area 7	No Preference	62	1380.31
	Rating Area 7	No Preference	63	1418.26
	Rating Area 7	No Preference	64 and over	1441.32
22444PA0060063	Rating Area 9	No Preference	0-14	352.84
22444PA0060063	Rating Area 9	No Preference	15	384.20
	Rating Area 9	No Preference	16	396.19
	Rating Area 9	No Preference	17	408.18
	Rating Area 9	No Preference	18	421.10
	Rating Area 9	No Preference	19	434.01
	Rating Area 9	No Preference	20	447.39
	Rating Area 9	No Preference	21	461.23
	Rating Area 9	No Preference	22	461.23
	Rating Area 9	No Preference	23	461.23
	Rating Area 9	No Preference	24	461.23
	Rating Area 9	No Preference	25	463.07
	Rating Area 9	No Preference	26	472.29
	Rating Area 9	No Preference	27	483.36
	Rating Area 9	No Preference	28	501.35
	Rating Area 9	No Preference	29	516.11
	Rating Area 9	No Preference	30	523.49
	Rating Area 9	No Preference	31	534.56
	Rating Area 9	No Preference	32	545.63
	Rating Area 9	No Preference	33	552.55
	Rating Area 9	No Preference	34	559.93
	Rating Area 9	No Preference	35	563.62
	Rating Area 9	No Preference	36	567.31
	Rating Area 9	No Preference	37	570.99
	Rating Area 9	No Preference	38	574.68
	Rating Area 9	No Preference	39	582.06
	Rating Area 9	No Preference	40	589.44
	Rating Area 9	No Preference	41	600.51
	Rating Area 9	No Preference	42	611.12
	Rating Area 9	No Preference	43	625.88
	Rating Area 9	No Preference	44	644.33
	Rating Area 9	No Preference	45	666.01
	Rating Area 9	No Preference	46	691.84
	Rating Area 9	No Preference	47	720.89
	Rating Area 9	No Preference	48	754.10
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	Rating Area 9	No Preference	53	940.90
	Rating Area 9	No Preference	54	984.71
	Rating Area 9	No Preference	55	1028.53
	Rating Area 9	No Preference	56	1076.03
	Rating Area 9	No Preference	57	1124.00
	Rating Area 9	No Preference	58	1175.20
	Rating Area 9	No Preference	59	1200.57
	Rating Area 9	No Preference	60	1251.76
	Rating Area 9	No Preference	61	1296.04
	Rating Area 9	No Preference	62	1325.10
	Rating Area 9	No Preference	63	1361.53
	Rating Area 9	No Preference	64 and over	1383.67
22444PA0060114	Rating Area 2	No Preference	0-14	451.15
22444PA0060114	Rating Area 2	No Preference	15	491.25
	Rating Area 2	No Preference	16	506.58
	Rating Area 2	No Preference	17	521.92
	Rating Area 2	No Preference	18	538.43
	Rating Area 2	No Preference	19	554.94
	Rating Area 2	No Preference	20	572.04
	Rating Area 2	No Preference	21	589.74
	Rating Area 2	No Preference	22	589.74
	Rating Area 2	No Preference	23	589.74
	Rating Area 2	No Preference	24	589.74
	Rating Area 2	No Preference	25	592.09
	Rating Area 2	No Preference	26	603.89
	Rating Area 2	No Preference	27	618.04
	Rating Area 2	No Preference	28	641.04
	Rating Area 2	No Preference	29	659.91
	Rating Area 2	No Preference	30	669.35
	Rating Area 2	No Preference	31	683.50
	Rating Area 2	No Preference	32	697.66
	Rating Area 2	No Preference	33	706.50
	Rating Area 2	No Preference	34	715.94
	Rating Area 2	No Preference	35	720.66
	Rating Area 2	No Preference	36	725.37
	Rating Area 2	No Preference	37	730.09
	Rating Area 2	No Preference	38	734.81
	Rating Area 2	No Preference	39	744.25
	Rating Area 2	No Preference	40	753.68
	Rating Area 2	No Preference	41	767.83
	Rating Area 2	No Preference	42	781.40
	Rating Area 2	No Preference	43	800.27
	Rating Area 2	No Preference	44	823.86
	Rating Area 2	No Preference	45	851.58
	Rating Area 2	No Preference	46	884.60
	Rating Area 2	No Preference	47	921.76
	Rating Area 2	No Preference	48	964.22
	Rating Area 2	No Preference	49	1006.09
	Rating Area 2	No Preference	50	1053.27
	Rating Area 2	No Preference	51	1099.86
	Rating Area 2	No Preference	52	1151.16
	Rating Area 2	No Preference	53	1203.06

22444PA0060114	Rating Area 2	No Preference	54	1259.08	
	Rating Area 2	No Preference	55	1315.11	
	Rating Area 2	No Preference	56	1375.85	
	Rating Area 2	No Preference	57	1437.18	
	Rating Area 2	No Preference	58	1502.64	
	Rating Area 2	No Preference	59	1535.08	
	Rating Area 2	No Preference	60	1600.54	
	Rating Area 2	No Preference	61	1657.16	
	Rating Area 2	No Preference	62	1694.31	
	Rating Area 2	No Preference	63	1740.90	
	Rating Area 2	No Preference	64 and over	1769.21	
	Rating Area 3	No Preference	0-14	428.59	
	22444PA0060114	Rating Area 3	No Preference	15	466.69
Rating Area 3		No Preference	16	481.25	
Rating Area 3		No Preference	17	495.82	
Rating Area 3		No Preference	18	511.51	
Rating Area 3		No Preference	19	527.19	
Rating Area 3		No Preference	20	543.44	
Rating Area 3		No Preference	21	560.25	
Rating Area 3		No Preference	22	560.25	
Rating Area 3		No Preference	23	560.25	
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Rating Area 3		No Preference	29	626.92	
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Rating Area 3		No Preference	31	649.33	
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Rating Area 3		No Preference	33	671.18	
Rating Area 3		No Preference	34	680.14	
Rating Area 3		No Preference	35	684.62	
Rating Area 3		No Preference	36	689.11	
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Rating Area 3		No Preference	40	716.00	
Rating Area 3		No Preference	41	729.44	
Rating Area 3		No Preference	42	742.33	
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Rating Area 3		No Preference	45	809.00	
Rating Area 3		No Preference	46	840.37	
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Rating Area 3		No Preference	48	916.01	
Rating Area 3		No Preference	49	955.78	
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Rating Area 3		No Preference	51	1044.86	
Rating Area 3		No Preference	52	1093.60	
Rating Area 3		No Preference	53	1142.91	
Rating Area 3		No Preference	54	1196.13	
Rating Area 3		No Preference	55	1249.35	
Rating Area 3		No Preference	56	1307.06	
Rating Area 3		No Preference	57	1365.32	
Rating Area 3		No Preference	58	1427.51	
Rating Area 3		No Preference	59	1458.33	
Rating Area 3		No Preference	60	1520.51	
Rating Area 3		No Preference	61	1574.30	
Rating Area 3		No Preference	62	1609.59	
Rating Area 3		No Preference	63	1653.85	
Rating Area 3		No Preference	64 and over	1680.74	
Rating Area 5		No Preference	0-14	428.59	
22444PA0060114		Rating Area 5	No Preference	15	466.69
		Rating Area 5	No Preference	16	481.25
		Rating Area 5	No Preference	17	495.82
		Rating Area 5	No Preference	18	511.51
	Rating Area 5	No Preference	19	527.19	
	Rating Area 5	No Preference	20	543.44	
	Rating Area 5	No Preference	21	560.25	
	Rating Area 5	No Preference	22	560.25	
	Rating Area 5	No Preference	23	560.25	
	Rating Area 5	No Preference	24	560.25	
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	Rating Area 5	No Preference	31	649.33	
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	Rating Area 5	No Preference	33	671.18	
	Rating Area 5	No Preference	34	680.14	
	Rating Area 5	No Preference	35	684.62	
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	Rating Area 5	No Preference	41	729.44	
	Rating Area 5	No Preference	42	742.33	
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	Rating Area 5	No Preference	45	809.00	
	Rating Area 5	No Preference	46	840.37	
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	Rating Area 5	No Preference	54	1196.13	
	Rating Area 5	No Preference	55	1249.35	
	Rating Area 5	No Preference	56	1307.06	
	Rating Area 5	No Preference	57	1365.32	
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	Rating Area 5	No Preference	59	1458.33	
	Rating Area 5	No Preference	60	1520.51	
	Rating Area 5	No Preference	61	1574.30	
	Rating Area 5	No Preference	62	1609.59	
	Rating Area 5	No Preference	63	1653.85	

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	22444PA0060114	Rating Area 6	No Preference	15	491.25
	22444PA0060114	Rating Area 6	No Preference	16	506.58
	22444PA0060114	Rating Area 6	No Preference	17	521.92
	22444PA0060114	Rating Area 6	No Preference	18	538.43
	22444PA0060114	Rating Area 6	No Preference	19	554.94
	22444PA0060114	Rating Area 6	No Preference	20	572.04
	22444PA0060114	Rating Area 6	No Preference	21	589.74
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	22444PA0060114	Rating Area 6	No Preference	23	589.74
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	22444PA0060114	Rating Area 6	No Preference	25	592.09
	22444PA0060114	Rating Area 6	No Preference	26	603.89
	22444PA0060114	Rating Area 6	No Preference	27	618.04
	22444PA0060114	Rating Area 6	No Preference	28	641.04
	22444PA0060114	Rating Area 6	No Preference	29	659.91
	22444PA0060114	Rating Area 6	No Preference	30	669.35
	22444PA0060114	Rating Area 6	No Preference	31	683.50
	22444PA0060114	Rating Area 6	No Preference	32	697.66
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	22444PA0060114	Rating Area 6	No Preference	34	715.94
	22444PA0060114	Rating Area 6	No Preference	35	720.66
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	22444PA0060114	Rating Area 6	No Preference	37	730.09
	22444PA0060114	Rating Area 6	No Preference	38	734.81
	22444PA0060114	Rating Area 6	No Preference	39	744.25
	22444PA0060114	Rating Area 6	No Preference	40	753.68
	22444PA0060114	Rating Area 6	No Preference	41	767.83
	22444PA0060114	Rating Area 6	No Preference	42	781.40
	22444PA0060114	Rating Area 6	No Preference	43	800.27
	22444PA0060114	Rating Area 6	No Preference	44	823.86
	22444PA0060114	Rating Area 6	No Preference	45	851.58
	22444PA0060114	Rating Area 6	No Preference	46	884.60
	22444PA0060114	Rating Area 6	No Preference	47	921.76
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	22444PA0060114	Rating Area 6	No Preference	49	1006.09
	22444PA0060114	Rating Area 6	No Preference	50	1053.27
	22444PA0060114	Rating Area 6	No Preference	51	1099.86
	22444PA0060114	Rating Area 6	No Preference	52	1151.16
	22444PA0060114	Rating Area 6	No Preference	53	1203.06
	22444PA0060114	Rating Area 6	No Preference	54	1259.08
	22444PA0060114	Rating Area 6	No Preference	55	1315.11
	22444PA0060114	Rating Area 6	No Preference	56	1375.85
	22444PA0060114	Rating Area 6	No Preference	57	1437.18
	22444PA0060114	Rating Area 6	No Preference	58	1502.64
	22444PA0060114	Rating Area 6	No Preference	59	1535.08
	22444PA0060114	Rating Area 6	No Preference	60	1600.54
	22444PA0060114	Rating Area 6	No Preference	61	1657.16
	22444PA0060114	Rating Area 6	No Preference	62	1694.31
	22444PA0060114	Rating Area 6	No Preference	63	1740.90
	22444PA0060114	Rating Area 6	No Preference	64 and over	1769.21
	22444PA0060114	Rating Area 7	No Preference	0-14	563.93
	22444PA0060114	Rating Area 7	No Preference	15	614.06
	22444PA0060114	Rating Area 7	No Preference	16	633.23
	22444PA0060114	Rating Area 7	No Preference	17	652.39
	22444PA0060114	Rating Area 7	No Preference	18	673.04
	22444PA0060114	Rating Area 7	No Preference	19	693.68
	22444PA0060114	Rating Area 7	No Preference	20	715.05
	22444PA0060114	Rating Area 7	No Preference	21	737.17
	22444PA0060114	Rating Area 7	No Preference	22	737.17
	22444PA0060114	Rating Area 7	No Preference	23	737.17
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	22444PA0060114	Rating Area 7	No Preference	25	740.12
	22444PA0060114	Rating Area 7	No Preference	26	754.86
	22444PA0060114	Rating Area 7	No Preference	27	772.55
	22444PA0060114	Rating Area 7	No Preference	28	801.30
	22444PA0060114	Rating Area 7	No Preference	29	824.89
	22444PA0060114	Rating Area 7	No Preference	30	836.69
	22444PA0060114	Rating Area 7	No Preference	31	854.38
	22444PA0060114	Rating Area 7	No Preference	32	872.07
	22444PA0060114	Rating Area 7	No Preference	33	883.13
	22444PA0060114	Rating Area 7	No Preference	34	894.92
	22444PA0060114	Rating Area 7	No Preference	35	900.82
	22444PA0060114	Rating Area 7	No Preference	36	906.72
	22444PA0060114	Rating Area 7	No Preference	37	912.61
	22444PA0060114	Rating Area 7	No Preference	38	918.51
	22444PA0060114	Rating Area 7	No Preference	39	930.31
	22444PA0060114	Rating Area 7	No Preference	40	942.10
	22444PA0060114	Rating Area 7	No Preference	41	959.79
	22444PA0060114	Rating Area 7	No Preference	42	976.75
	22444PA0060114	Rating Area 7	No Preference	43	1000.34
	22444PA0060114	Rating Area 7	No Preference	44	1029.82
	22444PA0060114	Rating Area 7	No Preference	45	1064.47
	22444PA0060114	Rating Area 7	No Preference	46	1105.75
	22444PA0060114	Rating Area 7	No Preference	47	1152.19
	22444PA0060114	Rating Area 7	No Preference	48	1205.27
	22444PA0060114	Rating Area 7	No Preference	49	1257.61
	22444PA0060114	Rating Area 7	No Preference	50	1316.58
	22444PA0060114	Rating Area 7	No Preference	51	1374.82
	22444PA0060114	Rating Area 7	No Preference	52	1438.95
	22444PA0060114	Rating Area 7	No Preference	53	1503.82
	22444PA0060114	Rating Area 7	No Preference	54	1573.86
	22444PA0060114	Rating Area 7	No Preference	55	1643.89
	22444PA0060114	Rating Area 7	No Preference	56	1719.81
	22444PA0060114	Rating Area 7	No Preference	57	1796.48
	22444PA0060114	Rating Area 7	No Preference	58	1878.31
	22444PA0060114	Rating Area 7	No Preference	59	1918.85
	22444PA0060114	Rating Area 7	No Preference	60	2000.68
	22444PA0060114	Rating Area 7	No Preference	61	2071.44
	22444PA0060114	Rating Area 7	No Preference	62	2117.89
	22444PA0060114	Rating Area 7	No Preference	63	2176.12
	22444PA0060114	Rating Area 7	No Preference	64 and over	2211.51
	22444PA0060114	Rating Area 9	No Preference	0-14	541.38
	22444PA0060114	Rating Area 9	No Preference	15	589.50
	22444PA0060114	Rating Area 9	No Preference	16	607.90
	22444PA0060114	Rating Area 9	No Preference	17	626.30
	22444PA0060114	Rating Area 9	No Preference	18	646.11
	22444PA0060114	Rating Area 9	No Preference	19	665.93
	22444PA0060114	Rating Area 9	No Preference	20	686.45
	22444PA0060114	Rating Area 9	No Preference	21	707.69
	22444PA0060114	Rating Area 9	No Preference	22	707.69

22444PA0060114	Rating Area 9	No Preference	23	707.69
	Rating Area 9	No Preference	24	707.69
	Rating Area 9	No Preference	25	710.51
	Rating Area 9	No Preference	26	724.67
	Rating Area 9	No Preference	27	741.65
	Rating Area 9	No Preference	28	769.25
	Rating Area 9	No Preference	29	791.90
	Rating Area 9	No Preference	30	803.22
	Rating Area 9	No Preference	31	820.20
	Rating Area 9	No Preference	32	837.19
	Rating Area 9	No Preference	33	847.80
	Rating Area 9	No Preference	34	859.13
	Rating Area 9	No Preference	35	864.79
	Rating Area 9	No Preference	36	870.45
	Rating Area 9	No Preference	37	876.11
	Rating Area 9	No Preference	38	881.77
	Rating Area 9	No Preference	39	893.09
	Rating Area 9	No Preference	40	904.42
	Rating Area 9	No Preference	41	921.40
	Rating Area 9	No Preference	42	937.68
	Rating Area 9	No Preference	43	960.32
	Rating Area 9	No Preference	44	988.63
	Rating Area 9	No Preference	45	1021.89
	Rating Area 9	No Preference	46	1061.52
	Rating Area 9	No Preference	47	1106.11
	Rating Area 9	No Preference	48	1157.06
	Rating Area 9	No Preference	49	1207.31
	Rating Area 9	No Preference	50	1263.92
	Rating Area 9	No Preference	51	1319.83
	Rating Area 9	No Preference	52	1381.40
	Rating Area 9	No Preference	53	1443.67
	Rating Area 9	No Preference	54	1510.90
	Rating Area 9	No Preference	55	1578.13
	Rating Area 9	No Preference	56	1651.02
	Rating Area 9	No Preference	57	1724.62
	Rating Area 9	No Preference	58	1803.17
	Rating Area 9	No Preference	59	1842.10
	Rating Area 9	No Preference	60	1920.65
	Rating Area 9	No Preference	61	1988.59
	Rating Area 9	No Preference	62	2033.17
	Rating Area 9	No Preference	63	2089.08
	Rating Area 9	No Preference	64 and over	2123.05
22444PA0060116	Rating Area 2	No Preference	0-14	394.69
22444PA0060116	Rating Area 2	No Preference	15	429.77
	Rating Area 2	No Preference	16	443.19
	Rating Area 2	No Preference	17	456.60
	Rating Area 2	No Preference	18	471.05
	Rating Area 2	No Preference	19	485.49
	Rating Area 2	No Preference	20	500.45
	Rating Area 2	No Preference	21	515.94
	Rating Area 2	No Preference	22	515.94
	Rating Area 2	No Preference	23	515.94
	Rating Area 2	No Preference	24	515.94
	Rating Area 2	No Preference	25	518.00
	Rating Area 2	No Preference	26	528.31
	Rating Area 2	No Preference	27	540.70
	Rating Area 2	No Preference	28	560.82
	Rating Area 2	No Preference	29	577.33
	Rating Area 2	No Preference	30	585.58
	Rating Area 2	No Preference	31	597.97
	Rating Area 2	No Preference	32	610.35
	Rating Area 2	No Preference	33	618.09
	Rating Area 2	No Preference	34	626.34
	Rating Area 2	No Preference	35	630.47
	Rating Area 2	No Preference	36	634.60
	Rating Area 2	No Preference	37	638.72
	Rating Area 2	No Preference	38	642.85
	Rating Area 2	No Preference	39	651.11
	Rating Area 2	No Preference	40	659.36
	Rating Area 2	No Preference	41	671.74
	Rating Area 2	No Preference	42	683.61
	Rating Area 2	No Preference	43	700.12
	Rating Area 2	No Preference	44	720.76
	Rating Area 2	No Preference	45	745.01
	Rating Area 2	No Preference	46	773.90
	Rating Area 2	No Preference	47	806.40
	Rating Area 2	No Preference	48	843.55
	Rating Area 2	No Preference	49	880.18
	Rating Area 2	No Preference	50	921.45
	Rating Area 2	No Preference	51	962.21
	Rating Area 2	No Preference	52	1007.10
	Rating Area 2	No Preference	53	1052.50
	Rating Area 2	No Preference	54	1101.51
	Rating Area 2	No Preference	55	1150.53
	Rating Area 2	No Preference	56	1203.67
	Rating Area 2	No Preference	57	1257.33
	Rating Area 2	No Preference	58	1314.59
	Rating Area 2	No Preference	59	1342.97
	Rating Area 2	No Preference	60	1400.24
	Rating Area 2	No Preference	61	1449.77
	Rating Area 2	No Preference	62	1482.27
	Rating Area 2	No Preference	63	1523.03
	Rating Area 2	No Preference	64 and over	1547.80
22444PA0060116	Rating Area 3	No Preference	0-14	374.95
22444PA0060116	Rating Area 3	No Preference	15	408.28
	Rating Area 3	No Preference	16	421.03
	Rating Area 3	No Preference	17	433.77
	Rating Area 3	No Preference	18	447.49
	Rating Area 3	No Preference	19	461.22
	Rating Area 3	No Preference	20	475.43
	Rating Area 3	No Preference	21	490.14
	Rating Area 3	No Preference	22	490.14
	Rating Area 3	No Preference	23	490.14
	Rating Area 3	No Preference	24	490.14
	Rating Area 3	No Preference	25	492.10
	Rating Area 3	No Preference	26	501.90
	Rating Area 3	No Preference	27	513.66
	Rating Area 3	No Preference	28	532.78
	Rating Area 3	No Preference	29	548.46
	Rating Area 3	No Preference	30	556.30
	Rating Area 3	No Preference	31	568.07
	Rating Area 3	No Preference	32	579.83

22444PA0060116	Rating Area 3	No Preference	33	587.18	
	Rating Area 3	No Preference	34	595.02	
	Rating Area 3	No Preference	35	598.95	
	Rating Area 3	No Preference	36	602.87	
	Rating Area 3	No Preference	37	606.79	
	Rating Area 3	No Preference	38	610.71	
	Rating Area 3	No Preference	39	618.55	
	Rating Area 3	No Preference	40	626.39	
	Rating Area 3	No Preference	41	638.16	
	Rating Area 3	No Preference	42	649.43	
	Rating Area 3	No Preference	43	665.11	
	Rating Area 3	No Preference	44	684.72	
	Rating Area 3	No Preference	45	707.76	
	Rating Area 3	No Preference	46	735.20	
	Rating Area 3	No Preference	47	766.08	
	Rating Area 3	No Preference	48	801.37	
	Rating Area 3	No Preference	49	836.17	
	Rating Area 3	No Preference	50	875.38	
	Rating Area 3	No Preference	51	914.10	
	Rating Area 3	No Preference	52	956.74	
	Rating Area 3	No Preference	53	999.88	
	Rating Area 3	No Preference	54	1046.44	
	Rating Area 3	No Preference	55	1093.00	
	Rating Area 3	No Preference	56	1143.49	
	Rating Area 3	No Preference	57	1194.46	
	Rating Area 3	No Preference	58	1248.86	
	Rating Area 3	No Preference	59	1275.82	
	Rating Area 3	No Preference	60	1330.23	
	Rating Area 3	No Preference	61	1377.28	
	Rating Area 3	No Preference	62	1408.16	
	Rating Area 3	No Preference	63	1446.88	
	Rating Area 3	No Preference	64 and over	1470.41	
	22444PA0060116	Rating Area 5	No Preference	0-14	374.95
	22444PA0060116	Rating Area 5	No Preference	15	408.28
		Rating Area 5	No Preference	16	421.03
		Rating Area 5	No Preference	17	433.77
		Rating Area 5	No Preference	18	447.49
		Rating Area 5	No Preference	19	461.22
		Rating Area 5	No Preference	20	475.43
		Rating Area 5	No Preference	21	490.14
		Rating Area 5	No Preference	22	490.14
		Rating Area 5	No Preference	23	490.14
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		Rating Area 5	No Preference	25	492.10
		Rating Area 5	No Preference	26	501.90
		Rating Area 5	No Preference	27	513.66
		Rating Area 5	No Preference	28	532.78
		Rating Area 5	No Preference	29	548.46
		Rating Area 5	No Preference	30	556.30
		Rating Area 5	No Preference	31	568.07
		Rating Area 5	No Preference	32	579.83
		Rating Area 5	No Preference	33	587.18
		Rating Area 5	No Preference	34	595.02
		Rating Area 5	No Preference	35	598.95
		Rating Area 5	No Preference	36	602.87
		Rating Area 5	No Preference	37	606.79
		Rating Area 5	No Preference	38	610.71
		Rating Area 5	No Preference	39	618.55
		Rating Area 5	No Preference	40	626.39
		Rating Area 5	No Preference	41	638.16
		Rating Area 5	No Preference	42	649.43
		Rating Area 5	No Preference	43	665.11
		Rating Area 5	No Preference	44	684.72
		Rating Area 5	No Preference	45	707.76
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Rating Area 5		No Preference	49	836.17	
Rating Area 5		No Preference	50	875.38	
Rating Area 5		No Preference	51	914.10	
Rating Area 5		No Preference	52	956.74	
Rating Area 5		No Preference	53	999.88	
Rating Area 5		No Preference	54	1046.44	
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Rating Area 5		No Preference	57	1194.46	
Rating Area 5		No Preference	58	1248.86	
Rating Area 5		No Preference	59	1275.82	
Rating Area 5		No Preference	60	1330.23	
Rating Area 5		No Preference	61	1377.28	
Rating Area 5		No Preference	62	1408.16	
Rating Area 5		No Preference	63	1446.88	
Rating Area 5		No Preference	64 and over	1470.41	
22444PA0060116		Rating Area 6	No Preference	0-14	394.69
22444PA0060116		Rating Area 6	No Preference	15	429.77
		Rating Area 6	No Preference	16	443.19
		Rating Area 6	No Preference	17	456.60
		Rating Area 6	No Preference	18	471.05
		Rating Area 6	No Preference	19	485.49
		Rating Area 6	No Preference	20	500.45
		Rating Area 6	No Preference	21	515.94
		Rating Area 6	No Preference	22	515.94
		Rating Area 6	No Preference	23	515.94
		Rating Area 6	No Preference	24	515.94
		Rating Area 6	No Preference	25	518.00
		Rating Area 6	No Preference	26	528.31
		Rating Area 6	No Preference	27	540.70
	Rating Area 6	No Preference	28	560.82	
	Rating Area 6	No Preference	29	577.33	
	Rating Area 6	No Preference	30	585.58	
	Rating Area 6	No Preference	31	597.97	
	Rating Area 6	No Preference	32	610.35	
	Rating Area 6	No Preference	33	618.09	
	Rating Area 6	No Preference	34	626.34	
	Rating Area 6	No Preference	35	630.47	
	Rating Area 6	No Preference	36	634.60	
	Rating Area 6	No Preference	37	638.72	
	Rating Area 6	No Preference	38	642.85	
	Rating Area 6	No Preference	39	651.11	
	Rating Area 6	No Preference	40	659.36	
	Rating Area 6	No Preference	41	671.74	
	Rating Area 6	No Preference	42	683.61	

	22444PA0060116 Rating Area 6	No Preference	43	700.12
	22444PA0060116 Rating Area 6	No Preference	44	720.76
	22444PA0060116 Rating Area 6	No Preference	45	745.01
	22444PA0060116 Rating Area 6	No Preference	46	773.90
	22444PA0060116 Rating Area 6	No Preference	47	806.40
	22444PA0060116 Rating Area 6	No Preference	48	843.55
	22444PA0060116 Rating Area 6	No Preference	49	880.18
	22444PA0060116 Rating Area 6	No Preference	50	921.45
	22444PA0060116 Rating Area 6	No Preference	51	962.21
	22444PA0060116 Rating Area 6	No Preference	52	1007.10
	22444PA0060116 Rating Area 6	No Preference	53	1052.50
	22444PA0060116 Rating Area 6	No Preference	54	1101.51
	22444PA0060116 Rating Area 6	No Preference	55	1150.53
	22444PA0060116 Rating Area 6	No Preference	56	1203.67
	22444PA0060116 Rating Area 6	No Preference	57	1257.33
	22444PA0060116 Rating Area 6	No Preference	58	1314.59
	22444PA0060116 Rating Area 6	No Preference	59	1342.97
	22444PA0060116 Rating Area 6	No Preference	60	1400.24
	22444PA0060116 Rating Area 6	No Preference	61	1449.77
	22444PA0060116 Rating Area 6	No Preference	62	1482.27
	22444PA0060116 Rating Area 6	No Preference	63	1523.03
	22444PA0060116 Rating Area 6	No Preference	64 and over	1547.80
	22444PA0060116 Rating Area 7	No Preference	0-14	493.36
	22444PA0060116 Rating Area 7	No Preference	15	537.21
	22444PA0060116 Rating Area 7	No Preference	16	553.98
	22444PA0060116 Rating Area 7	No Preference	17	570.75
	22444PA0060116 Rating Area 7	No Preference	18	588.81
	22444PA0060116 Rating Area 7	No Preference	19	606.87
	22444PA0060116 Rating Area 7	No Preference	20	625.57
	22444PA0060116 Rating Area 7	No Preference	21	644.92
	22444PA0060116 Rating Area 7	No Preference	22	644.92
	22444PA0060116 Rating Area 7	No Preference	23	644.92
	22444PA0060116 Rating Area 7	No Preference	24	644.92
	22444PA0060116 Rating Area 7	No Preference	25	647.49
	22444PA0060116 Rating Area 7	No Preference	26	660.39
	22444PA0060116 Rating Area 7	No Preference	27	675.87
	22444PA0060116 Rating Area 7	No Preference	28	701.02
	22444PA0060116 Rating Area 7	No Preference	29	721.66
	22444PA0060116 Rating Area 7	No Preference	30	731.98
	22444PA0060116 Rating Area 7	No Preference	31	747.46
	22444PA0060116 Rating Area 7	No Preference	32	762.93
	22444PA0060116 Rating Area 7	No Preference	33	772.61
	22444PA0060116 Rating Area 7	No Preference	34	782.93
	22444PA0060116 Rating Area 7	No Preference	35	788.09
	22444PA0060116 Rating Area 7	No Preference	36	793.25
	22444PA0060116 Rating Area 7	No Preference	37	798.40
	22444PA0060116 Rating Area 7	No Preference	38	803.56
	22444PA0060116 Rating Area 7	No Preference	39	813.88
	22444PA0060116 Rating Area 7	No Preference	40	824.20
	22444PA0060116 Rating Area 7	No Preference	41	839.68
	22444PA0060116 Rating Area 7	No Preference	42	854.51
	22444PA0060116 Rating Area 7	No Preference	43	875.15
	22444PA0060116 Rating Area 7	No Preference	44	900.95
	22444PA0060116 Rating Area 7	No Preference	45	931.26
	22444PA0060116 Rating Area 7	No Preference	46	967.37
	22444PA0060116 Rating Area 7	No Preference	47	1008.00
	22444PA0060116 Rating Area 7	No Preference	48	1054.44
	22444PA0060116 Rating Area 7	No Preference	49	1100.22
	22444PA0060116 Rating Area 7	No Preference	50	1151.82
	22444PA0060116 Rating Area 7	No Preference	51	1202.77
	22444PA0060116 Rating Area 7	No Preference	52	1258.87
	22444PA0060116 Rating Area 7	No Preference	53	1315.63
	22444PA0060116 Rating Area 7	No Preference	54	1376.89
	22444PA0060116 Rating Area 7	No Preference	55	1438.16
	22444PA0060116 Rating Area 7	No Preference	56	1504.59
	22444PA0060116 Rating Area 7	No Preference	57	1571.66
	22444PA0060116 Rating Area 7	No Preference	58	1643.24
	22444PA0060116 Rating Area 7	No Preference	59	1678.71
	22444PA0060116 Rating Area 7	No Preference	60	1750.30
	22444PA0060116 Rating Area 7	No Preference	61	1812.21
	22444PA0060116 Rating Area 7	No Preference	62	1852.84
	22444PA0060116 Rating Area 7	No Preference	63	1903.79
	22444PA0060116 Rating Area 7	No Preference	64 and over	1934.75
	22444PA0060116 Rating Area 9	No Preference	0-14	473.63
	22444PA0060116 Rating Area 9	No Preference	15	515.73
	22444PA0060116 Rating Area 9	No Preference	16	531.82
	22444PA0060116 Rating Area 9	No Preference	17	547.92
	22444PA0060116 Rating Area 9	No Preference	18	565.26
	22444PA0060116 Rating Area 9	No Preference	19	582.59
	22444PA0060116 Rating Area 9	No Preference	20	600.54
	22444PA0060116 Rating Area 9	No Preference	21	619.12
	22444PA0060116 Rating Area 9	No Preference	22	619.12
	22444PA0060116 Rating Area 9	No Preference	23	619.12
	22444PA0060116 Rating Area 9	No Preference	24	619.12
	22444PA0060116 Rating Area 9	No Preference	25	621.59
	22444PA0060116 Rating Area 9	No Preference	26	633.98
	22444PA0060116 Rating Area 9	No Preference	27	648.84
	22444PA0060116 Rating Area 9	No Preference	28	672.98
	22444PA0060116 Rating Area 9	No Preference	29	692.79
	22444PA0060116 Rating Area 9	No Preference	30	702.70
	22444PA0060116 Rating Area 9	No Preference	31	717.56
	22444PA0060116 Rating Area 9	No Preference	32	732.42
	22444PA0060116 Rating Area 9	No Preference	33	741.70
	22444PA0060116 Rating Area 9	No Preference	34	751.61
	22444PA0060116 Rating Area 9	No Preference	35	756.56
	22444PA0060116 Rating Area 9	No Preference	36	761.52
	22444PA0060116 Rating Area 9	No Preference	37	766.47
	22444PA0060116 Rating Area 9	No Preference	38	771.42
	22444PA0060116 Rating Area 9	No Preference	39	781.33
	22444PA0060116 Rating Area 9	No Preference	40	791.23
	22444PA0060116 Rating Area 9	No Preference	41	806.09
	22444PA0060116 Rating Area 9	No Preference	42	820.33
	22444PA0060116 Rating Area 9	No Preference	43	840.14
	22444PA0060116 Rating Area 9	No Preference	44	864.91
	22444PA0060116 Rating Area 9	No Preference	45	894.01
	22444PA0060116 Rating Area 9	No Preference	46	928.68
	22444PA0060116 Rating Area 9	No Preference	47	967.68
	22444PA0060116 Rating Area 9	No Preference	48	1012.26
	22444PA0060116 Rating Area 9	No Preference	49	1056.22
	22444PA0060116 Rating Area 9	No Preference	50	1105.75
	22444PA0060116 Rating Area 9	No Preference	51	1154.66
	22444PA0060116 Rating Area 9	No Preference	52	1208.52

	22444PA0060116 Rating Area 9	No Preference	53	1263.00
	22444PA0060116 Rating Area 9	No Preference	54	1321.82
	22444PA0060116 Rating Area 9	No Preference	55	1380.63
	22444PA0060116 Rating Area 9	No Preference	56	1444.40
	22444PA0060116 Rating Area 9	No Preference	57	1508.79
	22444PA0060116 Rating Area 9	No Preference	58	1577.51
	22444PA0060116 Rating Area 9	No Preference	59	1611.57
	22444PA0060116 Rating Area 9	No Preference	60	1680.29
	22444PA0060116 Rating Area 9	No Preference	61	1739.72
	22444PA0060116 Rating Area 9	No Preference	62	1778.73
	22444PA0060116 Rating Area 9	No Preference	63	1827.64
	22444PA0060116 Rating Area 9	No Preference	64 and over	1857.36
	22444PA0060117 Rating Area 2	No Preference	0-14	373.18
	22444PA0060117 Rating Area 2	No Preference	15	406.36
	22444PA0060117 Rating Area 2	No Preference	16	419.04
	22444PA0060117 Rating Area 2	No Preference	17	431.72
	22444PA0060117 Rating Area 2	No Preference	18	445.38
	22444PA0060117 Rating Area 2	No Preference	19	459.04
	22444PA0060117 Rating Area 2	No Preference	20	473.19
	22444PA0060117 Rating Area 2	No Preference	21	487.83
	22444PA0060117 Rating Area 2	No Preference	22	487.83
	22444PA0060117 Rating Area 2	No Preference	23	487.83
	22444PA0060117 Rating Area 2	No Preference	24	487.83
	22444PA0060117 Rating Area 2	No Preference	25	489.77
	22444PA0060117 Rating Area 2	No Preference	26	499.53
	22444PA0060117 Rating Area 2	No Preference	27	511.24
	22444PA0060117 Rating Area 2	No Preference	28	530.26
	22444PA0060117 Rating Area 2	No Preference	29	545.87
	22444PA0060117 Rating Area 2	No Preference	30	553.68
	22444PA0060117 Rating Area 2	No Preference	31	565.39
	22444PA0060117 Rating Area 2	No Preference	32	577.09
	22444PA0060117 Rating Area 2	No Preference	33	584.41
	22444PA0060117 Rating Area 2	No Preference	34	592.22
	22444PA0060117 Rating Area 2	No Preference	35	596.12
	22444PA0060117 Rating Area 2	No Preference	36	600.02
	22444PA0060117 Rating Area 2	No Preference	37	603.92
	22444PA0060117 Rating Area 2	No Preference	38	607.83
	22444PA0060117 Rating Area 2	No Preference	39	615.63
	22444PA0060117 Rating Area 2	No Preference	40	623.44
	22444PA0060117 Rating Area 2	No Preference	41	635.14
	22444PA0060117 Rating Area 2	No Preference	42	646.36
	22444PA0060117 Rating Area 2	No Preference	43	661.97
	22444PA0060117 Rating Area 2	No Preference	44	681.49
	22444PA0060117 Rating Area 2	No Preference	45	704.41
	22444PA0060117 Rating Area 2	No Preference	46	731.73
	22444PA0060117 Rating Area 2	No Preference	47	762.47
	22444PA0060117 Rating Area 2	No Preference	48	797.59
	22444PA0060117 Rating Area 2	No Preference	49	832.22
	22444PA0060117 Rating Area 2	No Preference	50	871.25
	22444PA0060117 Rating Area 2	No Preference	51	909.79
	22444PA0060117 Rating Area 2	No Preference	52	952.23
	22444PA0060117 Rating Area 2	No Preference	53	995.16
	22444PA0060117 Rating Area 2	No Preference	54	1041.50
	22444PA0060117 Rating Area 2	No Preference	55	1087.84
	22444PA0060117 Rating Area 2	No Preference	56	1138.09
	22444PA0060117 Rating Area 2	No Preference	57	1188.82
	22444PA0060117 Rating Area 2	No Preference	58	1242.97
	22444PA0060117 Rating Area 2	No Preference	59	1269.80
	22444PA0060117 Rating Area 2	No Preference	60	1323.95
	22444PA0060117 Rating Area 2	No Preference	61	1370.78
	22444PA0060117 Rating Area 2	No Preference	62	1401.51
	22444PA0060117 Rating Area 2	No Preference	63	1440.05
	22444PA0060117 Rating Area 2	No Preference	64 and over	1463.47
	22444PA0060117 Rating Area 3	No Preference	0-14	354.52
	22444PA0060117 Rating Area 3	No Preference	15	386.04
	22444PA0060117 Rating Area 3	No Preference	16	398.09
	22444PA0060117 Rating Area 3	No Preference	17	410.14
	22444PA0060117 Rating Area 3	No Preference	18	423.11
	22444PA0060117 Rating Area 3	No Preference	19	436.09
	22444PA0060117 Rating Area 3	No Preference	20	449.53
	22444PA0060117 Rating Area 3	No Preference	21	463.44
	22444PA0060117 Rating Area 3	No Preference	22	463.44
	22444PA0060117 Rating Area 3	No Preference	23	463.44
	22444PA0060117 Rating Area 3	No Preference	24	463.44
	22444PA0060117 Rating Area 3	No Preference	25	465.28
	22444PA0060117 Rating Area 3	No Preference	26	474.55
	22444PA0060117 Rating Area 3	No Preference	27	485.68
	22444PA0060117 Rating Area 3	No Preference	28	503.75
	22444PA0060117 Rating Area 3	No Preference	29	518.58
	22444PA0060117 Rating Area 3	No Preference	30	525.99
	22444PA0060117 Rating Area 3	No Preference	31	537.12
	22444PA0060117 Rating Area 3	No Preference	32	548.24
	22444PA0060117 Rating Area 3	No Preference	33	555.19
	22444PA0060117 Rating Area 3	No Preference	34	562.61
	22444PA0060117 Rating Area 3	No Preference	35	566.31
	22444PA0060117 Rating Area 3	No Preference	36	570.02
	22444PA0060117 Rating Area 3	No Preference	37	573.73
	22444PA0060117 Rating Area 3	No Preference	38	577.43
	22444PA0060117 Rating Area 3	No Preference	39	584.85
	22444PA0060117 Rating Area 3	No Preference	40	592.26
	22444PA0060117 Rating Area 3	No Preference	41	603.39
	22444PA0060117 Rating Area 3	No Preference	42	614.05
	22444PA0060117 Rating Area 3	No Preference	43	628.88
	22444PA0060117 Rating Area 3	No Preference	44	647.41
	22444PA0060117 Rating Area 3	No Preference	45	669.19
	22444PA0060117 Rating Area 3	No Preference	46	695.15
	22444PA0060117 Rating Area 3	No Preference	47	724.34
	22444PA0060117 Rating Area 3	No Preference	48	757.71
	22444PA0060117 Rating Area 3	No Preference	49	790.61
	22444PA0060117 Rating Area 3	No Preference	50	827.69
	22444PA0060117 Rating Area 3	No Preference	51	864.30
	22444PA0060117 Rating Area 3	No Preference	52	904.62
	22444PA0060117 Rating Area 3	No Preference	53	945.40
	22444PA0060117 Rating Area 3	No Preference	54	989.42
	22444PA0060117 Rating Area 3	No Preference	55	1033.45
	22444PA0060117 Rating Area 3	No Preference	56	1081.18
	22444PA0060117 Rating Area 3	No Preference	57	1129.38
	22444PA0060117 Rating Area 3	No Preference	58	1180.82
	22444PA0060117 Rating Area 3	No Preference	59	1206.31
	22444PA0060117 Rating Area 3	No Preference	60	1257.75
	22444PA0060117 Rating Area 3	No Preference	61	1302.24
	22444PA0060117 Rating Area 3	No Preference	62	1331.44

	22444PA0060117	Rating Area 3	No Preference	63	1368.05
	22444PA0060117	Rating Area 3	No Preference	64 and over	1390.29
	22444PA0060117	Rating Area 5	No Preference	0-14	354.52
	22444PA0060117	Rating Area 5	No Preference	15	386.04
	22444PA0060117	Rating Area 5	No Preference	16	398.09
	22444PA0060117	Rating Area 5	No Preference	17	410.14
	22444PA0060117	Rating Area 5	No Preference	18	423.11
	22444PA0060117	Rating Area 5	No Preference	19	436.09
	22444PA0060117	Rating Area 5	No Preference	20	449.53
	22444PA0060117	Rating Area 5	No Preference	21	463.44
	22444PA0060117	Rating Area 5	No Preference	22	463.44
	22444PA0060117	Rating Area 5	No Preference	23	463.44
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	22444PA0060117	Rating Area 5	No Preference	25	465.28
	22444PA0060117	Rating Area 5	No Preference	26	474.55
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	22444PA0060117	Rating Area 5	No Preference	28	503.75
	22444PA0060117	Rating Area 5	No Preference	29	518.58
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	22444PA0060117	Rating Area 5	No Preference	32	548.24
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	22444PA0060117	Rating Area 5	No Preference	35	566.31
	22444PA0060117	Rating Area 5	No Preference	36	570.02
	22444PA0060117	Rating Area 5	No Preference	37	573.73
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	22444PA0060117	Rating Area 5	No Preference	39	584.85
	22444PA0060117	Rating Area 5	No Preference	40	592.26
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	22444PA0060117	Rating Area 5	No Preference	43	628.88
	22444PA0060117	Rating Area 5	No Preference	44	647.41
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	22444PA0060117	Rating Area 5	No Preference	46	695.15
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	22444PA0060117	Rating Area 5	No Preference	58	1180.82
	22444PA0060117	Rating Area 5	No Preference	59	1206.31
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	22444PA0060117	Rating Area 5	No Preference	62	1331.44
	22444PA0060117	Rating Area 5	No Preference	63	1368.05
	22444PA0060117	Rating Area 5	No Preference	64 and over	1390.29
	22444PA0060117	Rating Area 6	No Preference	0-14	373.18
	22444PA0060117	Rating Area 6	No Preference	15	406.36
	22444PA0060117	Rating Area 6	No Preference	16	419.04
	22444PA0060117	Rating Area 6	No Preference	17	431.72
	22444PA0060117	Rating Area 6	No Preference	18	445.38
	22444PA0060117	Rating Area 6	No Preference	19	459.04
	22444PA0060117	Rating Area 6	No Preference	20	473.19
	22444PA0060117	Rating Area 6	No Preference	21	487.83
	22444PA0060117	Rating Area 6	No Preference	22	487.83
	22444PA0060117	Rating Area 6	No Preference	23	487.83
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	22444PA0060117	Rating Area 6	No Preference	25	489.77
	22444PA0060117	Rating Area 6	No Preference	26	499.53
	22444PA0060117	Rating Area 6	No Preference	27	511.24
	22444PA0060117	Rating Area 6	No Preference	28	530.26
	22444PA0060117	Rating Area 6	No Preference	29	545.87
	22444PA0060117	Rating Area 6	No Preference	30	553.68
	22444PA0060117	Rating Area 6	No Preference	31	565.39
	22444PA0060117	Rating Area 6	No Preference	32	577.09
	22444PA0060117	Rating Area 6	No Preference	33	584.41
	22444PA0060117	Rating Area 6	No Preference	34	592.22
	22444PA0060117	Rating Area 6	No Preference	35	596.12
	22444PA0060117	Rating Area 6	No Preference	36	600.02
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	22444PA0060117	Rating Area 6	No Preference	38	607.83
	22444PA0060117	Rating Area 6	No Preference	39	615.63
	22444PA0060117	Rating Area 6	No Preference	40	623.44
	22444PA0060117	Rating Area 6	No Preference	41	635.14
	22444PA0060117	Rating Area 6	No Preference	42	646.36
	22444PA0060117	Rating Area 6	No Preference	43	661.97
	22444PA0060117	Rating Area 6	No Preference	44	681.49
	22444PA0060117	Rating Area 6	No Preference	45	704.41
	22444PA0060117	Rating Area 6	No Preference	46	731.73
	22444PA0060117	Rating Area 6	No Preference	47	762.47
	22444PA0060117	Rating Area 6	No Preference	48	797.59
	22444PA0060117	Rating Area 6	No Preference	49	832.22
	22444PA0060117	Rating Area 6	No Preference	50	871.25
	22444PA0060117	Rating Area 6	No Preference	51	909.79
	22444PA0060117	Rating Area 6	No Preference	52	952.23
	22444PA0060117	Rating Area 6	No Preference	53	995.16
	22444PA0060117	Rating Area 6	No Preference	54	1041.50
	22444PA0060117	Rating Area 6	No Preference	55	1087.84
	22444PA0060117	Rating Area 6	No Preference	56	1138.09
	22444PA0060117	Rating Area 6	No Preference	57	1188.82
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	22444PA0060117	Rating Area 6	No Preference	61	1370.78
	22444PA0060117	Rating Area 6	No Preference	62	1401.51
	22444PA0060117	Rating Area 6	No Preference	63	1440.05
	22444PA0060117	Rating Area 6	No Preference	64 and over	1463.47
	22444PA0060117	Rating Area 7	No Preference	0-14	466.48
	22444PA0060117	Rating Area 7	No Preference	15	507.94
	22444PA0060117	Rating Area 7	No Preference	16	523.80
	22444PA0060117	Rating Area 7	No Preference	17	539.65
	22444PA0060117	Rating Area 7	No Preference	18	556.73
	22444PA0060117	Rating Area 7	No Preference	19	573.80
	22444PA0060117	Rating Area 7	No Preference	20	591.48
	22444PA0060117	Rating Area 7	No Preference	21	609.78

	22444PA0060117 Rating Area 7	No Preference	22	609.78
	22444PA0060117 Rating Area 7	No Preference	23	609.78
	22444PA0060117 Rating Area 7	No Preference	24	609.78
	22444PA0060117 Rating Area 7	No Preference	25	612.22
	22444PA0060117 Rating Area 7	No Preference	26	624.41
	22444PA0060117 Rating Area 7	No Preference	27	639.05
	22444PA0060117 Rating Area 7	No Preference	28	662.83
	22444PA0060117 Rating Area 7	No Preference	29	682.34
	22444PA0060117 Rating Area 7	No Preference	30	692.10
	22444PA0060117 Rating Area 7	No Preference	31	706.73
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	22444PA0060117 Rating Area 7	No Preference	33	730.51
	22444PA0060117 Rating Area 7	No Preference	34	740.27
	22444PA0060117 Rating Area 7	No Preference	35	745.15
	22444PA0060117 Rating Area 7	No Preference	36	750.03
	22444PA0060117 Rating Area 7	No Preference	37	754.90
	22444PA0060117 Rating Area 7	No Preference	38	759.78
	22444PA0060117 Rating Area 7	No Preference	39	769.54
	22444PA0060117 Rating Area 7	No Preference	40	779.30
	22444PA0060117 Rating Area 7	No Preference	41	793.93
	22444PA0060117 Rating Area 7	No Preference	42	807.96
	22444PA0060117 Rating Area 7	No Preference	43	827.47
	22444PA0060117 Rating Area 7	No Preference	44	851.86
	22444PA0060117 Rating Area 7	No Preference	45	880.52
	22444PA0060117 Rating Area 7	No Preference	46	914.67
	22444PA0060117 Rating Area 7	No Preference	47	953.08
	22444PA0060117 Rating Area 7	No Preference	48	996.99
	22444PA0060117 Rating Area 7	No Preference	49	1040.28
	22444PA0060117 Rating Area 7	No Preference	50	1089.06
	22444PA0060117 Rating Area 7	No Preference	51	1137.24
	22444PA0060117 Rating Area 7	No Preference	52	1190.29
	22444PA0060117 Rating Area 7	No Preference	53	1243.95
	22444PA0060117 Rating Area 7	No Preference	54	1301.87
	22444PA0060117 Rating Area 7	No Preference	55	1359.80
	22444PA0060117 Rating Area 7	No Preference	56	1422.61
	22444PA0060117 Rating Area 7	No Preference	57	1486.03
	22444PA0060117 Rating Area 7	No Preference	58	1553.71
	22444PA0060117 Rating Area 7	No Preference	59	1587.25
	22444PA0060117 Rating Area 7	No Preference	60	1654.94
	22444PA0060117 Rating Area 7	No Preference	61	1713.47
	22444PA0060117 Rating Area 7	No Preference	62	1751.89
	22444PA0060117 Rating Area 7	No Preference	63	1800.06
	22444PA0060117 Rating Area 7	No Preference	64 and over	1829.33
	22444PA0060117 Rating Area 9	No Preference	0-14	447.82
	22444PA0060117 Rating Area 9	No Preference	15	487.63
	22444PA0060117 Rating Area 9	No Preference	16	502.85
	22444PA0060117 Rating Area 9	No Preference	17	518.07
	22444PA0060117 Rating Area 9	No Preference	18	534.46
	22444PA0060117 Rating Area 9	No Preference	19	550.85
	22444PA0060117 Rating Area 9	No Preference	20	567.82
	22444PA0060117 Rating Area 9	No Preference	21	585.39
	22444PA0060117 Rating Area 9	No Preference	22	585.39
	22444PA0060117 Rating Area 9	No Preference	23	585.39
	22444PA0060117 Rating Area 9	No Preference	24	585.39
	22444PA0060117 Rating Area 9	No Preference	25	587.73
	22444PA0060117 Rating Area 9	No Preference	26	599.44
	22444PA0060117 Rating Area 9	No Preference	27	613.48
	22444PA0060117 Rating Area 9	No Preference	28	636.32
	22444PA0060117 Rating Area 9	No Preference	29	655.05
	22444PA0060117 Rating Area 9	No Preference	30	664.41
	22444PA0060117 Rating Area 9	No Preference	31	678.46
	22444PA0060117 Rating Area 9	No Preference	32	692.51
	22444PA0060117 Rating Area 9	No Preference	33	701.29
	22444PA0060117 Rating Area 9	No Preference	34	710.66
	22444PA0060117 Rating Area 9	No Preference	35	715.34
	22444PA0060117 Rating Area 9	No Preference	36	720.03
	22444PA0060117 Rating Area 9	No Preference	37	724.71
	22444PA0060117 Rating Area 9	No Preference	38	729.39
	22444PA0060117 Rating Area 9	No Preference	39	738.76
	22444PA0060117 Rating Area 9	No Preference	40	748.12
	22444PA0060117 Rating Area 9	No Preference	41	762.17
	22444PA0060117 Rating Area 9	No Preference	42	775.64
	22444PA0060117 Rating Area 9	No Preference	43	794.37
	22444PA0060117 Rating Area 9	No Preference	44	817.78
	22444PA0060117 Rating Area 9	No Preference	45	845.30
	22444PA0060117 Rating Area 9	No Preference	46	878.08
	22444PA0060117 Rating Area 9	No Preference	47	914.96
	22444PA0060117 Rating Area 9	No Preference	48	957.11
	22444PA0060117 Rating Area 9	No Preference	49	998.67
	22444PA0060117 Rating Area 9	No Preference	50	1045.50
	22444PA0060117 Rating Area 9	No Preference	51	1091.75
	22444PA0060117 Rating Area 9	No Preference	52	1142.67
	22444PA0060117 Rating Area 9	No Preference	53	1194.19
	22444PA0060117 Rating Area 9	No Preference	54	1249.80
	22444PA0060117 Rating Area 9	No Preference	55	1305.41
	22444PA0060117 Rating Area 9	No Preference	56	1365.71
	22444PA0060117 Rating Area 9	No Preference	57	1426.59
	22444PA0060117 Rating Area 9	No Preference	58	1491.56
	22444PA0060117 Rating Area 9	No Preference	59	1523.76
	22444PA0060117 Rating Area 9	No Preference	60	1588.74
	22444PA0060117 Rating Area 9	No Preference	61	1644.94
	22444PA0060117 Rating Area 9	No Preference	62	1681.82
	22444PA0060117 Rating Area 9	No Preference	63	1728.06
	22444PA0060117 Rating Area 9	No Preference	64 and over	1756.16
	22444PA0060118 Rating Area 2	No Preference	0-14	359.94
	22444PA0060118 Rating Area 2	No Preference	15	391.93
	22444PA0060118 Rating Area 2	No Preference	16	404.17
	22444PA0060118 Rating Area 2	No Preference	17	416.40
	22444PA0060118 Rating Area 2	No Preference	18	429.57
	22444PA0060118 Rating Area 2	No Preference	19	442.75
	22444PA0060118 Rating Area 2	No Preference	20	456.39
	22444PA0060118 Rating Area 2	No Preference	21	470.51
	22444PA0060118 Rating Area 2	No Preference	22	470.51
	22444PA0060118 Rating Area 2	No Preference	23	470.51
	22444PA0060118 Rating Area 2	No Preference	24	470.51
	22444PA0060118 Rating Area 2	No Preference	25	472.39
	22444PA0060118 Rating Area 2	No Preference	26	481.80
	22444PA0060118 Rating Area 2	No Preference	27	493.09
	22444PA0060118 Rating Area 2	No Preference	28	511.44
	22444PA0060118 Rating Area 2	No Preference	29	526.50
	22444PA0060118 Rating Area 2	No Preference	30	534.03
	22444PA0060118 Rating Area 2	No Preference	31	545.32

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	Rating Area 2	No Preference	33	563.67
	Rating Area 2	No Preference	34	571.20
	Rating Area 2	No Preference	35	574.96
	Rating Area 2	No Preference	36	578.72
	Rating Area 2	No Preference	37	582.49
	Rating Area 2	No Preference	38	586.25
	Rating Area 2	No Preference	39	593.78
	Rating Area 2	No Preference	40	601.31
	Rating Area 2	No Preference	41	612.60
	Rating Area 2	No Preference	42	623.42
	Rating Area 2	No Preference	43	638.48
	Rating Area 2	No Preference	44	657.30
	Rating Area 2	No Preference	45	679.41
	Rating Area 2	No Preference	46	705.76
	Rating Area 2	No Preference	47	735.40
	Rating Area 2	No Preference	48	769.28
	Rating Area 2	No Preference	49	802.68
	Rating Area 2	No Preference	50	840.33
	Rating Area 2	No Preference	51	877.50
	Rating Area 2	No Preference	52	918.43
	Rating Area 2	No Preference	53	959.83
	Rating Area 2	No Preference	54	1004.53
	Rating Area 2	No Preference	55	1049.23
	Rating Area 2	No Preference	56	1097.69
	Rating Area 2	No Preference	57	1146.63
	Rating Area 2	No Preference	58	1198.85
	Rating Area 2	No Preference	59	1224.73
	Rating Area 2	No Preference	60	1276.96
	Rating Area 2	No Preference	61	1322.12
	Rating Area 2	No Preference	62	1351.77
	Rating Area 2	No Preference	63	1388.94
Rating Area 2	No Preference	64 and over	1411.52	
22444PA0060118	Rating Area 3	No Preference	0-14	341.94
22444PA0060118	Rating Area 3	No Preference	15	372.34
	Rating Area 3	No Preference	16	383.96
	Rating Area 3	No Preference	17	395.58
	Rating Area 3	No Preference	18	408.09
	Rating Area 3	No Preference	19	420.61
	Rating Area 3	No Preference	20	433.57
	Rating Area 3	No Preference	21	446.99
	Rating Area 3	No Preference	22	446.99
	Rating Area 3	No Preference	23	446.99
	Rating Area 3	No Preference	24	446.99
	Rating Area 3	No Preference	25	448.77
	Rating Area 3	No Preference	26	457.71
	Rating Area 3	No Preference	27	468.44
	Rating Area 3	No Preference	28	485.87
	Rating Area 3	No Preference	29	500.17
	Rating Area 3	No Preference	30	507.32
	Rating Area 3	No Preference	31	518.05
	Rating Area 3	No Preference	32	528.78
	Rating Area 3	No Preference	33	535.48
	Rating Area 3	No Preference	34	542.64
	Rating Area 3	No Preference	35	546.21
	Rating Area 3	No Preference	36	549.79
	Rating Area 3	No Preference	37	553.36
	Rating Area 3	No Preference	38	556.94
	Rating Area 3	No Preference	39	564.09
	Rating Area 3	No Preference	40	571.24
	Rating Area 3	No Preference	41	581.97
	Rating Area 3	No Preference	42	592.25
	Rating Area 3	No Preference	43	606.55
	Rating Area 3	No Preference	44	624.43
	Rating Area 3	No Preference	45	645.44
	Rating Area 3	No Preference	46	670.47
Rating Area 3	No Preference	47	698.63	
Rating Area 3	No Preference	48	730.81	
Rating Area 3	No Preference	49	762.55	
Rating Area 3	No Preference	50	798.31	
Rating Area 3	No Preference	51	833.62	
Rating Area 3	No Preference	52	872.51	
Rating Area 3	No Preference	53	911.84	
Rating Area 3	No Preference	54	954.31	
Rating Area 3	No Preference	55	996.77	
Rating Area 3	No Preference	56	1042.81	
Rating Area 3	No Preference	57	1089.29	
Rating Area 3	No Preference	58	1138.91	
Rating Area 3	No Preference	59	1163.49	
Rating Area 3	No Preference	60	1213.11	
Rating Area 3	No Preference	61	1256.02	
Rating Area 3	No Preference	62	1284.18	
Rating Area 3	No Preference	63	1319.49	
Rating Area 3	No Preference	64 and over	1340.94	
22444PA0060118	Rating Area 5	No Preference	0-14	341.94
22444PA0060118	Rating Area 5	No Preference	15	372.34
	Rating Area 5	No Preference	16	383.96
	Rating Area 5	No Preference	17	395.58
	Rating Area 5	No Preference	18	408.09
	Rating Area 5	No Preference	19	420.61
	Rating Area 5	No Preference	20	433.57
	Rating Area 5	No Preference	21	446.99
	Rating Area 5	No Preference	22	446.99
	Rating Area 5	No Preference	23	446.99
	Rating Area 5	No Preference	24	446.99
	Rating Area 5	No Preference	25	448.77
	Rating Area 5	No Preference	26	457.71
	Rating Area 5	No Preference	27	468.44
	Rating Area 5	No Preference	28	485.87
	Rating Area 5	No Preference	29	500.17
	Rating Area 5	No Preference	30	507.32
	Rating Area 5	No Preference	31	518.05
	Rating Area 5	No Preference	32	528.78
	Rating Area 5	No Preference	33	535.48
	Rating Area 5	No Preference	34	542.64
	Rating Area 5	No Preference	35	546.21
	Rating Area 5	No Preference	36	549.79
	Rating Area 5	No Preference	37	553.36
	Rating Area 5	No Preference	38	556.94
	Rating Area 5	No Preference	39	564.09
	Rating Area 5	No Preference	40	571.24
	Rating Area 5	No Preference	41	581.97

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	22444PA0060118	Rating Area 5	No Preference	44	624.43
	22444PA0060118	Rating Area 5	No Preference	45	645.44
	22444PA0060118	Rating Area 5	No Preference	46	670.47
	22444PA0060118	Rating Area 5	No Preference	47	698.63
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	22444PA0060118	Rating Area 5	No Preference	49	762.55
	22444PA0060118	Rating Area 5	No Preference	50	798.31
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	22444PA0060118	Rating Area 5	No Preference	53	911.84
	22444PA0060118	Rating Area 5	No Preference	54	954.31
	22444PA0060118	Rating Area 5	No Preference	55	996.77
	22444PA0060118	Rating Area 5	No Preference	56	1042.81
	22444PA0060118	Rating Area 5	No Preference	57	1089.29
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	22444PA0060118	Rating Area 5	No Preference	61	1256.02
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	22444PA0060118	Rating Area 5	No Preference	63	1319.49
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	22444PA0060120	Rating Area 2	No Preference	50	1001.33
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	22444PA0060120	Rating Area 6	No Preference	29	627.37
	22444PA0060120	Rating Area 6	No Preference	30	636.34
	22444PA0060120	Rating Area 6	No Preference	31	649.80
	22444PA0060120	Rating Area 6	No Preference	32	663.25
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	22444PA0060120	Rating Area 6	No Preference	34	680.63
	22444PA0060120	Rating Area 6	No Preference	35	685.12
	22444PA0060120	Rating Area 6	No Preference	36	689.60
	22444PA0060120	Rating Area 6	No Preference	37	694.09
	22444PA0060120	Rating Area 6	No Preference	38	698.57
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	22444PA0060120	Rating Area 6	No Preference	40	716.51
	22444PA0060120	Rating Area 6	No Preference	41	729.97
	22444PA0060120	Rating Area 6	No Preference	42	742.87
	22444PA0060120	Rating Area 6	No Preference	43	760.81
	22444PA0060120	Rating Area 6	No Preference	44	783.23
	22444PA0060120	Rating Area 6	No Preference	45	809.58
	22444PA0060120	Rating Area 6	No Preference	46	840.98
	22444PA0060120	Rating Area 6	No Preference	47	876.30
	22444PA0060120	Rating Area 6	No Preference	48	916.67
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	22444PA0060120	Rating Area 6	No Preference	50	1001.33
	22444PA0060120	Rating Area 6	No Preference	51	1045.62
	22444PA0060120	Rating Area 6	No Preference	52	1094.39
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	22444PA0060120	Rating Area 6	No Preference	57	1366.31
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	22444PA0060120	Rating Area 6	No Preference	59	1459.38
	22444PA0060120	Rating Area 6	No Preference	60	1521.61
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	22444PA0060120	Rating Area 7	No Preference	15	583.78
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	22444PA0060125	Rating Area 6	No Preference	23	429.68
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	22444PA0060125	Rating Area 6	No Preference	25	431.39
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	22444PA0060125	Rating Area 6	No Preference	31	497.99
	22444PA0060125	Rating Area 6	No Preference	32	508.31
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	22444PA0060125	Rating Area 6	No Preference	41	559.44
	22444PA0060125	Rating Area 6	No Preference	42	569.32
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	22444PA0060125	Rating Area 6	No Preference	45	620.45
	22444PA0060125	Rating Area 6	No Preference	46	644.51
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	22444PA0060125	Rating Area 6	No Preference	55	958.18
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	22444PA0060125	Rating Area 6	No Preference	61	1207.39
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	22444PA0060125	Rating Area 6	No Preference	63	1268.40
	22444PA0060125	Rating Area 6	No Preference	64 and over	1289.03
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	22444PA0060129	Rating Area 3	No Preference	23	391.59
	22444PA0060129	Rating Area 3	No Preference	24	391.59
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	22444PA0060129	Rating Area 3	No Preference	31	453.85
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	22444PA0060129	Rating Area 3	No Preference	52	764.37
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	22444PA0060129	Rating Area 3	No Preference	54	836.03
	22444PA0060129	Rating Area 3	No Preference	55	873.23
	22444PA0060129	Rating Area 3	No Preference	56	913.56
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	22444PA0060129	Rating Area 3	No Preference	58	997.75
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	22444PA0060129	Rating Area 3	No Preference	62	1125.02
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	22444PA0060129	Rating Area 6	No Preference	58	1050.27
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	22444PA0060133	Rating Area 3	No Preference	55	787.83
	22444PA0060133	Rating Area 3	No Preference	56	824.22
	22444PA0060133	Rating Area 3	No Preference	57	860.96
	22444PA0060133	Rating Area 3	No Preference	58	900.18
	22444PA0060133	Rating Area 3	No Preference	59	919.61
	22444PA0060133	Rating Area 3	No Preference	60	958.83
	22444PA0060133	Rating Area 3	No Preference	61	992.74
	22444PA0060133	Rating Area 3	No Preference	62	1015.00
	22444PA0060133	Rating Area 3	No Preference	63	1042.91
	22444PA0060133	Rating Area 3	No Preference	64 and over	1059.87
	22444PA0060134	Rating Area 3	No Preference	0-14	299.56
	22444PA0060134	Rating Area 3	No Preference	15	326.19
	22444PA0060134	Rating Area 3	No Preference	16	336.37
	22444PA0060134	Rating Area 3	No Preference	17	346.55
	22444PA0060134	Rating Area 3	No Preference	18	357.52
	22444PA0060134	Rating Area 3	No Preference	19	368.48
	22444PA0060134	Rating Area 3	No Preference	20	379.84
	22444PA0060134	Rating Area 3	No Preference	21	391.59
	22444PA0060134	Rating Area 3	No Preference	22	391.59
	22444PA0060134	Rating Area 3	No Preference	23	391.59
	22444PA0060134	Rating Area 3	No Preference	24	391.59
	22444PA0060134	Rating Area 3	No Preference	25	393.15
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	22444PA0060134	Rating Area 3	No Preference	27	410.38
	22444PA0060134	Rating Area 3	No Preference	28	425.65
	22444PA0060134	Rating Area 3	No Preference	29	438.18
	22444PA0060134	Rating Area 3	No Preference	30	444.45
	22444PA0060134	Rating Area 3	No Preference	31	453.85
	22444PA0060134	Rating Area 3	No Preference	32	463.24
	22444PA0060134	Rating Area 3	No Preference	33	469.12
	22444PA0060134	Rating Area 3	No Preference	34	475.38
	22444PA0060134	Rating Area 3	No Preference	35	478.51
	22444PA0060134	Rating Area 3	No Preference	36	481.65
	22444PA0060134	Rating Area 3	No Preference	37	484.78
	22444PA0060134	Rating Area 3	No Preference	38	487.91
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	22444PA0060134	Rating Area 3	No Preference	42	518.85
	22444PA0060134	Rating Area 3	No Preference	43	531.38
	22444PA0060134	Rating Area 3	No Preference	44	547.04
	22444PA0060134	Rating Area 3	No Preference	45	565.45
	22444PA0060134	Rating Area 3	No Preference	46	587.38
	22444PA0060134	Rating Area 3	No Preference	47	612.04
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	22444PA0060134	Rating Area 3	No Preference	49	668.04
	22444PA0060134	Rating Area 3	No Preference	50	699.37
	22444PA0060134	Rating Area 3	No Preference	51	730.30
	22444PA0060134	Rating Area 3	No Preference	52	764.37
	22444PA0060134	Rating Area 3	No Preference	53	798.83
	22444PA0060134	Rating Area 3	No Preference	54	836.03
	22444PA0060134	Rating Area 3	No Preference	55	873.23
	22444PA0060134	Rating Area 3	No Preference	56	913.56
	22444PA0060134	Rating Area 3	No Preference	57	954.29
	22444PA0060134	Rating Area 3	No Preference	58	997.75
	22444PA0060134	Rating Area 3	No Preference	59	1019.29
	22444PA0060134	Rating Area 3	No Preference	60	1062.76
	22444PA0060134	Rating Area 3	No Preference	61	1100.35
	22444PA0060134	Rating Area 3	No Preference	62	1125.02
	22444PA0060134	Rating Area 3	No Preference	63	1155.95
	22444PA0060134	Rating Area 3	No Preference	64 and over	1174.75
	22444PA0060135	Rating Area 3	No Preference	0-14	312.27
	22444PA0060135	Rating Area 3	No Preference	15	340.02
	22444PA0060135	Rating Area 3	No Preference	16	350.64
	22444PA0060135	Rating Area 3	No Preference	17	361.25
	22444PA0060135	Rating Area 3	No Preference	18	372.68

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	Rating Area 3	No Preference	20	395.95
	Rating Area 3	No Preference	21	408.20
	Rating Area 3	No Preference	22	408.20
	Rating Area 3	No Preference	23	408.20
	Rating Area 3	No Preference	24	408.20
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	Rating Area 3	No Preference	26	417.99
	Rating Area 3	No Preference	27	427.79
	Rating Area 3	No Preference	28	443.70
	Rating Area 3	No Preference	29	456.77
	Rating Area 3	No Preference	30	463.30
	Rating Area 3	No Preference	31	473.09
	Rating Area 3	No Preference	32	482.89
	Rating Area 3	No Preference	33	489.01
	Rating Area 3	No Preference	34	495.55
	Rating Area 3	No Preference	35	498.81
	Rating Area 3	No Preference	36	502.08
	Rating Area 3	No Preference	37	505.34
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	Rating Area 3	No Preference	40	521.67
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	Rating Area 3	No Preference	45	589.43
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	Rating Area 3	No Preference	48	667.39
	Rating Area 3	No Preference	49	696.38
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	Rating Area 3	No Preference	51	761.28
	Rating Area 3	No Preference	52	796.79
	Rating Area 3	No Preference	53	832.71
	Rating Area 3	No Preference	54	871.49
	Rating Area 3	No Preference	55	910.27
	Rating Area 3	No Preference	56	952.31
	Rating Area 3	No Preference	57	994.76
	Rating Area 3	No Preference	58	1040.07
	Rating Area 3	No Preference	59	1062.52
	Rating Area 3	No Preference	60	1107.83
	Rating Area 3	No Preference	61	1147.02
	Rating Area 3	No Preference	62	1172.74
	Rating Area 3	No Preference	63	1204.98
	Rating Area 3	No Preference	64 and over	1224.58
22444PA0060138	Rating Area 2	No Preference	0-14	298.85
	Rating Area 2	No Preference	15	325.41
	Rating Area 2	No Preference	16	335.57
	Rating Area 2	No Preference	17	345.73
	Rating Area 2	No Preference	18	356.66
	Rating Area 2	No Preference	19	367.60
	Rating Area 2	No Preference	20	378.93
	Rating Area 2	No Preference	21	390.66
	Rating Area 2	No Preference	22	390.66
	Rating Area 2	No Preference	23	390.66
	Rating Area 2	No Preference	24	390.66
	Rating Area 2	No Preference	25	392.21
	Rating Area 2	No Preference	26	400.03
	Rating Area 2	No Preference	27	409.40
	Rating Area 2	No Preference	28	424.64
	Rating Area 2	No Preference	29	437.14
	Rating Area 2	No Preference	30	443.39
	Rating Area 2	No Preference	31	452.76
	Rating Area 2	No Preference	32	462.14
	Rating Area 2	No Preference	33	468.00
	Rating Area 2	No Preference	34	474.25
	Rating Area 2	No Preference	35	477.38
	Rating Area 2	No Preference	36	480.50
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	Rating Area 2	No Preference	38	486.75
	Rating Area 2	No Preference	39	493.00
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	Rating Area 2	No Preference	44	545.74
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	Rating Area 2	No Preference	50	697.70
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	Rating Area 2	No Preference	54	834.04
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	Rating Area 2	No Preference	56	911.39
	Rating Area 2	No Preference	57	952.02
	Rating Area 2	No Preference	58	995.38
	Rating Area 2	No Preference	59	1016.86
	Rating Area 2	No Preference	60	1060.23
	Rating Area 2	No Preference	61	1097.73
	Rating Area 2	No Preference	62	1122.34
	Rating Area 2	No Preference	63	1153.20
	Rating Area 2	No Preference	64 and over	1171.95
22444PA0060138	Rating Area 3	No Preference	0-14	283.91
	Rating Area 3	No Preference	15	309.14
	Rating Area 3	No Preference	16	318.79
	Rating Area 3	No Preference	17	328.44
	Rating Area 3	No Preference	18	338.83
	Rating Area 3	No Preference	19	349.22
	Rating Area 3	No Preference	20	359.98
	Rating Area 3	No Preference	21	371.12
	Rating Area 3	No Preference	22	371.12
	Rating Area 3	No Preference	23	371.12
	Rating Area 3	No Preference	24	371.12
	Rating Area 3	No Preference	25	372.60
	Rating Area 3	No Preference	26	380.03
	Rating Area 3	No Preference	27	388.93
	Rating Area 3	No Preference	28	403.41

22444PA0060138	Rating Area 3	No Preference	29	415.28	
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	Rating Area 3	No Preference	31	430.13	
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	Rating Area 3	No Preference	33	444.60	
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	Rating Area 3	No Preference	35	453.51	
	Rating Area 3	No Preference	36	456.48	
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	Rating Area 3	No Preference	39	468.35	
	Rating Area 3	No Preference	40	474.29	
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	Rating Area 3	No Preference	42	491.73	
	Rating Area 3	No Preference	43	503.61	
	Rating Area 3	No Preference	44	518.45	
	Rating Area 3	No Preference	45	535.90	
	Rating Area 3	No Preference	46	556.68	
	Rating Area 3	No Preference	47	580.06	
	Rating Area 3	No Preference	48	606.78	
	Rating Area 3	No Preference	49	633.13	
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	Rating Area 3	No Preference	61	1042.84	
	Rating Area 3	No Preference	62	1066.22	
	Rating Area 3	No Preference	63	1095.54	
	Rating Area 3	No Preference	64 and over	1113.36	
	22444PA0060138	Rating Area 5	No Preference	0-14	283.91
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	22444PA0060138	Rating Area 5	No Preference	17	328.44
	22444PA0060138	Rating Area 5	No Preference	18	338.83
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	22444PA0060138	Rating Area 5	No Preference	20	359.98
	22444PA0060138	Rating Area 5	No Preference	21	371.12
	22444PA0060138	Rating Area 5	No Preference	22	371.12
	22444PA0060138	Rating Area 5	No Preference	23	371.12
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	22444PA0060138	Rating Area 5	No Preference	38	462.41
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22444PA0060138	Rating Area 5	No Preference	46	556.68	
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22444PA0060138	Rating Area 5	No Preference	53	757.08	
22444PA0060138	Rating Area 5	No Preference	54	792.34	
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22444PA0060138	Rating Area 6	No Preference	23	390.66	
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22444PA0060138	Rating Area 6	No Preference	29	437.14	
22444PA0060138	Rating Area 6	No Preference	30	443.39	
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22444PA0060138	Rating Area 6	No Preference	36	480.50	
22444PA0060138	Rating Area 6	No Preference	37	483.63	
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	22444PA0060138	Rating Area 6	No Preference	42	517.61
	22444PA0060138	Rating Area 6	No Preference	43	530.11
	22444PA0060138	Rating Area 6	No Preference	44	545.74
	22444PA0060138	Rating Area 6	No Preference	45	564.10
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	22444PA0060138	Rating Area 6	No Preference	48	638.71
	22444PA0060138	Rating Area 6	No Preference	49	666.45
	22444PA0060138	Rating Area 6	No Preference	50	697.70
	22444PA0060138	Rating Area 6	No Preference	51	728.56
	22444PA0060138	Rating Area 6	No Preference	52	762.55
	22444PA0060138	Rating Area 6	No Preference	53	796.93
	22444PA0060138	Rating Area 6	No Preference	54	834.04
	22444PA0060138	Rating Area 6	No Preference	55	871.15
	22444PA0060138	Rating Area 6	No Preference	56	911.39
	22444PA0060138	Rating Area 6	No Preference	57	952.02
	22444PA0060138	Rating Area 6	No Preference	58	995.38
	22444PA0060138	Rating Area 6	No Preference	59	1016.86
	22444PA0060138	Rating Area 6	No Preference	60	1060.23
	22444PA0060138	Rating Area 6	No Preference	61	1097.73
	22444PA0060138	Rating Area 6	No Preference	62	1122.34
	22444PA0060138	Rating Area 6	No Preference	63	1153.20
	22444PA0060138	Rating Area 6	No Preference	64 and over	1171.95
	22444PA0060138	Rating Area 7	No Preference	0-14	373.56
	22444PA0060138	Rating Area 7	No Preference	15	406.77
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	22444PA0060138	Rating Area 7	No Preference	17	432.16
	22444PA0060138	Rating Area 7	No Preference	18	445.83
	22444PA0060138	Rating Area 7	No Preference	19	459.50
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	22444PA0060138	Rating Area 7	No Preference	24	488.32
	22444PA0060138	Rating Area 7	No Preference	25	490.27
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	22444PA0060138	Rating Area 7	No Preference	27	511.75
	22444PA0060138	Rating Area 7	No Preference	28	530.80
	22444PA0060138	Rating Area 7	No Preference	29	546.42
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	22444PA0060138	Rating Area 7	No Preference	31	565.96
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	22444PA0060138	Rating Area 7	No Preference	33	585.00
	22444PA0060138	Rating Area 7	No Preference	34	592.81
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	22444PA0060138	Rating Area 7	No Preference	36	600.63
	22444PA0060138	Rating Area 7	No Preference	37	604.53
	22444PA0060138	Rating Area 7	No Preference	38	608.44
	22444PA0060138	Rating Area 7	No Preference	39	616.25
	22444PA0060138	Rating Area 7	No Preference	40	624.06
	22444PA0060138	Rating Area 7	No Preference	41	635.78
	22444PA0060138	Rating Area 7	No Preference	42	647.02
	22444PA0060138	Rating Area 7	No Preference	43	662.64
	22444PA0060138	Rating Area 7	No Preference	44	682.17
	22444PA0060138	Rating Area 7	No Preference	45	705.13
	22444PA0060138	Rating Area 7	No Preference	46	732.47
	22444PA0060138	Rating Area 7	No Preference	47	763.23
	22444PA0060138	Rating Area 7	No Preference	48	798.39
	22444PA0060138	Rating Area 7	No Preference	49	833.06
	22444PA0060138	Rating Area 7	No Preference	50	872.13
	22444PA0060138	Rating Area 7	No Preference	51	910.71
	22444PA0060138	Rating Area 7	No Preference	52	953.19
	22444PA0060138	Rating Area 7	No Preference	53	996.16
	22444PA0060138	Rating Area 7	No Preference	54	1042.55
	22444PA0060138	Rating Area 7	No Preference	55	1088.94
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	22444PA0060138	Rating Area 7	No Preference	57	1190.02
	22444PA0060138	Rating Area 7	No Preference	58	1244.22
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	22444PA0060138	Rating Area 7	No Preference	62	1402.93
	22444PA0060138	Rating Area 7	No Preference	63	1441.50
	22444PA0060138	Rating Area 7	No Preference	64 and over	1464.94
	22444PA0060138	Rating Area 9	No Preference	0-14	358.62
	22444PA0060138	Rating Area 9	No Preference	15	390.49
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	22444PA0060138	Rating Area 9	No Preference	26	480.03
	22444PA0060138	Rating Area 9	No Preference	27	491.28
	22444PA0060138	Rating Area 9	No Preference	28	509.57
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	22444PA0060138	Rating Area 9	No Preference	30	532.07
	22444PA0060138	Rating Area 9	No Preference	31	543.32
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	22444PA0060138	Rating Area 9	No Preference	33	561.60
	22444PA0060138	Rating Area 9	No Preference	34	569.10
	22444PA0060138	Rating Area 9	No Preference	35	572.85
	22444PA0060138	Rating Area 9	No Preference	36	576.60
	22444PA0060138	Rating Area 9	No Preference	37	580.35
	22444PA0060138	Rating Area 9	No Preference	38	584.10
	22444PA0060138	Rating Area 9	No Preference	39	591.60
	22444PA0060138	Rating Area 9	No Preference	40	599.10
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	22444PA0060138	Rating Area 9	No Preference	42	621.14
	22444PA0060138	Rating Area 9	No Preference	43	636.14
	22444PA0060138	Rating Area 9	No Preference	44	654.89
	22444PA0060138	Rating Area 9	No Preference	45	676.92
	22444PA0060138	Rating Area 9	No Preference	46	703.17
	22444PA0060138	Rating Area 9	No Preference	47	732.71
	22444PA0060138	Rating Area 9	No Preference	48	766.46

	22444PA0060138	Rating Area 9	No Preference	49	799.74
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	22444PA0060138	Rating Area 9	No Preference	51	874.28
	22444PA0060138	Rating Area 9	No Preference	52	915.06
	22444PA0060138	Rating Area 9	No Preference	53	956.31
	22444PA0060138	Rating Area 9	No Preference	54	1000.85
	22444PA0060138	Rating Area 9	No Preference	55	1045.38
	22444PA0060138	Rating Area 9	No Preference	56	1093.67
	22444PA0060138	Rating Area 9	No Preference	57	1142.42
	22444PA0060138	Rating Area 9	No Preference	58	1194.45
	22444PA0060138	Rating Area 9	No Preference	59	1220.24
	22444PA0060138	Rating Area 9	No Preference	60	1272.27
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	22444PA0060138	Rating Area 9	No Preference	62	1346.81
	22444PA0060138	Rating Area 9	No Preference	63	1383.84
	22444PA0060138	Rating Area 9	No Preference	64 and over	1406.34
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	22444PA0060139	Rating Area 2	No Preference	15	433.67
	22444PA0060139	Rating Area 2	No Preference	16	447.21
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	22444PA0060139	Rating Area 2	No Preference	25	522.70
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	22444PA0060139	Rating Area 2	No Preference	28	565.91
	22444PA0060139	Rating Area 2	No Preference	29	582.57
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	22444PA0060139	Rating Area 2	No Preference	53	1062.05
	22444PA0060139	Rating Area 2	No Preference	54	1111.51
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	22444PA0060139	Rating Area 3	No Preference	0-14	378.36
	22444PA0060139	Rating Area 3	No Preference	15	411.99
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	22444PA0060139	Rating Area 3	No Preference	47	773.04
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	22444PA0060139	Rating Area 3	No Preference	57	1205.30
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	22444PA0060139	Rating Area 9	No Preference	36	768.43
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	22444PA0060139	Rating Area 9	No Preference	55	1393.17
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	22444PA0060140	Rating Area 2	No Preference	0-14	317.19
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	22444PA0060140	Rating Area 2	No Preference	26	424.58
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	22444PA0060140	Rating Area 2	No Preference	33	496.73
	22444PA0060140	Rating Area 2	No Preference	34	503.36
	22444PA0060140	Rating Area 2	No Preference	35	506.68
	22444PA0060140	Rating Area 2	No Preference	36	510.00
	22444PA0060140	Rating Area 2	No Preference	37	513.32
	22444PA0060140	Rating Area 2	No Preference	38	516.63
	22444PA0060140	Rating Area 2	No Preference	39	523.27
	22444PA0060140	Rating Area 2	No Preference	40	529.90
	22444PA0060140	Rating Area 2	No Preference	41	539.85
	22444PA0060140	Rating Area 2	No Preference	42	549.39
	22444PA0060140	Rating Area 2	No Preference	43	562.66
	22444PA0060140	Rating Area 2	No Preference	44	579.24
	22444PA0060140	Rating Area 2	No Preference	45	598.73
	22444PA0060140	Rating Area 2	No Preference	46	621.95
	22444PA0060140	Rating Area 2	No Preference	47	648.07
	22444PA0060140	Rating Area 2	No Preference	48	677.92
	22444PA0060140	Rating Area 2	No Preference	49	707.36
	22444PA0060140	Rating Area 2	No Preference	50	740.53
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	22444PA0060140	Rating Area 2	No Preference	52	809.36
	22444PA0060140	Rating Area 2	No Preference	53	845.85
	22444PA0060140	Rating Area 2	No Preference	54	885.24
	22444PA0060140	Rating Area 2	No Preference	55	924.63
	22444PA0060140	Rating Area 2	No Preference	56	967.34
	22444PA0060140	Rating Area 2	No Preference	57	1010.46
	22444PA0060140	Rating Area 2	No Preference	58	1056.48
	22444PA0060140	Rating Area 2	No Preference	59	1079.29
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	22444PA0060140	Rating Area 2	No Preference	63	1224.00
	22444PA0060140	Rating Area 2	No Preference	64 and over	1243.90
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	22444PA0060140	Rating Area 3	No Preference	20	382.08
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	22444PA0060140	Rating Area 3	No Preference	23	393.91
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	22444PA0060140	Rating Area 3	No Preference	42	521.92
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	22444PA0060140	Rating Area 3	No Preference	45	568.79
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	22444PA0060140	Rating Area 3	No Preference	47	615.67
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	22444PA0060140	Rating Area 3	No Preference	58	1003.66
	22444PA0060140	Rating Area 3	No Preference	59	1025.33
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	22444PA0060140	Rating Area 9	No Preference	51	927.95
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	22444PA0060141	Rating Area 2	No Preference	25	458.93
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	22444PA0060141	Rating Area 2	No Preference	33	547.61
	22444PA0060141	Rating Area 2	No Preference	34	554.92
	22444PA0060141	Rating Area 2	No Preference	35	558.58
	22444PA0060141	Rating Area 2	No Preference	36	562.24
	22444PA0060141	Rating Area 2	No Preference	37	565.89
	22444PA0060141	Rating Area 2	No Preference	38	569.55
	22444PA0060141	Rating Area 2	No Preference	39	576.86
	22444PA0060141	Rating Area 2	No Preference	40	584.18
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	22444PA0060141	Rating Area 2	No Preference	42	605.66
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	22444PA0060141	Rating Area 2	No Preference	45	660.06
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	22444PA0060141	Rating Area 2	No Preference	48	747.36
	22444PA0060141	Rating Area 2	No Preference	49	779.82
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	22444PA0060141	Rating Area 3	No Preference	0-14	332.20
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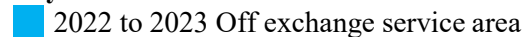
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		Rating Area 5	No Preference	19	309.38
		Rating Area 5	No Preference	20	318.92
Rating Area 5		No Preference	21	328.79	
Rating Area 5		No Preference	22	328.79	
Rating Area 5		No Preference	23	328.79	
Rating Area 5		No Preference	24	328.79	
Rating Area 5		No Preference	25	330.10	
Rating Area 5		No Preference	26	336.67	
Rating Area 5		No Preference	27	344.56	
Rating Area 5		No Preference	28	357.39	
Rating Area 5		No Preference	29	367.91	
Rating Area 5		No Preference	30	373.17	
Rating Area 5		No Preference	31	381.06	
Rating Area 5		No Preference	32	388.95	
Rating Area 5		No Preference	33	393.88	
Rating Area 5		No Preference	34	399.14	
Rating Area 5		No Preference	35	401.77	
Rating Area 5		No Preference	36	404.40	
Rating Area 5		No Preference	37	407.03	
Rating Area 5		No Preference	38	409.66	
Rating Area 5		No Preference	39	414.92	
Rating Area 5		No Preference	40	420.18	
Rating Area 5		No Preference	41	428.08	
Rating Area 5		No Preference	42	435.64	
Rating Area 5		No Preference	43	446.16	
Rating Area 5		No Preference	44	459.31	
Rating Area 5		No Preference	45	474.76	
Rating Area 5		No Preference	46	493.17	
Rating Area 5		No Preference	47	513.89	
Rating Area 5		No Preference	48	537.56	
Rating Area 5		No Preference	49	560.90	
Rating Area 5		No Preference	50	587.21	
Rating Area 5		No Preference	51	613.18	
Rating Area 5		No Preference	52	641.78	
Rating Area 5		No Preference	53	670.72	
Rating Area 5		No Preference	54	701.95	
Rating Area 5		No Preference	55	733.19	
Rating Area 5		No Preference	56	767.05	
Rating Area 5		No Preference	57	801.24	
Rating Area 5		No Preference	58	837.74	
Rating Area 5		No Preference	59	855.82	
Rating Area 5		No Preference	60	892.32	
Rating Area 5		No Preference	61	923.88	
Rating Area 5		No Preference	62	944.59	
Rating Area 5		No Preference	63	970.57	
Rating Area 5		No Preference	64 and over	986.35	
22444PA0080066		Rating Area 6	No Preference	0-14	264.76
22444PA0080066		Rating Area 6	No Preference	15	288.29
		Rating Area 6	No Preference	16	297.29
		Rating Area 6	No Preference	17	306.29
		Rating Area 6	No Preference	18	315.98
		Rating Area 6	No Preference	19	325.67
		Rating Area 6	No Preference	20	335.70
		Rating Area 6	No Preference	21	346.09
		Rating Area 6	No Preference	22	346.09
		Rating Area 6	No Preference	23	346.09
	Rating Area 6	No Preference	24	346.09	
	Rating Area 6	No Preference	25	347.47	
	Rating Area 6	No Preference	26	354.39	
	Rating Area 6	No Preference	27	362.70	
	Rating Area 6	No Preference	28	376.20	
	Rating Area 6	No Preference	29	387.27	
	Rating Area 6	No Preference	30	392.81	
	Rating Area 6	No Preference	31	401.11	
	Rating Area 6	No Preference	32	409.42	
	Rating Area 6	No Preference	33	414.61	
	Rating Area 6	No Preference	34	420.15	
	Rating Area 6	No Preference	35	422.92	
	Rating Area 6	No Preference	36	425.69	
	Rating Area 6	No Preference	37	428.46	
	Rating Area 6	No Preference	38	431.22	
	Rating Area 6	No Preference	39	436.76	
	Rating Area 6	No Preference	40	442.30	
	Rating Area 6	No Preference	41	450.61	
	Rating Area 6	No Preference	42	458.57	
	Rating Area 6	No Preference	43	469.64	
	Rating Area 6	No Preference	44	483.48	
	Rating Area 6	No Preference	45	499.75	
	Rating Area 6	No Preference	46	519.13	

	22444PA0080066	Rating Area 6	No Preference	47	540.93
	22444PA0080066	Rating Area 6	No Preference	48	565.85
	22444PA0080066	Rating Area 6	No Preference	49	590.42
	22444PA0080066	Rating Area 6	No Preference	50	618.11
	22444PA0080066	Rating Area 6	No Preference	51	645.45
	22444PA0080066	Rating Area 6	No Preference	52	675.56
	22444PA0080066	Rating Area 6	No Preference	53	706.02
	22444PA0080066	Rating Area 6	No Preference	54	738.90
	22444PA0080066	Rating Area 6	No Preference	55	771.77
	22444PA0080066	Rating Area 6	No Preference	56	807.42
	22444PA0080066	Rating Area 6	No Preference	57	843.41
	22444PA0080066	Rating Area 6	No Preference	58	881.83
	22444PA0080066	Rating Area 6	No Preference	59	900.86
	22444PA0080066	Rating Area 6	No Preference	60	939.28
	22444PA0080066	Rating Area 6	No Preference	61	972.50
	22444PA0080066	Rating Area 6	No Preference	62	994.31
	22444PA0080066	Rating Area 6	No Preference	63	1021.65
	22444PA0080066	Rating Area 6	No Preference	64 and over	1038.26
	22444PA0080066	Rating Area 7	No Preference	0-14	330.95
	22444PA0080066	Rating Area 7	No Preference	15	360.36
	22444PA0080066	Rating Area 7	No Preference	16	371.61
	22444PA0080066	Rating Area 7	No Preference	17	382.86
	22444PA0080066	Rating Area 7	No Preference	18	394.97
	22444PA0080066	Rating Area 7	No Preference	19	407.08
	22444PA0080066	Rating Area 7	No Preference	20	419.63
	22444PA0080066	Rating Area 7	No Preference	21	432.61
	22444PA0080066	Rating Area 7	No Preference	22	432.61
	22444PA0080066	Rating Area 7	No Preference	23	432.61
	22444PA0080066	Rating Area 7	No Preference	24	432.61
	22444PA0080066	Rating Area 7	No Preference	25	434.34
	22444PA0080066	Rating Area 7	No Preference	26	442.99
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	22444PA0080066	Rating Area 7	No Preference	28	470.25
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	22444PA0080066	Rating Area 7	No Preference	30	491.01
	22444PA0080066	Rating Area 7	No Preference	31	501.39
	22444PA0080066	Rating Area 7	No Preference	32	511.78
	22444PA0080066	Rating Area 7	No Preference	33	518.27
	22444PA0080066	Rating Area 7	No Preference	34	525.19
	22444PA0080066	Rating Area 7	No Preference	35	528.65
	22444PA0080066	Rating Area 7	No Preference	36	532.11
	22444PA0080066	Rating Area 7	No Preference	37	535.57
	22444PA0080066	Rating Area 7	No Preference	38	539.03
	22444PA0080066	Rating Area 7	No Preference	39	545.95
	22444PA0080066	Rating Area 7	No Preference	40	552.87
	22444PA0080066	Rating Area 7	No Preference	41	563.26
	22444PA0080066	Rating Area 7	No Preference	42	573.21
	22444PA0080066	Rating Area 7	No Preference	43	587.05
	22444PA0080066	Rating Area 7	No Preference	44	604.35
	22444PA0080066	Rating Area 7	No Preference	45	624.69
	22444PA0080066	Rating Area 7	No Preference	46	648.91
	22444PA0080066	Rating Area 7	No Preference	47	676.17
	22444PA0080066	Rating Area 7	No Preference	48	707.32
	22444PA0080066	Rating Area 7	No Preference	49	738.03
	22444PA0080066	Rating Area 7	No Preference	50	772.64
	22444PA0080066	Rating Area 7	No Preference	51	806.82
	22444PA0080066	Rating Area 7	No Preference	52	844.45
	22444PA0080066	Rating Area 7	No Preference	53	882.52
	22444PA0080066	Rating Area 7	No Preference	54	923.62
	22444PA0080066	Rating Area 7	No Preference	55	964.72
	22444PA0080066	Rating Area 7	No Preference	56	1009.28
	22444PA0080066	Rating Area 7	No Preference	57	1054.27
	22444PA0080066	Rating Area 7	No Preference	58	1102.29
	22444PA0080066	Rating Area 7	No Preference	59	1126.08
	22444PA0080066	Rating Area 7	No Preference	60	1174.10
	22444PA0080066	Rating Area 7	No Preference	61	1215.63
	22444PA0080066	Rating Area 7	No Preference	62	1242.88
	22444PA0080066	Rating Area 7	No Preference	63	1277.06
	22444PA0080066	Rating Area 7	No Preference	64 and over	1297.83
	22444PA0080066	Rating Area 9	No Preference	0-14	317.71
	22444PA0080066	Rating Area 9	No Preference	15	345.95
	22444PA0080066	Rating Area 9	No Preference	16	356.75
	22444PA0080066	Rating Area 9	No Preference	17	367.54
	22444PA0080066	Rating Area 9	No Preference	18	379.17
	22444PA0080066	Rating Area 9	No Preference	19	390.80
	22444PA0080066	Rating Area 9	No Preference	20	402.85
	22444PA0080066	Rating Area 9	No Preference	21	415.31
	22444PA0080066	Rating Area 9	No Preference	22	415.31
	22444PA0080066	Rating Area 9	No Preference	23	415.31
	22444PA0080066	Rating Area 9	No Preference	24	415.31
	22444PA0080066	Rating Area 9	No Preference	25	416.97
	22444PA0080066	Rating Area 9	No Preference	26	425.27
	22444PA0080066	Rating Area 9	No Preference	27	435.24
	22444PA0080066	Rating Area 9	No Preference	28	451.44
	22444PA0080066	Rating Area 9	No Preference	29	464.73
	22444PA0080066	Rating Area 9	No Preference	30	471.37
	22444PA0080066	Rating Area 9	No Preference	31	481.34
	22444PA0080066	Rating Area 9	No Preference	32	491.31
	22444PA0080066	Rating Area 9	No Preference	33	497.53
	22444PA0080066	Rating Area 9	No Preference	34	504.18
	22444PA0080066	Rating Area 9	No Preference	35	507.50
	22444PA0080066	Rating Area 9	No Preference	36	510.82
	22444PA0080066	Rating Area 9	No Preference	37	514.15
	22444PA0080066	Rating Area 9	No Preference	38	517.47
	22444PA0080066	Rating Area 9	No Preference	39	524.11
	22444PA0080066	Rating Area 9	No Preference	40	530.76
	22444PA0080066	Rating Area 9	No Preference	41	540.73
	22444PA0080066	Rating Area 9	No Preference	42	550.28
	22444PA0080066	Rating Area 9	No Preference	43	563.57
	22444PA0080066	Rating Area 9	No Preference	44	580.18
	22444PA0080066	Rating Area 9	No Preference	45	599.70
	22444PA0080066	Rating Area 9	No Preference	46	622.96
	22444PA0080066	Rating Area 9	No Preference	47	649.12
	22444PA0080066	Rating Area 9	No Preference	48	679.02
	22444PA0080066	Rating Area 9	No Preference	49	708.51
	22444PA0080066	Rating Area 9	No Preference	50	741.73
	22444PA0080066	Rating Area 9	No Preference	51	774.54
	22444PA0080066	Rating Area 9	No Preference	52	810.67
	22444PA0080066	Rating Area 9	No Preference	53	847.22
	22444PA0080066	Rating Area 9	No Preference	54	886.67
	22444PA0080066	Rating Area 9	No Preference	55	926.13
	22444PA0080066	Rating Area 9	No Preference	56	968.91

	22444PA0080066 Rating Area 9	No Preference	57	1012.10
	22444PA0080066 Rating Area 9	No Preference	58	1058.20
	22444PA0080066 Rating Area 9	No Preference	59	1081.04
	22444PA0080066 Rating Area 9	No Preference	60	1127.14
	22444PA0080066 Rating Area 9	No Preference	61	1167.01
	22444PA0080066 Rating Area 9	No Preference	62	1193.17
	22444PA0080066 Rating Area 9	No Preference	63	1225.98
	22444PA0080066 Rating Area 9	No Preference	64 and over	1245.91

Market: Small Group – Off Exchange



Geisinger Health Plan
Small Group Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251213

1. The following questions pertain to the “Morbidity” tab in the supporting rate exhibits:

a. Please provide a narrative that defines the average risk scores that were utilized. Were the risk scores normalized for age, gender, etc.?

The risk scores used are HHS risk scores and they were not normalized. We analyzed the average age factors separately as shown in the ‘Morbidity’ tab of the “PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx” file. The difference in Age Factor was minimal and therefore was not considered in our morbidity analysis.

b. Please explain how this additional morbidity has not already been reflected in your base experience data.

While it is true that many groups moved from the small group ACA market into a level funded product during 2021, we continue to see this movement occurring. As noted in the memorandum, the difference in MER and average risk score between the groups staying in the ACA market and the groups leaving is significantly greater than what was filed last year. This leads us to believe the morbidity in the ACA market will continue to increase beyond the 2021 levels.

c. Since your trend development does not normalize for morbidity, please explain how you are not double counting the impact of morbidity.

As noted in our response to 1.b. we believe the morbidity in the ACA market will continue to increase beyond the 2021 levels. We continue to see groups moving from our ACA to level funded product in 2022. Additionally, we are seeing more competitors providing level funded options for their small groups. We expect even more groups will shift as the market becomes more comfortable with the level funded products. This would lead to continued statewide morbidity increases beyond those already seen in our historical data.

2. “Reinsurance” tab in supporting rate exhibits

a. 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.

b. Please provide quantitative support for the 0.25 PMPM estimated reinsurance recoveries.

The \$0.25 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 \$633.80. This provides the \$0.25 PMPM estimated reinsurance recoveries.

c. 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 \$0.25 PMPM estimated reinsurance recoveries as mentioned in response to question 2.b.

3. 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_SmGrp_062322.xlsx” file.

d. 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 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.

e. 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.

4. 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?

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. We have not considered additional approaches to normalize for morbidity aside from those mentioned in the memorandum.

5. 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.

6. "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.

7. 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 supports 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.

8. "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 3rd 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 3rd 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_SmGrp_062322.xlsx" file. Note that the projected total incurred claims amount is developed from a table similar to the "Continuance Table for Calculating Reinsurance Impact" table provided in the Individual PAAM Exhibits.

9. "Commission" tab in supporting rate exhibits

a. Can the current premium PMPM be found in the PAAM Exhibits? If so, where?

No, this premium is based off February 2022 data, which is not included in the PAAM Exhibits.

10. On pages 7-8 of the actuarial memorandum, it is stated that the overall small group ACA membership is expected to remain approximately at the current level. Please explain how this is reasonable since according to Table 4b, membership has declined every single month since March 2020. Despite ongoing transitions of small groups moving from ACA to self-funded plans, we believe that our current market strategies will make up for ongoing lost membership. Our sales team has positive outlooks for 2023, and we believe that a rate decrease will make our plans more attractive and should increase membership enough to stop the declining membership trend since March of 2020.

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. 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.

14. “Benefit Changes” tab in 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: 22444PA0060063, 22444PA0060120, and 22444PA0060123

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_SmGrp_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.

b. It is also noted that the Change in Benefits on Table 5 of the PAAM Exhibits is 1.0.

i. 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.

ii. 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 14.b.i. above.

15. 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.

16. 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.

17. 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.

18. 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_SmGrp_051122.xlsx" file shows the PMPM commission paid for new enrollees in the "First Year" line. The "Second Year" and "Third or More Year" lines reflects the PMPM commission paid for renewing enrollees.

19. 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 15th.

20. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the assumption of 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.

21. Per the PAAM Exhibits, Table 6, the Quality Improvement Initiatives is 1.81%. 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_SmGrp_051122.xlsx" file for the development of the estimated percentage.

22. 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 small group ACA market historical paid to allowed. This adjustment factor is 1.02. Prior to this adjustment the average pricing AV is similar to the average metallic AV.

23. Please explain why the small group spread between pricing AV and metallic AV is nowhere near as pronounced as the individual spread between pricing AV and metallic AV.

The large difference between pricing AV and metallic AV on the individual market is driven by the Market Adjustment which is used to normalize our cost model for the historical paid to allowed ratios. This adjustment factor is much larger on the individual market than the small group market (1.16 for individual and 1.02 for small group). Prior to applying the market adjustment factor, the gap between pricing AV and metallic AV is small for both markets.

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

a. Please clarify how the \$0.25 Estimated Reinsurance Recoveries as shown on the 'Reinsurance' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx" file is estimated.

Please reference our response to question 2.b.

25. 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_SmGrp_051122.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 \$633.80 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.

26. Please demonstrate how the 5% morbidity adjustment is calculated from the information provided on the 'Morbidity' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051122.xlsx" file.

There are three columns of data showing the average age factor, MER based on 2021 claims experience, and average risk score for employers that stayed in the ACA, switched to a level-funded self-insured plan, and a total combined. The difference in average age factor was not significant, so the difference in experience between the group of members that stayed in the ACA and the group that switched to self-funded plans is not being caused by demographic differences. Compared to last year's filing, the difference in the average risk score between the two groups is 26% higher this year (a difference of .72 this year compared to .57 last year). The difference in MER between the two cohorts is also 4% larger this year (the MER difference was 44% this year compared to 40% last year). To account for the growing risk discrepancy between these two cohorts, we have increased our morbidity adjustment from 3% to 5%.

27. 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_SmGrp_051122.xlsx" file.

Since Geisinger only has about 5% market share in the small group market, we do not anticipate our Morbidity adjustment to have a significant impact on our expected risk adjustment transfer payment. We also anticipate other providers to be transitioning members from ACA to self-funded plans. However, since we cannot anticipate the extent to which their changes in membership will affect the small group risk pool, we do not presume that our own company's morbidity changes will impact the risk pool more or less than any other provider.

28. 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.

29. 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_SmGrp_051122.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 8.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 8.b. and 8.c.

Geisinger Health Plan
Small Group Filing for 2023
Trend Exhibit

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	189,748	\$501.08		
Jan 2019 - Dec 2019	227,801	\$561.02	12.0%	33%
Jan 2020 - Dec 2020	232,921	\$593.74	5.8%	33%
Jan 2021 - Dec 2021	162,320	\$633.76	6.7%	33%

Percentage Annual Trend 8.2%

Geisinger Health Plan
Small Group Filing for 2023
Benefit Change Impacts

HIOS ID	22444PA0060063 22444PA0060120 22444PA0060123		
Pricing AV from 2022 Rate Filing	72.4%	94.0%	75.1%
Impact of Updated Experience	1.6%	-0.2%	1.7%
Impact of Benefit Changes	-0.1%	-0.1%	-1.3%
Change in Market Adjustment	0.3%	0.4%	0.3%
2023 Rate Filing Pricing AV	74.2%	94.1%	75.8%

Geisinger Health Plan
Small Group 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	\$633.80 <----- From Table 2B Cell M10
Projected Total Incurred Claims	\$102,351,817
Claims over \$1 Million:	\$809,693
60% of Claims over \$1 Million:	\$485,816
Reinsurance Recovery:	0.47%
High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:	\$3.01

Geisinger Health Plan
Small Group Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251213

1. Regarding the response to Question 1b, the concept of small group clients moving to level funded products is not a novel idea. For as long as this phenomena has been occurring, we would have expected the healthiest groups to have already moved to level funded products. You have failed to demonstrate how this additional morbidity has not already been reflected in your base experience data. Please revise your response to do so. If you cannot demonstrate that this additional morbidity has not already been reflected in your base experience data, please remove the morbidity adjustment from the rate development.

[We have removed the morbidity adjustment from table 5 of the "2023_SmGrp_GHP_PAAMExhibits_071422" file.](#)

2. Regarding the response to Question 1c, you have failed to demonstrate that your trend development does not already include the additional morbidity. Please revise your response to do so. If you cannot demonstrate that your trend development does not include morbidity, please remove the morbidity adjustment.

[We have removed the morbidity adjustment from table 5 of the "2023_SmGrp_GHP_PAAMExhibits_071422" file.](#)

a. Similar to the Trend exhibit you provided, please provide a detailed quantitative exhibit that demonstrates three calendar years of Geisinger's morbidity experience.

[We have removed the morbidity adjustment from table 5 of the "2023_SmGrp_GHP_PAAMExhibits_071422" file.](#)

3. Regarding the response to Question 3d, please compare this response and the response to Question 1. Does Geisinger expect to see high retention in the small group ACA market or does Geisinger expect to see groups moving from the small group ACA market into level funded products?

[We do expect groups to move from the small group ACA market into level funded products. However, among the groups remaining in the ACA market, our small group membership exhibits high retention relative to membership in the individual market.](#)

4. Regarding the response to Question 3d, the Company indicates the small group block is less volatile than the individual block. However, in the response to Question 4d in the individual questions, the Company indicated that a significant amount of member months is needed for trend to be credible. Please explain why using just the small group data is appropriate and credible while the individual block uses combined small group and individual, given small group has less member months than the individual block.

[Since the small group market has lower variation in membership changes, we judged that less members were required for their historical data to be credible. Although membership is higher for the individual market, the high volatility of membership within the individual market made us question the credibility of its historical data. We added small group membership to the individual market to gain a more consistent member base when analyzing trend across years. We developed these trend approaches based off our best judgement. Please advise if you would like us to use our full ACA block of business to develop trend within the Small Group market as well.](#)

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

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.

6. Regarding the response to Question 10, please compare this response to Question 1. Does Geisinger expect to see overall small group ACA membership remain at the current level or does Geisinger expect to see groups moving from the small group ACA market into level funded products? If Geisinger expects membership to remain at the current level, please revise the response to Question 1, as well as morbidity impacts.

Although we will lose members from groups that switch from ACA to self-funded plans, we anticipate new membership through Geisinger's market strategies and our improved position in the market after the expected rate decrease. Based on these opposing phenomena, we expect membership to remain close to current levels.

7. The following questions pertain to the response received for Question 14:

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. 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 small group 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 can be found on the 'Market Adjustment' tab of the "PID_Response_Exhibits_GHP_SmGrp_071422.xlsx" file. The market adjustment factor from last year's filing is not considered anywhere within this calculation. Therefore, it doesn't not make sense to continue using a prior year's market adjustment factor. 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 on the individual market.

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

Acknowledged.

8. The following questions pertain to the response received for Question 22:

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

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.

b. 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 response to question 7b 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 small group 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.

c. 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.

d. 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 7b) 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.

9. Regarding the response to Questions 22 and 23, please provide the development of the 1.02 market adjustment factor, similar to what was provided on the individual filing responses on the 'Pricing AV' tab

of the response exhibits. Additionally, please provide some insight as to why the small group market adjustment factor is significantly lower than the individual market adjustment factor.

The market adjustment calculation is shown on the 'Market Adjustment' tab of the "PID_Response_Exhibits_GHP_SmGrp_071422.xlsx" file. Please note that the paid and allowed values in rows 7 and 8 are pulled from table 2B of the "2023_SmGrp_GHP_PAAMExhibits_051122.xlsx" file since that was the version used when calculating pricing AVs.

The small group market adjustment factor being lower than the individual market adjustment factor indicates that our cost model is a better predictor for our small group market than for our individual market. As mentioned on our responses to the individual market questions, 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 for individual.

10. Regarding the response to Question 25b, 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.

11. Regarding the response to Question 26, it is indicated that the increased morbidity assumption accounts for the increasing risk discrepancy between those who stayed in the ACA block of business and those who switched to self-funded products. However, in response to Question 10 the Company indicates they expect an increase in membership for 2023. Please explain if this anticipated increase in membership was considered when developing the morbidity assumption.

We have interpreted the morbidity adjustment to reflect risk changes to the statewide small group risk pool. We anticipate new members shifting to Geisinger to come from within the existing small group market. We do not believe this will have any impact on the risk of the small group market as a whole. Therefore, it was not considered in our morbidity assumption. Any morbidity changes specific to Geisinger's share of the statewide risk pool are accounted for through risk adjustment.

12. Regarding the response to Question 29a, 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_SmGrp_071422.xlsx" file.

13. Please provide the components of trend for service categories for both unit cost and utilization. Please see the "Trend Components" sheet of the "PID_Response_Exhibits_GHP_SmGrp_071422.xlsx" file.

a. Please justify that the 2023 utilization picks are reasonable relative to observed historical trends. 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_SmGrp_071422.xlsx" file for this calculation.

b. Please confirm that the unit cost trends assumed align with 2023 contractual costs.

Our unit costs align with 2023 contractual costs. In addition to contractual costs, our unit costs trends also reflect the severity of services and case mix changes.

14. 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 30th.

15. 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.

16. 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.

17. 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. URRT

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
Small Group Filing for 2023
Market Adjustment Calculation

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 membership, includes CSR Plans	
Average AV	89.6%
Market Adjustment	1.023
Model variation from actual experience needs to be accounted for.	

Geisinger Health Plan
Small Group Filing for 2023
Risk Adjustment Metrics

GHP Individual

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
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

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
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

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
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

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
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
Small Group Filing for 2023
Trend Components

Cost Components

Service Category	2019 Annual Change	2020 Annual Change	2021 Annual Change	Average
Inpatient Hospital	1.1%	0.0%	8.8%	3.3%
Outpatient Hospital	10.9%	4.7%	-2.4%	4.4%
Professional	5.7%	6.7%	-2.0%	3.4%
Other Medical	12.3%	-19.1%	5.1%	-0.5%
Prescription Drugs	-2.9%	11.1%	1.4%	3.2%

Utilization Components

Service Category	2019 Annual Change	2020 Annual Change	2021 Annual Change	Average
Inpatient Hospital	11.8%	-1.6%	1.3%	3.9%
Outpatient Hospital	2.6%	-0.1%	13.2%	5.2%
Professional	2.8%	-4.2%	12.5%	3.7%
Other Medical	1.1%	10.6%	13.0%	8.2%
Prescription Drugs	3.6%	3.6%	3.3%	3.5%

Geisinger Health Plan
Small Group Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251213

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

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

2. Please clarify specifically by line of business and legal entity what data is represented in the underlying cost model in which the small group 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.

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 1 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 individual experience.

3. The following questions are regarding the response to question 7c and the provided 'Market Adjustment' exhibit:

a. Please provide the quantitative development of the 89.6% average AV

Please see the 'Cost Model Pricing AV' tab of the "PID_Response_Exhibits_GHP_SmGrp_072022.xlsx" file.

b. Please clarify what experience is included in the 89.6% AV calculation (line of business and legal entity)

This calculation includes 2021 experience for our GHP small group and GQO small group ACA blocks.

c. Please explain why the weighted average pricing AV of 89.6% is not consistent with the 74.3% weighted average pricing AV used in the development of the individual filing market adjustment factor. Our small group ACA market has a very different mix of plans than our individual ACA market. Since the small group market is more heavily concentrated in gold and platinum metallic plans, the weighted average pricing AV from our cost model (89.6%) is much higher than the weighted average for our individual market (74.3%).

4. Regarding your response to question 8a, 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.

5. There appears to be a typo in the Actuarial Memorandum under the "Projected Loss Ratio" section in which the anticipated loss ratio says "89.9%" and then "89.7%". Please update this so the values referenced are consistent.

The inconsistent value has been updated.

6. 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 small group experience from both Geisinger Quality Options and Geisinger Health Plan, as explained in the 'Index Rate' section on page 5 of the Actuarial Memorandum.

7. 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 13 of the first round of questions, we do not have any 2022 rebate data available to compare to historical rebate levels. 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.

8. 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.

9. Please provide an exhibit demonstrating the development of the pricing AV as shown in column K of the PAAM exhibits Table 10.

Please see the 'Pricing AV' tab of the "PID_Response_Exhibits_GHP_SmGrp_072022.xlsx" file for examples of this calculation from each metallic level.

10. 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.

11. 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
Small Group Filing for 2023
Experience Period Cost Model Pricing AVs

Weighted Average Pricing AV, Experience Period membership, includes CSR Plans
Average AV 89.6%

2021 HIOS ID	Pricing AV Prior to	
	Member Months	Market Adjustment
22444PA006006200	1,911	0.811
22444PA006006300	2,295	0.727
22444PA006011400	1,226	0.947
22444PA006011500	337	0.912
22444PA006011600	4,081	0.880
22444PA006011700	4,837	0.852
22444PA006011800	2,525	0.833
22444PA006011900	553	0.751
22444PA006012000	4,809	0.920
22444PA006012100	111	0.947
22444PA006012200	1,572	0.852
22444PA006012300	304	0.754
22444PA006012400	309	0.801
22444PA006012500	1,375	0.815
22444PA006012700	164	0.852
22444PA006012800	63	0.754
22444PA006013000	16	0.815
22444PA006013100	18	0.947
22444PA006013200	314	0.852
22444PA006013300	131	0.754
22444PA006013500	489	0.815
22444PA008006600	462	0.672
75729PA005006200	749	0.672
75729PA005006800	24,469	0.903
75729PA005007000	7,040	0.889
75729PA005007100	2,037	0.838
75729PA005007300	896	0.761
75729PA005007500	145	0.744
75729PA005007800	2,233	0.866
75729PA005007900	900	0.834
75729PA005008000	6,781	0.958
75729PA005008200	7,929	0.953
75729PA005009600	594	0.827
75729PA005009700	2,553	0.822
75729PA005010200	10,659	0.918
75729PA005010300	2,706	0.870
75729PA005010400	1,626	0.849
75729PA005010500	1,164	0.789
75729PA005010600	187	0.772
75729PA005010700	1,081	0.652
75729PA005010800	2,166	0.788
75729PA005012700	3,452	0.863
75729PA005012800	19,801	0.988
75729PA005012900	2,954	0.979
75729PA005013000	2,176	0.843
75729PA005013100	7,583	0.977
75729PA005013200	9,148	0.881
75729PA005013300	8,635	0.842
75729PA005013400	399	0.751
75729PA005013500	6	0.912
75729PA005013600	347	0.897
75729PA005013700	405	0.819
75729PA005014000	186	0.981
75729PA005014100	398	0.880
75729PA005014200	438	0.841
75729PA005014300	519	0.788
75729PA005014400	49	0.981
75729PA005014500	348	0.880
75729PA005014600	377	0.841
75729PA005014700	257	0.788
75729PA005014800	147	0.981
75729PA005014900	642	0.880
75729PA005015000	99	0.841
75729PA005015100	137	0.788

**Geisinger Health Plan
Small Group Filing for 2023
Pricing AV Examples**

	Geisinger Small Group	Geisinger Small Group	Geisinger Small Group	Geisinger Small Group
	ACA All-Access QHDHP	ACA All-Access HMO	ACA All-Access HMO	ACA All-Access HMO
Plan Name:	POS 6850	30/60/5800	20/40/1500	15/30/400
HIOS ID:	22444PA0080066	22444PA0060063	22444PA0060118	22444PA0060120
Metallic Level:	Bronze	Silver	Gold	Platinum
Pricing AV Table 10:	68.8%	74.2%	84.9%	94.1%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.0%	0.5%	0.4%	0.3%
SPC	0.0%	1.0%	0.7%	0.5%
Urgent Care	0.0%	0.1%	0.1%	0.0%
ER	0.0%	0.7%	0.4%	0.2%
IP (inc MH)	0.0%	0.0%	0.2%	0.2%
OP Surgery	0.0%	0.1%	0.2%	0.1%
MRI/CAT/PET	0.0%	0.0%	0.9%	0.4%
Lab	0.0%	0.0%	0.0%	0.0%
Pharmacy Deductible	0.0%	0.3%	0.0%	0.0%
Pharmacy Generic Copay	0.0%	2.6%	3.1%	0.7%
Pharmacy Brand Preferred Copay	0.0%	0.8%	0.8%	0.5%
Pharmacy Brand Non-Preferred Copay	0.0%	0.3%	0.3%	0.2%
Pharmacy Specialty Coinsurance	0.0%	2.7%	0.0%	0.0%
Pharmacy Specialty Maximum	0.0%	0.0%	0.4%	0.2%
Coinsurance	0.0%	0.0%	0.0%	0.0%
Deductible	33.7%	16.4%	7.6%	2.5%
MOOP	0.0%	-0.7%	-0.6%	-0.3%
Out-of-Network	-0.9%	2.5%	2.7%	2.6%
Total Estimated Cost Sharing	32.8%	27.4%	17.0%	8.1%
Unadjusted Plan Share	67.2%	72.6%	83.0%	91.9%
Market Adjustment	1.023	1.023	1.023	1.023
Pricing AV	68.8%	74.2%	84.9%	94.1%

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 membership, includes CSR Plans
Average AV 89.6%

Market Adjustment 1.023

Model variation from actual experience needs to be accounted for.

Geisinger Health Plan
Small Group Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251213

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.

1. On the "Cost Model Pricing AV" tab in the excel file "PID_Response_Exhibits_GHP_SmGrp_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.

2. 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 15th, 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 small group, the average pricing AV (or paid to allowed ratio) is reflective of only the small group 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 small group 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 small group 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).

3. 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.

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
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\$47	Non-CSR
\$4	Non-CSR
\$87	Non-CSR
\$1	CSR Var
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\$1	Non-CSR
\$2	Non-CSR
\$6	Non-CSR
\$17	Non-CSR
\$5	Non-CSR
\$2	Non-CSR
\$2	Non-CSR
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\$1	Non-CSR
\$2	Non-CSR
\$1	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 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

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

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

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

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

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 Allowed Claims , 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 Allowed Claims	
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
Small Group Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251213

1. Regarding the response to objection 1, 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 2, 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.